

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

Agenda & Background Papers of

112th SLBC Meeting

VENUE:

**HOTEL VIVANTA
BY TAJ**

Date: 19th FEBRUARY 2021

Time: 12.00 NOON

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 111^h SLBC Meeting dated 24.11.2020

The Minutes of the 111th SLBC meeting for the quarter ended Sept 2020 (held on 24.11.2020) 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 111TH SLBC MEETING HELD ON 24TH NOVEMBER, 2020
THROUGH MICROSOFT TEAMS

The 111th meeting of the State Level Bankers Committee, Goa State was held on 24th November, 2020 through Microsoft Teams under the Chairmanship of Shri. Ajay Michyari, Regional Director (Mah & Goa), Reserve Bank of India and Shri. Puneet Kumar Goel, Principal Secretary Finance. The other dignitaries present were Shri. N. J. Nampoothiri, General Manager in charge, Reserve Bank of India, Mrs. Usha Ramesh, General Manager, 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 the State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of State Cooperative Bank and representatives from Payment Banks.

Mr. Naveen Kumar Gupta, Deputy General Manager (B&O), State Bank of India, Panaji and Member Secretary, SLBC, welcomed the participants.

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 opined that pandemic situation is not gone and the bankers are getting used to it. She further said that the Bankers should reorient their strategies. She wished to draw the attention of the House to three major area

1. Step up priority sector lending for upliftment of poor and weaker section of the population as this segment is severely affected by the pandemic and lockdown. Through this, we can achieve the priority sector targets.
2. Holding timely BLBC, BLRC and SLBC meeting will play a paramount role in formulation and execution of the action plan under Priority Sector.
3. The digitalisation of the North Goa district by December, 2020 to be achieved.

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 the COVID-19 pandemic. He urged all members to review their progress and re-strategise their plans towards achievement of targets under ACP especially in MSME / Housing Sector.

He expressed satisfaction on increase in the CD ratio. He, further, congratulated member banks for achieving the remarkable feat that no village is remained unbanked in the State of Goa.

He impressed upon member Banks the importance to implement/improve financial inclusion in the State of Goa. He called upon the Bankers to accord Top Priority in achieving 100% digitalisation of North Goa before December, 20.

He, then, appealed to the Bankers to accord priority to sanctioning loans under PM SVA Nidhi to all the eligible applicants speedily and timely.

On online submission of data on portal he remarked that nearly 14 Banks are finding it challenging to upload the data on the SLBC portal. He instructed all the 14 Banks to upgrade the reporting mechanism and ensure that they upload the data for the quarter ending 31.12.20.

He concluded with a request to member banks to concentrate on loans under Agriculture/Housing finance/Renewable energy. Further he stressed that focus must be on priority sector lending, improvement in CD ratio and effective and efficient penetration of financial inclusion.

Shri. Ajay Michyari, Regional Director (Mah & Goa), Reserve Bank of India said that the Bankers should focus on priority sector lending, as against the benchmark of 40%, we are at 32% as on 30.09.20. He opined that the last 2 quarters have been harsh, but we need to improve in this area. He was also of the view that there was reluctance on the part of the Banks to lend to MSME. He instructed the member banks to follow the RBI instruction of providing collateral free loans upto Rs.10 lacs as per laid down norms. He expressed satisfaction on covering the unbanked area through CSP under financial inclusion. On Financial Inclusion, he opined that penetration and Skill development needs to be focussed. There is also a need to review the strategies in the Social Security Schemes like PMJJBY, PMSBY and APY and improve our performance in these areas. He opined that our performance also needs to be improved vis a vis the ACP targets set for the State for the next financial year.

Shri. Puneet Kumar Goel, Finance Secretary, Government of Goa said that he appreciates SLBC for advancing the meeting and for avoiding the conduct of the meeting at fag end of subsequent quarter as happening hitherto. He wished that the next SLBC could be held in the 1st or 2nd week of February for the quarter ending 31.12.2020.

He complimented RBI and all the Banks for covering the entire Goa through its branches/CSPs. Coming to the concerns of the State, he requested member Banks to contribute to the State by supporting more and more CSR funding considering the huge deposit base of Rs.85000/- Crores of the State. He also stressed on improving the C.D. ratio.

He, then, instructed to make the North Goa District 100% digital by December, 20 and requested to focus on the South Goa District for achieving the 100% digital penetration.

He appealed to all Banks to increase lending to the Renewable Energy Sector as it is a priority for the Government of India and assured the house that Government of Goa is willing to extend all the support to the lending institution. He, also, requested to improve the lending to SC/ST population as the advance has shown sudden fall vis a vis last year performance in absolute terms and percentage terms.

Mr. N. J. Nampoothiri, General Manager in charge, Reserve Bank of India, observed that the CD ratio has never crossed 31% in the past. So to deliberate on this issue, a meeting of SBLC and NABARD was called on 23.11.20 wherein monitorable action plan was drawn to achieve a ratio of 40% in the remaining period of this F.Y. He exhorted all Bankers to strive to improve the CD ratio in the light of this plan.

He also highlighted that the National Centre for Financial Education (NCFE) in consultation with the four Financial Regulators and other relevant stakeholders, has prepared the revised National Strategy for Financial Education (2020-2025) which was launched in August 2020. He highlighted the strategic objectives laid down under the NSFE as well as '5 C' approach in achieving these objectives.

He further observed that revival of economic activity is evident now and we must avoid sheltering behind Covid – 19 pandemic shield.

He complimented all member banks for improvement in data uploading, barring, 2 major private Banks and 12 other banks, who failed to upload the data within stipulated time period.

On Digitalisation of North Goa, he exhorted all bankers to achieve 100% digitalisation of the North Goa District by 31.12.2020. However, he sought clarification for reduction/fluctuation in the digitalisation percentage and was assured by SLBC Convenor that the issue will be thoroughly examined and necessary steps will be initiated. He instructed Banks to ensure that all the new accounts need to be issued with one of the digital products invariably, and further suggested that for Senior Citizens, literacy camps to be held to migrate to digital product. In this regard he assured the house that RBI is willing to provide all type of support in this area including 2 hours capsule programme, which can be held on throughout the week including Saturdays.

He, further, requested Bankers to focus on achieving the ACP targets, in the light of reduced targets which are well achievable.

He also expressed his dissatisfaction over absenteeism by Branch Managers in BLBC meetings and requested Member Banks to instruct their Branch managers suitably.

He further said that, RBI has observed that few Banks are accepting deposits from public at large in the State of Goa, however Housing and Education loans sourced by them are sanctioned by their affiliate agencies / entities operating outside Goa. This disbursement is, therefore, not reflected in their loan

disbursement figures reported to SLBC, resulting in distorted CD Ratio for the State.

Lastly he appealed to the Banks to conduct more literacy camps as per the laid down norms of RBI.

Mrs. Usha Ramesh, General Manager, NABARD, said that she has six points to highlight:-

1. The ACP for the State of Goa for 2021-22 has been pegged at Rs.5100 Crs i.e. Rs.2500 Crs to North Goa and Rs.2600 Crs to South Goa. She appealed to Member Banks to share the data with their Controlling authorities by 15.12.2020 so that these targets can be merged with the overall target set by the Bank, well in time.
2. Participation in BLBC meeting is not up to the mark and requested Member Banks to instruct BMs to attend the meeting invariably. She also observed that all Banks have not uploaded the data in the portal and requested them to ensure online uploading for December quarter.
3. NABARD is providing support to install Boosters, V Sat and Solar power in case of connectivity issue. All the Banks who are in need of support can avail this facility. The matter was brought to the notice of the members in the last SLBC also, however, the response is not satisfactory.
4. NABARD is starting a Sanitisation drive and requested member Banks to participate and support the drive.
5. She appreciated the good progress achieved by banks in KCC sanctions during this quarter.
6. She also informed the House that they are undertaking a detailed study on the Warehouse facility in the State of Goa as per the direction of the GOI.

Shri. P.G.Kamat, AGM, SLBC then piloted the discussion on agenda. **Mr. Naveen Kumar Gupta**, Deputy General Manager (B&O), State Bank of India, Panaji and Member Secretary intervened on various occasions to clarify various points/clarification raised by the participating members to the satisfaction of the member. Two of the major points discussed are as under:-

1. It was suggested that the Government of Goa may explore the possibility of charging the stamp duty upfront as done in the neighbouring State of Maharashtra. Subsequently Government may consider waiver or reduction in the stamp duty applicable.
2. Government of Goa may explore covering more areas located in and around the Corporation area to make them eligible under PMAY scheme.
3. This will act as catalyst in increasing loans under Real Estate sector and in turn will improve our CD Ratio.

The meeting ended with a vote of thanks by **Shri. CH. Krishna Mohan Achary**, AGM, RBO II, State Bank of India, Panaji Goa.

State Bank of India

SLBC, Goa.

Date: 24.11.2020



General Manager (NW-1)

ANNEXURE:

Sr No	Agenda item	Action Point	Action by
1	Financial inclusion – Zero balance accounts	To be totally funded	All Banks
2	Review of ACP – Priority sector Lending	Focus on priority sector lending to be increased.	All Banks
3	Data flow at LBS for migration to Standardized data system	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Digitization of North Goa District	Ensure digital maximisation and 100% achievement by December, 2020.	All Banks/SLBC
5	Application under PM SVA Nidhi scheme to be disposed immediately.	All applications should be disposed off immediately.	All Banks

Position in respect of Action Points of last quarter

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Percentage of Priority sector lending improved from 31.40 to 35.27
2.	Data flow at LBS. Migration to Standardized Data System	All Banks	12 Banks have not uploaded the Data, out of which 6 Banks are chronic defaulters. Please see list attached.(Pg 11). However, basic data is obtained from these Banks via mail.
3.	Digitization of North Goa District.	All Banks / SLBC	Present Position is as under: Saving Accounts - 93.75% Current Accounts – 70.20% We are confident of achieving 100% by end of February 2021.
4.	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.
5.	Timely holding of BLBC / DCC/ DLRC and SLBC Meetings	LDMs / SLBC	Adhered to.
6.	Financial Literacy Camps	LDMs / All Banks	We have started offline meetings and we are confident that this number will increase.
7.	Participation in BLBC Meetings	All Banks	The BLBC Meetings for the Quarter were conducted offline. There was 70% participation by Branch Managers.

Data Submission -Defaulting Banks

S.NO	NAME OF BANK
01	AXIS BANK
02	IDBI BANK
03	CSB
04	ICICI
05	IDFC BANK
06	KARNATAKA BANK
07	KARUR VYSYA BANK LTD
08	KOTAK MAHINDRA BANK
09	SOUTH INDIAN BANK
10	KONKAN MERCANTILE BANK
11	SHAMRAO VITHAL CO-OP
12	AU SMALL FINANCE BANK

- Chronic Defaulters Highlighted

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

a) Banking Scenario of the State

There are total 787 Bank Branches in the state catering to 15 lacs plus population. Out of which, 474 are in semi urban areas and 313 in rural villages catering to the needs of rural people particularly for Agriculture, Dairy, Fisheries and MSME.

Banking network as on 31.12.2020 are as under:

Type	Banks	No of brs		Total
		North Goa	South Goa	
Public Sector Banks	12	222	248	470
Private Sector Banks	17	95	91	186
Co-operative Banks	14	60	66	126
Small Finance Banks	4	2	3	5
Total	47	379	408	787

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 50 CSPs located at various remote places. 5 CSPs have been added in the quarter. We propose to increase the number further. CSPs are instructed to focus on Account opening, Government Social Security Schemes like PMSBY/PMJJBY and APY, Recovery in NPA Accounts.

➤ Details of Business Correspondents / Customer Service Point (BC / CSP) as on 31.12.2020

SR. No.	Name of the Bank	Active
1	STATE BANK OF INDIA	13
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	CENTRAL BANK OF INDIA	2
	GRAND TOTAL	50

Bankers are instructed to open more CSPs at every village.

c) List of unbanked villages

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

All villages are covered with banking outlets.

Hurdles / Issues of CSPs / Bank Mitras:

Connectivity issues at times are there at some places in the State making it difficult for the CSPs to render smooth service. Banks should take assistance from NABARD for connectivity issues. 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.

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.

RBI arranged a seminar for all the CSPs in the State and provided them guidance in various fields. The CSPs requested that their photograph should be prominently displayed in the branch premises so that people are aware of their presence and trust them with their money.

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

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

FLC CAMPS held during the quarter December 2020				Deficit
No.of FLCs	Target	Camps Held		
		Digital	Others	
SBI NORTH	21	18	5	0
SBI SOUTH	21	5	10	6
GSCB	21	6	8	7
UNION BANK OF INDIA/ CORPORATION	21	5	11	5
4	84	34	34	18

The rural population were not well versed with online meetings and therefore the targets could not be achieved. We have now started offline Literacy camps and we are confident of achieving the targets.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

Coverage under PMJDY scheme is an ongoing process. However, we have achieved 91% Coverage. **2317 New Accounts were opened under PMJDY during the quarter.**

The Deposits in PMJDY accounts have increased from **Rs. 107 Cr** as on September 2020 to **Rs. 109 Cr** in the current quarter.i.e. December 2020.

As regards, zero balance accounts, Banks are making efforts to fund all the remaining accounts wherever feasible. This is discussed in detail in all BLBC and DCC meetings

Zero Balance Accounts:

	June 2020	Sept 2020	December 2020
Number	14301	13981	14101

Aadhar Seeding:

	June 2020	Sept 2020	December 2020
Percentage	80.44	80.68	80.69

As people are maintaining multiple accounts in various banks, 100% Aadhar seeding may not be possible. Every new account opened is Aadhar seeded.

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.12.2020

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	384	497	158	655	2637771.55	130	609	462
2	Bank of Baroda	20346	0	10747	9599	20346	160244770.8	635	14466	15459
3	Bank of India	21302	0	11626	9676	21302	171550864.3	1414	20226	18660
4	Bank of Maharashtra	2930	0	1415	1515	2930	17274564	368	2447	2716
5	Canara Bank	37956	0	22363	15593	37956	277101077.2	3262	17816	32734
6	Central Bank of India	12797	0	6962	5835	12797	45569837.6	2998	8013	10678
7	Federal Bank Ltd	618	0	301	317	618	5353362.1	55	238	417
8	HDFC Bank Ltd	1670	1214	976	1908	2884	14364485.45	489	2884	1817
9	ICICI Bank Ltd	64	192	187	69	256	471682.76	151	256	66
10	IDBI Bank Ltd.	273	2159	1418	1014	2432	10750936.97	320	1954	1884
11	Indian Bank	4174	37	2204	2007	4211	11112344.03	345	3748	3021
12	Indian Overseas Bank	1683	5082	3702	3063	6765	33168869.19	536	6352	5424
13	IndusInd Bank Ltd	268	472	432	308	740	925762.03	47	672	632
14	J & K Bank Ltd	23	0	9	14	23	13810	3	21	16
15	Karur Vysya Bank	4	0	3	1	4	2621	0	4	3
16	Kotak Mahindra Bank	68	0	46	22	68	68348.19	16	2	37
17	Punjab & Sind Bank	0	292	114	178	292	1236374	6	241	232
18	Punjab National Bank	9227	2795	9176	2846	12022	78678064.33	673	6683	8327
19	RBL Bank Ltd	448	0	0	448	448	658534.95	0	448	300
20	South Indian Bank	0	56	20	36	56	205536.76	3	39	43
21	State Bank of India	3542	5217	3797	4962	8759	40488079.88	547	7726	7355
22	UCO Bank	1201	1214	1242	1173	2415	14684386.29	90	1534	1606
23	Union Bank of India	19834	10507	16696	13645	30341	208249446.5	2013	21741	23904
24	Yes Bank Ltd	1	0	1	0	1	1331.96	0	1	0
		138700	29621	93934	74387	168321	1094812862	14101	118121	135793

Percentage of Aadhar seeded Accounts: 80.69%

➤ Source – DFS site

f) Govt Security Schemes

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)
AS ON 31.12.2020**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	32915	86017
2	BANK OF BARODA	24871	65637
3	BANK OF INDIA	30560	66132
4	BANK OF MAHRASHTRA	5431	9203
5	CANARA BANK	42019	81670
6	CENTRAL BANK OF INDIA	8331	23140
7	INDIAN BANK	765	1876
8	INDIAN OVERSEAS BANK	5719	11758
9	PUNJAB NATIONAL BANK	5376	19889
10	PUNJAB AND SIND BANK	369	718
11	UNION BANK OF INDIA	38577	95541
12	UCO BANK	2654	5661
	SUB TOTAL	197587	467242
13	DCB BANK	56	82
14	FEDERAL BANK	18	33
15	HDFC BANK	11254	17205
16	INDUSIND BANK	42	950
17	J & K BANK	15	15
18	KARNATAKA BANK	1846	2858
19	KARUR VYASYA BANK	154	189
20	RBL BANK	886	1154
21	YES BANK	154	206
	SUB TOTAL	14425	22692
22	BICHOLIM URBAN CO-OP BANK LTD.	166	2000
23	CITIZEN CO-OP BANK LTD,	74	213
24	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	74	134
25	GOA STATE CO-OP BANK LTD.	8322	16974
26	GOA URBAN CO-OP BANK LTD.	812	3701
27	NKGSB CO-OP BANK LTD.	110	58182
28	WOMEN CO-OP BANK LTD.	0	116
	SUB TOTAL	9558	81320
	GRAND TOTAL	221570	571254

ATAL PENSION YOJANA (APY)**AS ON 31.12.2020**

SR. NO.	BANK NAME	Grand Total
1	STATE BANK OF INDIA	3,889
2	BANK OF BARODA	2,686
3	BANK OF INDIA	4,375
4	BANK OF MAHRASHTRA	877
5	CANARA BANK	15,873
6	CENTRAL BANK OF INDIA	6,368
7	INDIAN BANK	673
8	INDIAN OVERSEAS BANK	1,822
9	PUNJAB NATIONAL BANK	2,942
10	PUNJAB AND SIND BANK	220
11	UNION BANK OF INDIA	6,873
12	UCO BANK	447
13	KARNATAKA BANK LIMITED	665
14	IDBI BANK LTD	408
15	ICICI BANK LIMITED	308
16	HDFC BANK LTD	3,724
17	AXIS BANK	2,819
18	DEPARTMENT OF POSTS	81
19	THE SOUTH INDIAN BANK LTD	68
20	RBL BANK LIMITED	40
21	YES BANK LIMITED	38
22	THE FEDERAL BANK LTD	35
23	THE JAMMU AND KASHMIR BANK LTD	19
24	KOTAK MAHINDRA BANK	19
25	THE KARUR VYSYA BANK LTD	17
26	THE CATHOLIC SYRIAN BANK LIMITED	10
27	AU SMALL FINANCE BANK LIMITED	9
28	INDUSIND BANK LIMITED	8
29	DCB BANK LIMITED	3
		55,338

(Source: NSDL Site)

ATAL PENSION YOJANA TARGETS (APY)
PERCENTAGE ACHIEVEMENT

Name of the APY-SP	No. of Branches as on 1st April, 2020	Target per Branch	Annual Target	APY accounts opened in the current (Q1 & Q2 & Q3 of FY 2020-21) (From 1st April 2020 till 31st December, 2020)	Achieved (as on month end....)	%age achievement of Annual Target
CENTRAL BANK OF INDIA	32	60	1,920	1,764	55	92%
PUNJAB AND SIND BANK	1	60	60	39	39	65%
AXIS BANK LTD	18	60	1,080	455	25	42%
UNION BANK OF INDIA	76	180	4,560	1,848	149	41%
BANK OF MAHARASHTRA	14	60	840	306	22	36%
CANARA BANK	80	120	4,800	1,488	33	31%
BANK OF INDIA	50	60	3,000	729	15	24%
INDIAN OVERSEAS BANK	29	60	1,740	419	14	24%
KARNATAKA BANK LIMITED	7	30	210	38	5	18%
STATE BANK OF INDIA	90	60	5,400	737	8	14%
INDIAN BANK	11	120	660	54	10	8%
THE SOUTH INDIAN BANK LTD	5	30	150	12	2	8%
RBL BANK LIMITED	8	30	240	19	2	8%
THE KARUR VYSYA BANK LTD	1	30	30	2	2	7%
UCO BANK	10	60	600	37	4	6%
HDFC BANK LTD	69	60	4,140	189	3	5%
PUNJAB NATIONAL BANK	19	180	1,140	34	6	3%
IDBI BANK LTD	8	60	480	13	2	3%
KOTAK MAHINDRA BANK	6	30	180	4	1	2%
BANK OF BARODA	59	180	3,540	72	2	2%
ICICI BANK LIMITED	32	60	1,920	36	1	2%
THE FEDERAL BANK LTD	6	30	180	2	0	1%
INDUSIND BANK LIMITED	4	30	120	-	0	0%
YES BANK LIMITED	8	30	240	-	0	0%
THE CATHOLIC SYRIAN BANK LIMITED	2	30	60	-	0	0%
DHANLAXMI BANK LIMITED	1	30	30	-	0	0%
DCB BANK LIMITED	4	30	120	-	0	0%
THE JAMMU AND KASHMIR BANK LTD	1	30	30	-	0	0%
BANDHAN BANK LIMITED	2	30	60	-	0	0%
IDFC BANK LIMITED	1	30	30	-	0	0%

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 31.12.2020

Bank Name	For Bank Customers											
	1. Digital coverage for individuals (Savings Accounts)											
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/RuPay cards	% Debit/RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ etc.	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System	% AEPS coverage	Total No. of Eligible Operative SB A/cs covered with at least one of the Digital products	% of Eligible Operative A/c digitally covered out of total Operative SB A/c	No. of Operative SB Accounts ineligible for digital coverage as
State Bank of India	240965	177353	73.60	147378	61.16	110816	45.99	203292	84.37	234266	97.22	16843
Andhra Bank	4931	4191	84.99	1329	26.95	1025	20.79	NA	NA	4651	94.32	89
Bank of Baroda	129252	108524	83.96	7450	5.76	10497	8.12		0	117974	91.27	
Bank of India	230099	225720	98.10	28702	12.47	37463	16.28		0	225720	98.10	
Bank of Maharashtra	18516	17452	94.25	2249	12.15	1497	8.08	NA	NA	17452	94.25	NA
Canara Bank	175856	99985	56.86	30092	17.11	16207	9.22	170140	96.74	170140	96.75	0
Central Bank of India	104872	86814	82.78	43578	41.55	15725	14.99	93754	89.39	99547	94.92	2145
Indian Bank	3893	3893	100.00	148	3.80	166	4.26		0	3893	100.00	
Indian Overseas Bank	44783	34256	76.49	16982	37.92	31256	69.79	451	1.00	44103	98.48	0
Punjab & Sind Bank	1888	1849	97.93	277	14.67	503	26.64	1849	97.93	1849	97.93	20
Punjab National Bank	24925	20500	82.25	19250	77.23	11250	45.14		0	20500	82.25	
UCO Bank	5709	3981	69.73	665	11.65	1116	19.55	1157	20.26	4582	80.26	0
Union Bank of India	144498	115402	79.86	11655	8.07	13549	9.38	1099	0.76	135882	94.04	3607
IDBI Bank	18776	16934	90.19	16652	88.69	12586	67.03	9190	48.94	16961	90.33	6915
Axis Bank Ltd.	44650	41390	92.70	26486	59.32	22780	51.02		0	41390	92.70	
Catholic Syrian Bank Ltd	1060	1060	100.00	597	56.32	597	56.32	1032	97.35	1060	100.00	142
DCB Bank Ltd.	2068	1269	61.36	1447	69.97	95	4.59		0	1905	92.12	
Federal Bank Ltd.	6264	6264	100.00	1319	21.06	4508	71.97		0	6264	100.00	
HDFC Bank	125174	119666	95.60	110993	88.67	111468	89.05	74195	59.27	119329	95.33	
ICICI Bank Ltd.	39994	39735	99.35	15110	37.78	29702	74.27	14	0.03	39985	99.98	
Indusind bank Ltd	11993	9022	75.23	4352	36.29	2668	22.25		0	9022	75.23	
Jammu & Kashmir Bank	923	660	71.51	136	14.73	325	35.21		0	660	71.51	
Karnataka Bank Ltd	24060	21520	89.44	1235	5.13	2065	8.58	21300	88.52	21097	87.68	2963
Karur Vysya Bank Ltd.	3638	3492	95.99	265	7.28	407	11.19		0	3507	96.40	
Kotak Mahindra Bank	25650	15125	58.97	22100	86.16	22000	85.77		0	22000	85.77	
RBL Bank	23027	8448	36.69	2190	9.51	6509	28.27	11637	50.53	21044	91.39	0
South Indian Bank Ltd.	4676	4069	87.02	329	7.04	807	17.26		0	4069	87.02	
YES Bank	7520	4200	55.85	4169	55.44	4886	64.97		0	4886	64.97	
Bandhan Bank	5184	2802	54.05	2802	54.05	302	5.83		0	2856	55.09	
IDFC first Bank	3178	2485	78.19	2335	73.47	2335	73.47	0	0	2884	90.75	3
India Post	737	0	0.00	737	100.0	358	48.58		0	737	100.00	
Goa State Cooperative B	54853	10391	18.94	0	0.00	0	0.00	27051	49.31	37442	68.26	17149
Ujjivan Small finance	1102	1058	96.01	952	86.39	1073	97.37		0	1073	97.37	
Total	1534714	1209510	78.81	523961	34.14	476541	31.05	616161	40.15	1438730	93.75	49876

Bank Name	For Bank Customers									
	2. Digital coverage for business (Current Accounts)									
	Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Account covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the Digital products	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
State Bank of India	5592	3583	64.07	2358	42.17	602	10.77	4592	82.12	425
Andhra Bank	351	94	26.78	181	51.57	78	22.22	316	90.03	49
Bank of Baroda	2956	2660	89.99	525	17.76		0	2660	89.99	
Bank of India	2175	1715	78.85	1468	67.49		0	1715	78.85	
Bank of Maharashtra	914	405	44.31	914	100.00	NA	NA	914	100.00	0
Canara Bank	3973	2538	63.88	2317	58.32	561	14.12	2358	59.35	0
Central Bank of India	2407	1224	50.85	470	19.53	1694	70.37	2164	89.90	114
Indian Bank	156	122	78.21	2	1.28		0	122	78.21	
Indian Overseas Bank	1324	647	48.87	180	13.60	8	0.60	835	63.07	
Punjab & Sind Bank	103	52	50.49	12	11.65	20	19.41	72	69.90	0
Punjab National Bank	4290	3202	74.64	350	8.16		0	3202	74.64	
UCO Bank	251	118	47.01	70	27.89	48	19.12	201	80.08	0
Union Bank of India	5198	2569	49.42	1198	23.05	817	15.71	4785	92.05	54
IDBI Bank	1282	985	76.83	378	29.49	946	73.79	993	77.46	468
Axis Bank Ltd.	3291	1401	42.57	941	28.59		0	1401	42.57	
Catholic Syrian Bank Ltd.	88	67	76.14	15	17.05	25	28.40	88	100.00	37
DCB Bank Ltd.	189	137	72.49	7	3.70		0	144	76.19	
Federal Bank Ltd.	368	165	44.84	161	43.75		0	225	61.14	
HDFC Bank	10919	5845	53.53	2205	20.19	5845	53.53	6999	64.10	
ICICI Bank Ltd.	2641	1261	47.75	641	24.27	1215	46.00	1930	73.08	
Indusind bank Ltd.	660	383	58.03	4	0.61		0	387	58.64	
Jammu & Kashmir Bank Ltd.	454	85	18.72	220	48.46		0	220	48.46	
Karnataka Bank Ltd	808	600	74.26	61	7.55	18	2.22	679	84.03	129
Karur Vysya Bank Ltd.	436	189	43.35	253	58.03		0	253	58.03	
Kotak Mahindra Bank Ltd.	2425	1700	70.10	250	10.31		0	1900	78.35	
RBL Bank	642	156	24.30	335	52.18	296	46.10	642	100.00	0
South Indian Bank Ltd.	597	150	25.13	31	5.19		0	181	30.32	
YES Bank	942	367	38.96	811	86.09		0	811	86.09	
Bandhan Bank	131	11	8.40	65	49.62		0	65	49.62	
IDFC first Bank	363	223	61.43	59	16.25	246	67.76	246	67.77	
INDIA POST PAYMENTS BANK	5	0	0.00	5	100.00		0	5	100.00	
Goa State Cooperative Bank LTD	3681	0	0.00	736	19.99	0	0	736	19.99	
Ujjivan Small finance Bank	51	44	86.27	0	0.00		0	44	86.27	
Total	59663	32698	54.80	17223	28.87	12419	20.81	41885	70.20	1276

Bank Name	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure				No. of FLC camps on Digital FL	No. of people participated
	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		
State Bank of India				0	104	1521
Andhra Bank		0	0	0	0	0
Bank of Baroda				0	33	249
Bank of India				0	287	5660
Bank of Maharashtra	20	0	0	20	3	53
Canara Bank	0	0		0	69	173
Central Bank of India				0	12	147
Indian Bank				0		
Indian Overseas Bank				0	14	139
Punjab & Sind Bank	2	0	0	2	1	10
Punjab National Bank				0	29	639
UCO Bank				0	2	19
Union Bank of India				0	10	180
IDBI Bank				0	12	61
Axis Bank Ltd.				0		
Catholic Syrian Bank Ltd.				0		
DCB Bank Ltd.				0		
Federal Bank Ltd.				0		
HDFC Bank	497	21	0	518	131	1068
ICICI Bank Ltd.	215	0	10	225	75	550
Indusind bank Ltd.				0		
Jammu & Kashmir Bank Ltd.				0		
Karnataka Bank Ltd			59	59	4	38
Karur Vysya Bank Ltd.				0		
Kotak Mahindra Bank Ltd.				0		
RBL Bank	15	0		15		
South Indian Bank Ltd.				0		
YES Bank				0		
Bandhan Bank				0	1	10
IDFC first Bank	25	0		25		
INDIA POST PAYMENTS BANK				0	0	NIL
Goa State Cooperative Bank LTD				0	54	1207
Ujjivan Small finance Bank				0		
Total	774	21	69	864	841	11724

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 2019-20 upto 31.12.2019	% Achievement 31.12.2019	ACP Target upto Dec 2020	Achievement under ACP upto 31.12.20)	% Achievement 31.12.20
Crop loans	211.5	40.85	19.32	257.25	209.67	81.50
Agri Term loans	299.52	286.91	95.79	352.5	405.14	114.93
Sub Total AGRI	511.02	327.76	64.14	609.75	614.81	100.83
Agri Infrastructure	32.65	14.8	45.32	37.56	0.67	1.78
Ancillary Activities	35.36	74.69	211.22	105.06	202.25	192.51
Credit Potential for Agriculture	579.03	417.25	72.06	752.37	817.73	108.69
MSME	3218.84	2248.06	69.85	2550	2393.47	93.86
Export Credit	213.75	3.64	1.7	78.75	15.37	19.52
Education	131.29	91.54	69.72	112.13	12.84	11.45
Housing	849	304.69	35.89	562.5	103.6	18.42
Renewable Energy	3.38	0.04	1.19	31.53	0.48	1.52
Others	40.8	17.32	43.02	3.92	2.93	74.70
Social Infrastructure	49.34	20.66	41.88	33.78	10.22	30.25
TOTAL	5085	3103.45	61.03	4125	3356.64	81.37

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DEC 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	17.62	46.55	83.53	115.14	137.84	121.38	132.76	109.38
2	BANK OF BARODA	18.85	10.79	57.24	19.25	5	25.97	38.1	15.79	41.44
3	BANK OF INDIA	26.35	2.9	11.01	30.7	62.2	202.61	57.05	65.1	114.11
4	BANK OF MAHRASHTRA	10.6	0.22	2.08	11.5	0.27	2.35	22.1	0.49	2.22
5	CANARA BANK	36.95	1.14	1.00	53.35	192.7	361.20	90.3	193.84	214.66
6	CENTRAL BANK OF INDIA	14.35	12.95	90.24	19.35	0.16	0.83	33.7	13.11	38.90
7	INDIAN BANK	0.75	0.61	0	0.55	0	0.00	1.3	0.61	46.92
8	INDIAN OVERSEAS BANK	8.2	0.03	0.37	5.25	0.15	2.86	13.45	0.18	1.34
9	PUNJAB NATIONAL BANK	5.8	0	0	4.9	0.21	4.29	10.7	0.21	1.96
10	PUNJAB AND SIND BANK	0	0	0.00	0	0	0.00	0	0	0.00
11	UNION BANK OF INDIA	32.45	11.43	9.67	39.45	11.34	28.75	71.9	22.77	31.67
12	UCO BANK	5.15	0.67	13.01	2.65	0.26	9.81	7.8	0.93	11.92
	SUB TOTAL	197.3	58.36	29.58	270.48	387.43	143.24	467.78	445.79	95.30
13	IDBI BANK	5.3	0	0.00	4.3	0	0.00	9.6	0	0.00
14	AXIS BANK	2.45	0	0.00	5.45	0	0.00	7.9	0	0.00
15	BANDHAN BANK	0	0	0.00	0	0	0.00	0	0	0.00
16	CSB BANK LIMITED	0.05	0	0.00	0.1	0	0.00	0.15	0	0.00
17	DCB BANK	0.2	0	0.00	0.2	0	0.00	0.4	0	0.00
18	FEDERAL BANK	0.2	121.44	60720.00	0.2	0.61	305.00	0.4	122.05	30512.50
19	HDFC BANK	37.75	0.12	0.32	57.19	2.62	4.58	94.94	2.74	2.89
20	ICICI BANK	24.2	0.35	1.45	35.7	2	5.60	59.9	2.35	3.92
21	INDUSIND BANK	1.7	0	0.00	1.7	0	0.00	3.4	0	0.00
22	J & K BANK	0	0	0.00	0	0	0.00	0	0	0.00
23	KARNATAKA BANK	4.7	17.28	367.66	4.9	0	0.00	9.6	17.28	180.00
24	KARUR VYASYA BANK	0.05	0	0.00	0.4	0	0.00	0.45	0	0.00
25	KOTAK MAHINDRA BANK	0.3	0	0.00	1.2	0	0.00	1.5	0	0.00
26	RBL BANK	13.5	1.84	13.63	16.23	0	0.00	29.73	1.84	6.19
27	SOUTH INDIAN BANK	0.2	0	0.00	0.2	0	0.00	0.4	0	0.00
28	YES BANK	1.8	0	0.00	9.6	0	0.00	11.4	0	0.00
29	IDFC FIRST BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	92.4	141.03	152.63	137.37	5.23	3.81	229.77	146.26	63.65
30	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
32	CITIZEN CO-OP BANK LTD,	5.2	0	0.00	6.1	0	0.00	11.3	0	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.1	0	0.00	0.1	0	0.00	0.2	0	0.00
34	GOA STATE CO-OP BANK LTD.	40.75	10.26	25.18	48.45	12.48	25.76	89.2	22.74	25.49
35	GOA URBAN CO-OP BANK LTD.	6.05	0.02	0.33	6.05	0	0.00	12.1	0.02	0.17
36	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
39	NKGSB CO-OP BANK LTD.	0.1	0	0.00	0.1	0	0.00	0.2	0	0.00
40	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	1.1	0	0.00	1.35	0	0.00	2.45	0	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
43	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
44	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	53.3	10.28	19.29	62.15	12.48	20.08	115.45	22.76	19.71
45	AU SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
46	JANA SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
47	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	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	343	209.67	61.13	470	405.14	86.20	813	614.81	75.62

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DEC 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	0	34.45	1.99	5.77	162.34	134.75	83.00
2	BANK OF BARODA	3.13	0.17	5.43	8.03	16.74	208.46	49.26	32.7	66.38
3	BANK OF INDIA	2.49	0.02	0.80	8.17	7.89	96.57	67.71	73.01	107.83
4	BANK OF MAHRASHTRA	1.02	0	0	1.89	1.65	87.30	25.01	2.14	8.56
5	CANARA BANK	5.27	0.15	2.84	23	73.07	317.69	118.57	267.06	225.23
6	CENTRAL BANK OF INDIA	1.61	0.01	0.62	6.67	58.99	884.40	41.98	72.11	171.77
7	INDIAN BANK	0.07	0	0	0.14	3.68	2628.57	1.51	4.29	284.11
8	INDIAN OVERSEAS BANK	0.72	0	0	1.43	0	0	15.6	0.18	1.15
9	PUNJAB NATIONAL BANK	0.27	0	0	1.24	0.09	7.25	12.21	0.3	2.46
10	PUNJAB AND SIND BANK	0	0	0.00	0	0	0	0	0	0.00
11	UNION BANK OF INDIA	3.76	0.08	2.12	14.09	15.44	109.58	89.75	38.29	42.66
12	UCO BANK	0.16	0	0	0.28	0	0	8.24	0.93	11.29
	SUB TOTAL	25.01	0.43	1.71	99.39	179.54	180.64	592.18	625.76	105.67
13	IDBI BANK	0.29	0	0	0.3	0	0	10.19	0	0.00
14	AXIS BANK	1.39	0	0	0.84	0	0	10.13	0	0.00
15	BANDHAN BANK	0	0	0.00	0	0	0.00	0	0	0.00
16	CSB BANK LIMITED	0.1	0	0	0.2	0	0	0.45	0	0.00
17	DCB BANK	0.02	0	0	0.05	0	0	0.47	0	0.00
18	FEDERAL BANK	0.02	0	0	0.05	0.05	100	0.47	122.1	25978.72
19	HDFC BANK	9.23	0	0	12.09	20.13	166.50	116.26	22.87	19.67
20	ICICI BANK	3.88	0	0	8.01	0	0	71.79	2.35	3.27
21	INDUSIND BANK	0.27	0	0	0.15	0	0	3.82	0	0.00
22	J & K BANK	0	0	0.00	0	0	0.00	0	0	0.00
23	KARNATAKA BANK	0.45	0.05	11.11	0.42	0.12	28.57	10.47	17.45	166.67
24	KARUR VYASYA BANK	0.1	0	0	0.6	0	0	1.15	0	0.00
25	KOTAK MAHINDRA BANK	0.02	0	0	0.05	1.5	3000	1.57	1.5	95.54
26	RBL BANK	1.56	0	0	2.8	0	0	34.09	1.84	5.40
27	SOUTH INDIAN BANK	0.02	0	0	0.02	0	0	0.44	0	0.00
28	YES BANK	1.83	0	0	8.22	0	0	21.45	0	0.00
29	IDFC FIRST BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	19.18	0.05	0.26	33.8	21.8	64.49	282.75	168.11	59.46
30	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
32	CITIZEN CO-OP BANK LTD,	0.2	0	0	0.07	0.14	200	11.57	0.14	1.21
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.02	0	0	0.03	0	0	0.25	0	0.00
34	GOA STATE CO-OP BANK LTD.	5.06	0.19	3.75	6.43	0.77	11.95	100.69	23.7	23.54
35	GOA URBAN CO-OP BANK LTD.	0.48	0	0	0.25	0	0	12.83	0.02	0.16
36	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
39	NKGSB CO-OP BANK LTD.	0.02	0	0	0.02	0	0	0.24	0	0.00
40	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	0.12	0	0	0.09	0	0	2.66	0	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
43	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
44	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	5.9	0.19	3.22	6.89	0.91	13.20	128.24	23.86	18.61
45	AU SMALL FINANCE BANK LTD.	0	0	0.00	0	0.13	0.00	0	0.13	0.00
46	JANA SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
47	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	0	0	0.00	0	0.13	0.00	0	0.13	0.00
	GRAND TOTAL	50.09	0.67	1.33	140.08	202.25	144.38	1003.17	817.73	81.51

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DEC 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	346.69	57.50	23.7	0	0	20.52	3.55	17.30
2	BANK OF BARODA	251	33.32	13.27	11.1	13	117.11	8.97	8	89.18
3	BANK OF INDIA	270.82	239.6	88.47	18.25	0	0	8.92	0.17	1.90
4	BANK OF MAHRASHTRA	127.1	149.81	117.86	0.2	0	0	6.63	0.1	1.50
5	CANARA BANK	330.12	333.77	101.10	5.95	0	0	15.99	0.31	1.93
6	CENTRAL BANK OF INDIA	89.6	63.18	70.51	6.8	2.37	34.85	8.35	0	0
7	INDIAN BANK	29.82	156.21	523.8	0	0	0.00	2.44	0	0
8	INDIAN OVERSEAS BANK	62.51	0	0	0	0	0.00	2.42	0	0
9	PUNJAB NATIONAL BANK	141.5	172.26	121.73	0	0	0.00	3.8	0	0
10	PUNJAB AND SIND BANK	0.5	0.56	112	0	0	0.00	2	0	0
11	UNION BANK OF INDIA	177.82	433.56	243.81	2.94	0	0	15.21	0.13	0.85
12	UCO BANK	19.7	20.22	102.63	0	0	0.00	1.56	0	0
	SUB TOTAL	2103.33	1949.18	92.67	68.94	15.37	22.29	96.81	12.26	12.66
13	IDBI BANK	33.42	0	0	0	0	0.00	1.81	0	0
14	AXIS BANK	63	0	0	0	0	0.00	2.04	0	0
15	BANDHAN BANK	4	0	0	0	0	0.00	0.11	0	0
16	CSB BANK LIMITED	1.6	0	0	0	0	0.00	0.26	0	0
17	DCB BANK	10.6	0	0	0	0	0.00	0.77	0.04	5.19
18	FEDERAL BANK	27.65	37.42	135.33	0	0	0.00	1.16	0.01	0.86
19	HDFC BANK	343.32	108.79	31.68	26	0	0	14	0.02	0.14
20	ICICI BANK	193.3	57.33	29.65	10	0	0	6.85	0	0
21	INDUSIND BANK	63.52	64.79	101.99	0	0	0.00	2	0	0
22	J & K BANK	0.2	1.66	830	0	0	0.00	0.01	0	0
23	KARNATAKA BANK	36.6	16.14	44.09	0	0	0.00	1.75	0.01	0.57
24	KARUR VYASYA BANK	0.2	0	0	0	0	0.00	0.01	0	0
25	KOTAK MAHINDRA BANK	32.7	11.89	36.36	0	0	0.00	1.4	0	0
26	RBL BANK	26.5	4.49	16.94	0	0	0.00	1.3	0.3	23.07
27	SOUTH INDIAN BANK	19.1	0	0	0	0	0.00	1.22	0	0
28	YES BANK	79	74.42	94.20	0	0	0.00	1.95	0	0
29	IDFC FIRST BANK	0.8	0	0	0.06	0	0	0.05	0	0
	SUB TOTAL	935.51	376.93	40.2	36.06	0	0	36.69	0.38	1.03
30	APNA SAHAKARI BANK LTD.	1.5	0	0	0	0	0.00	0.1	0	0
31	BICHOLIM URBAN CO-OP BANK LTD.	35.76	2.9	8.10	0	0	0.00	1.8	0	0
32	CITIZEN CO-OP BANK LTD,	42.5	7.02	16.51	0	0	0.00	2.35	0.03	1.27
33	CITIZEN CREDIT CO-OPERATIVE BANK	6.1	6.88	112.78	0	0	0.00	0.62	0	0
34	GOA STATE CO-OP BANK LTD.	105.6	22.28	21.09	0	0	0.00	4.11	0	0
35	GOA URBAN CO-OP BANK LTD.	77.72	27.31	35.13	0	0	0.00	2.11	0.12	5.68
36	GP PARSIK SAHAKARI BANK LTD.	1.8	0.69	38.33	0	0	0.00	0.11	0	0
37	KONKAN MERCANTILE CO-OP BANK	0.1	0	0	0	0	0.00	0.01	0	0
38	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
39	NKGSB CO-OP BANK LTD.	27.36	0	0	0	0	0.00	1.6	0	0
40	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	45.52	0	0	0	0	0.00	1.82	0	0
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.5	0	0	0	0	0.00	0.11	0	0
43	TJSB SAHAKARI BANK LTD.	7.5	0.28	3.73	0	0	0.00	0.6	0.05	8.33
44	WOMEN CO-OP BANK LTD.	0.1	0	0	0	0	0.00	0.02	0	0
	SUB TOTAL	354.06	67.36	19.02	0	0	0.00	15.36	0.2	1.30
45	AU SMALL FINANCE BANK LTD.	1	1.32	132	0	0	0.00	0.05	0	0
46	JANA SMALL FINANCE BANK LTD.	1	0	0	0	0	0.00	0.05	0	0
47	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	5.1	0	0	0	0	0.00	0.55	0	0
	SUB TOTAL	7.1	1.32	18.59	0	0	0.00	0.65	0	0
	GRAND TOTAL	3400	2393.47	70.39	105	15.37	14.63	149.51	12.84	8.58

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
DEC 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	1.84	2.47	5.97	0.21	3.51	0.42	0	0
2	BANK OF BARODA	37.4	37	98.93	5.67	0	0	0.34	0	0
3	BANK OF INDIA	55	2.42	4.4	0.76	0	0	0.33	0	0
4	BANK OF MAHRASHTRA	25.4	0.34	1.33	0.31	0.01	3.22	0.14	0	0
5	CANARA BANK	72.95	3.32	4.55	4.16	0	0	0.74	0	0
6	CENTRAL BANK OF INDIA	37.6	4.55	12.10	0.56	0.26	46.42	0.18	2.71	1505.55
7	INDIAN BANK	17.7	0	0	0.33	0	0	0.04	0	0
8	INDIAN OVERSEAS BANK	19.83	0	0	0.26	0	0	0.04	0	0
9	PUNJAB NATIONAL BANK	31.8	0	0	0.39	0	0	0.09	0	0
10	PUNJAB AND SIND BANK	4	0.2	5	0	0	0.00	0	0	0.00
11	UNION BANK OF INDIA	72.75	1.31	1.80	2.53	0	0	0.58	0	0
12	UCO BANK	17.4	0.47	2.701	0.17	0	0	0.02	0	0
	SUB TOTAL	466.05	51.45	11.03	21.11	0.48	2.27	2.92	2.71	92.80
13	IDBI BANK	9.7	0	0	0.21	0	0	0.03	0	0
14	AXIS BANK	21.95	0	0	0.22	0	0	0.24	0	0
15	BANDHAN BANK	2.2	0	0	0.05	0	0	0	0	0.00
16	CSB BANK LIMITED	2	0	0	0.05	0	0	0.01	0	0
17	DCB BANK	3.6	0.08	2.22	0.15	0	0	0.02	0	0
18	FEDERAL BANK	10	0.31	3.1	0.17	0	0	0.04	0	0
19	HDFC BANK	55.5	4.55	8.19	10.17	0	0	0.7	0	0
20	ICICI BANK	41.5	0	0	1.89	0	0	0.3	0.2	66.66
21	INDUSIND BANK	16.4	0.11	0.67	0.7	0	0	0.06	0	0
22	J & K BANK	0.2	0.17	85	0	0	0.00	0	0	0.00
23	KARNATAKA BANK	8	1.5	18.75	0.85	0	0	0.05	0	0
24	KARUR VYASYA BANK	0.2	0	0	0	0	0.00	0	0	0.00
25	KOTAK MAHINDRA BANK	16.5	0	0	0.25	0	0	0.02	0	0
26	RBL BANK	6	0.53	8.83	0.8	0	0	0.05	0	0
27	SOUTH INDIAN BANK	4.5	0	0	0.7	0	0	0.05	0	0
28	YES BANK	22	0.04	0.18	1	0	0	0.07	0	0
29	IDFC FIRST BANK	0.1	0	0	0	0	0.00	0	0	0.00
	SUB TOTAL	220.35	7.29	3.30	17.21	0	0	1.64	0.2	12.19
30	APNA SAHAKARI BANK LTD.	0.8	0	0	0.01	0	0	0.01	0	0
31	BICHOLIM URBAN CO-OP BANK LTD.	5.5	15.69	285.27	0.75	0	0	0.05	0	0
32	CITIZEN CO-OP BANK LTD,	6.5	0.5	7.69	0.75	0	0	0.04	0	0
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.8	0.42	52.5	0.06	0	0	0.02	0	0
34	GOA STATE CO-OP BANK LTD.	17.25	0.9	5.21	1.23	0	0	0.28	0.02	7.14
35	GOA URBAN CO-OP BANK LTD.	16.2	24.32	150.12	0.41	0	0	0.09	0	0
36	GP PARSIK SAHAKARI BANK LTD.	3.2	0.41	12.81	0.01	0	0	0.01	0	0
37	KONKAN MERCANTILE CO-OP BANK	0.1	0	0	0	0	0.00	0	0	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
39	NKGSB CO-OP BANK LTD.	2.55	0	0	0.17	0	0	0.03	0	0
40	PMC BANK LTD.	0	0	0	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	5.5	0.78	14.18	0.22	0	0	0.08	0	0
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.6	0	0	0.01	0	0	0.01	0	0
43	TJSB SAHAKARI BANK LTD.	0.8	0	0	0.03	0	0	0.02	0	0
44	WOMEN CO-OP BANK LTD.	0.1	1.84	1840	0	0	0.00	0	0	0.00
	SUB TOTAL	61.9	44.86	72.47	3.65	0	0	0.64	0.02	3.12
45	AU SMALL FINANCE BANK LTD.	0.2	0	0	0.01	0	0	0.01	0	0
46	JANA SMALL FINANCE BANK LTD.	0.2	0	0	0.01	0	0	0.01	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0.00	0	0	0.00
48	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	103.6	13.81	42.04	0.48	1.14	5.23	2.93	56.029

**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	0	892.75	487.04	54.55
2	BANK OF BARODA	2.18	0	0	365.92	124.02	33.89
3	BANK OF INDIA	2.35	0	0	424.14	315.2	74.31
4	BANK OF MAHRASHTRA	1.49	0	0	186.28	152.4	81.81
5	CANARA BANK	3.14	0	0	551.62	210.26	38.11
6	CENTRAL BANK OF INDIA	1.31	0	0	186.38	145.18	77.89
7	INDIAN BANK	0.48	0	0	52.32	0	0
8	INDIAN OVERSEAS BANK	1.12	0	0	101.78	0.18	0.17
9	PUNJAB NATIONAL BANK	2.47	0	0	192.26	0	0
10	PUNJAB AND SIND BANK	0	0	0.00	6.5	0.76	11.69
11	UNION BANK OF INDIA	4.28	0.09	2.10	365.86	110.68	30.25
12	UCO BANK	0.83	0	0	47.92	21.62	45.11
	SUB TOTAL	22.39	0.09	0.40	3373.73	1567.34	46.45
13	IDBI BANK	0.74	0	0	56.1	0	0
14	AXIS BANK	0.98	0	0	98.56	0	0
15	BANDHAN BANK	0.1	0	0	6.46	0	0
16	CSB BANK LIMITED	0.15	0	0	4.52	0	0
17	DCB BANK	0.25	0	0	15.86	0.12	0.75
18	FEDERAL BANK	0.52	0.31	59.61	40.01	160.15	400.27
19	HDFC BANK	7.11	0	0	573.06	136.23	23.77
20	ICICI BANK	2.12	0	0	327.75	59.88	18.27
21	INDUSIND BANK	0.67	0	0	87.17	64.9	74.45
22	J & K BANK	0	0	0.00	0.41	1.83	446.34
23	KARNATAKA BANK	0.48	0.11	22.91	58.2	35.21	60.49
24	KARUR VYASYA BANK	0	0	0.00	1.56	0	0
25	KOTAK MAHINDRA BANK	0.42	0	0	52.86	13.39	25.33
26	RBL BANK	0.98	0.71	72.44	69.72	7.87	11.28
27	SOUTH INDIAN BANK	0.53	0	0	26.54	0	0
28	YES BANK	0.66	0	0	126.13	74.46	59.03
29	IDFC FIRST BANK	0	0	0.00	1.01	0	0
	SUB TOTAL	15.71	1.13	7.19	1545.92	554.04	35.83
30	APNA SAHAKARI BANK LTD.	0.05	0	0	2.47	0	0
31	BICHOLIM URBAN CO-OP BANK LTD.	0.35	0	0	44.21	18.59	42.04
32	CITIZEN CO-OP BANK LTD,	0.52	0	0	64.23	7.69	11.972
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.55	6.85	1245.45	8.4	14.15	168.45
34	GOA STATE CO-OP BANK LTD.	2.54	1.71	67.32	231.7	48.61	20.97
35	GOA URBAN CO-OP BANK LTD.	0.8	0	0	110.16	51.77	46.9
36	GP PARSIK SAHAKARI BANK LTD.	0.05	0.01	20	5.18	1.11	21.42
37	KONKAN MERCANTILE CO-OP BANK	0	0	0.00	0.21	0	0
38	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00
39	NKGSB CO-OP BANK LTD.	0.4	0	0	32.35	0	0
40	PMC BANK LTD.	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	0.94	0.02	2.12	56.74	0.8	1.40
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.05	0	0	5.28	0	0
43	TJSB SAHAKARI BANK LTD.	0.1	0	0	9.05	0.33	3.64
44	WOMEN CO-OP BANK LTD.	0	0.41	0.00	0.22	2.25	1022.72
	SUB TOTAL	6.35	9	141.73	570.2	145.3	25.48
45	AU SMALL FINANCE BANK LTD.	0.05	0	0	1.32	1.45	109.84
46	JANA SMALL FINANCE BANK LTD.	0.05	0	0	1.32	0	0
47	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	0.5	0	0	7.51	0	0
	SUB TOTAL	0.6	0	0	10.15	1.45	14.28
	GRAND TOTAL	45.05	10.22	22.68	5500	3356.64	61.02

Note: ACP for the year is 5500 Cr. ACP up to Dec is 4125 Cr.

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2019, 30.09.2020 and 31.12.2020 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.12.2019	30.09.2020	31.12.2020
i	Total Deposits	N.A.	79347	85236	89205
ii	Total Advances	N.A.	23029	27609	28703
iii	C.D. Ratio	N.A.	29.02%	32.39	32.18
iv	Total PSA Outstanding	N.A.	7399.20	7531.08	8459
	%age of PSA to Total Advances	40%	32.13%	31.40	35.27%
v	DIR Advances	N.A.	2.33	0.68	0.76
	%age of DIR Adv. to Total Advances	1%	0.01%	0	0
vi	Weaker Section Advances	N.A.	889.75	1525.65	2964.43
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.86%	5.52	10.33%
vii	SC/ST Advances	N.A.	225.52	63.59	108.13
	%age of SC/ST* Adv. To Total Advances	5%	0.98%	0.23	0.38%
viii	Advances to Women	N.A.	2258.40	3391.3	2358.61
	%age of Adv. to Women to Total Adv.	10%	9.81%	12.28	8.22%

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.12.2020

(Amount in crores)

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	18248.41	8860.55	48.56
2	BANK OF BARODA	7053.44	1094.93	15.52
3	BANK OF INDIA	9902.38	1617.44	16.33
4	BANK OF MAHRASHTRA	1023.02	402.95	39.39
5	CANARA BANK	10098.21	2202.01	21.81
6	CENTRAL BANK OF INDIA	4920.96	606.13	12.32
7	INDIAN BANK	741.64	120.87	16.30
8	INDIAN OVERSEAS BANK	1567.28	472.8	30.17
9	PUNJAB NATIONAL BANK	1600.37	1080.45	67.51
10	PUNJAB AND SIND BANK	32.87	19.97	60.75
11	UNION BANK OF INDIA	9187.14	1731.23	18.84
12	UCO BANK	719.58	144.66	20.10
	SUB TOTAL	65095.3	18353.99	28.20
13	IDBI BANK	824.95	51.9	6.29
14	AXIS BANK	700	19.54	2.79
15	BANDHAN BANK	56.36	53.4	94.75
16	CSB BANK LIMITED	98.09	56.86	57.97
17	DCB BANK	302.44	14.87	4.92
18	FEDERAL BANK	561.87	393.74	70.08
19	HDFC BANK	9029.88	2483.95	27.51
20	ICICI BANK	2835	1172.7	41.37
21	INDUSIND BANK	596.48	610.93	102.42
22	J & K BANK	35.81	35.15	98.16
23	KARNATAKA BANK	770.8	331.44	43.00
24	KARUR VYASYA BANK	35.68	31.67	88.76
25	KOTAK MAHINDRA BANK	720.94	554	76.84
26	RBL BANK	541.23	21.36	3.95
27	SOUTH INDIAN BANK	315.26	422.28	133.95
28	YES BANK	535.93	370.15	69.07
29	IDFC FIRST BANK	480	5	1.04
	SUB TOTAL	18440.7	6628.94	35.95
30	APNA SAHAKARI BANK LTD.	36.68	102.75	280.13
31	BICHOLIM URBAN CO-OP BANK LTD.	515.42	292.41	56.73
32	CITIZEN CO-OP BANK LTD,	163.5	87.84	53.72
33	CITIZEN CREDIT CO-OPERATIVE BANK	121.89	124.13	101.84
34	GOA STATE CO-OP BANK LTD.	1886.36	1244.88	65.99
35	GOA URBAN CO-OP BANK LTD.	853.6	537.28	62.94
36	GP PARSIK SAHAKARI BANK LTD.	4.22	5.77	136.73
37	KONKAN MERCANTILE CO-OP BANK	4	9	225.00
38	MADGAON URBAN CO-OP BANK LTD.	194.45	57.06	29.34
39	NKGSB CO-OP BANK LTD.	0.24	0.28	116.67
40	PMC BANK LTD.	147	45	30.61
41	SARASWAT CO-OP BANK LTD.	1295.92	914.21	70.55
42	SHAMRAO VITHAL CO-OP BANK LTD.	67	51	76.12
43	TJSB SAHAKARI BANK LTD.	200.44	171.93	85.78
44	WOMEN CO-OP BANK LTD.	69.9	47.73	68.28
	SUB TOTAL	5560.62	3691.27	66.38
45	AU SMALL FINANCE BANK LTD.	60	18.23	30.38
46	JANA SMALL FINANCE BANK LTD.	24.64	0.03	0.12
47	INDIA POST PAYMENTS BANK	0.14	0	0.00
48	UJJIVAN SMALL FINANCE BANK	23.91	10.18	42.58
	SUB TOTAL	108.69	28.44	26.17
	GRAND TOTAL	89205.3	28702.64	32.18

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.12.2020)

(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	903.17	3.77	2	0	0	86	1.7	0.01
2	BANK OF BARODA	459.16	1.91	5	0.11	0	11341	2656.24	11.07
3	BANK OF INDIA	713.01	2.97	1	0	0	242	1.9	0.01
4	BANK OF MAHRASHTRA	293.64	1.22	0	0	0	0	0	0.00
5	CANARA BANK	1348.72	5.62	381	0.36	0	302	21.49	0.09
6	CENTRAL BANK OF INDIA	347.28	1.45	22	0.29	0	161	3.01	0.01
7	INDIAN BANK	56.25	0.23	0	0	0	0	0	0.00
8	INDIAN OVERSEAS BANK	107	0.45	0	0	0	0	0	0.00
9	PUNJAB NATIONAL BANK	442.67	1.85	0	0	0	634	28.96	0.12
10	PUNJAB AND SIND BANK	10.66	0.04	0	0	0	0	0	0.00
11	UNION BANK OF INDIA	1002.21	4.18	0	0	0	73	2.36	0.01
12	UCO BANK	70.04	0.29	0	0	0	498	14.44	0.06
	SUB TOTAL	5753.81	23.99	411	0.76	0	13337	2730.1	11.38
13	IDBI BANK	134.18	0.56	0	0	0	0	0	0.00
14	AXIS BANK	8.54	0.04	0	0	0	281	0.45	0.00
15	BANDHAN BANK	0.01	0.00	0	0	0	6946	18.01	0.08
16	CSB BANK LIMITED	0	0.00	0	0	0	0	0	0.00
17	DCB BANK	1.13	0.00	0	0	0	0	0	0.00
18	FEDERAL BANK	152.58	0.64	0	0	0	47	0.24	0.00
19	HDFC BANK	561.41	2.34	0	0	0	0	0	0.00
20	ICICI BANK	90.68	0.38	0	0	0	1227	44.13	0.18
21	INDUSIND BANK	229.59	0.96	0	0	0	3	0.03	0.00
22	J & K BANK	17.72	0.07	0	0	0	0	0	0.00
23	KARNATAKA BANK	125.15	0.52	0	0	0	0	0	0.00
24	KARUR VYASYA BANK	6.05	0.03	0	0	0	0	0	0.00
25	KOTAK MAHINDRA BANK	17.89	0.07	0	0	0	13	4.02	0.02
26	RBL BANK	21.94	0.09	0	0	0	0	0	0.00
27	SOUTH INDIAN BANK	282.66	1.18	0	0	0	0	0	0.00
28	YES BANK	124.31	0.52	0	0	0	0	0	0.00
29	IDFC FIRST BANK	0	0.00	0	0	0	0	0	0.00
	SUB TOTAL	1773.84	7.40	0	0	0	8517	66.88	0.28
30	APNA SAHAKARI BANK LTD.	0	0.00	0	0	0	0	0	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	98.8	0.41	0	0	0	106	2.53	0.01
32	CITIZEN CO-OP BANK LTD,	60.93	0.25	0	0	0	111	17.57	0.07
33	CITIZEN CREDIT CO-OPERATIVE BANK	68.23	0.28	0	0	0	46	30.59	0.13
34	GOA STATE CO-OP BANK LTD.	320.88	1.34	0	0	0	1266	95.79	0.40
35	GOA URBAN CO-OP BANK LTD.	355.77	1.48	0	0	0	707	18.99	0.08
36	GP PARSIK SAHAKARI BANK LTD.	2.21	0.01	0	0	0	0	0	0.00
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0	0	0	0	0	0.00
38	MADGAON URBAN CO-OP BANK LTD.	4.4	0.02	0	0	0	19	0.92	0.00
39	NKGSB CO-OP BANK LTD.	0	0.00	0	0	0	0	0	0.00
40	PMC BANK LTD.	0	0.00	0	0	0	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	2.42	0.01	0	0	0	0	0	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0	0	0	0	0	0.00
43	TJSB SAHAKARI BANK LTD.	2.12	0.01	0	0	0	4	0.86	0.00
44	WOMEN CO-OP BANK LTD.	1.84	0.01	0	0	0	41	0.2	0.00
	SUB TOTAL	917.6	3.83	0	0	0	2300	167.45	0.70
45	AU SMALL FINANCE BANK LTD.	8.99	0.04	0	0	0	0	0	0.00
46	JANA SMALL FINANCE BANK LTD.	0	0.00	0	0	0	0	0	0.00
47	INDIA POST PAYMENTS BANK	0	0.00	0	0	0	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	5.1	0.02	0	0	0	0	0	0.00
	SUB TOTAL	14.09	0.06	0	0	0	0	0	0.00
	GRAND TOTAL	8459.34	35.27	411	0.76	0	24154	2964.43	12.36

ADVANCES TO SC, ST & WOMENS AS ON 31.12.2020

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN		
				% of SC ADV to Total Adv			% of ST ADV to Total Adv			% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	%
1	STATE BANK OF INDIA	349	17.83	0.06	299	5.5	0.02	6677	531	1.85
2	BANK OF BARODA	176	6.96	0.02	284	3.78	0.01	2161	152.61	0.53
3	BANK OF INDIA	115	4.18	0.01	145	4.74	0.02	3223	180.17	0.63
4	BANK OF MAHRASHTRA	0	0	0.00	0	0	0.00	0	40	0.14
5	CANARA BANK	1193	25.52	0.09	298	4.36	0.02	9091	322.14	1.12
6	CENTRAL BANK OF INDIA	169	6.68	0.02	257	2.33	0.01	1075	132.83	0.46
7	INDIAN BANK	43	1.32	0.00	20	0.36	0.00	323	7.22	0.03
8	INDIAN OVERSEAS BANK	0	0	0.00	0	0	0.00	0	58	0.20
9	PUNJAB NATIONAL BANK	53	5.9	0.02	35	1.67	0.01	837	59.02	0.21
10	PUNJAB AND SIND BANK	1	0.15	0.00	1	0.04	0.00	5	0.11	0.00
11	UNION BANK OF INDIA	55	2.97	0.01	67	2.05	0.01	4361	89.32	0.31
12	UCO BANK	83	2.08	0.01	165	2.1	0.01	727	13.36	0.05
	SUB TOTAL	2237	73.59	0.26	1571	26.93	0.09	28480	1585.78	5.52
13	IDBI BANK	0	0	0.00	0	0	0.00	0	0	0.00
14	AXIS BANK	0	0	0.00	0	0	0.00	746	1.14	0.00
15	BANDHAN BANK	34	0.1	0.00	1	0	0.00	3380	14.6	0.05
16	CSB BANK LIMITED	0	0	0.00	0	0	0.00	0	0	0.00
17	DCB BANK	0	0	0.00	0	0	0.00	3	0.03	0.00
18	FEDERAL BANK	21	0.44	0.00	20	0.2	0.00	5304	74.6	0.26
19	HDFC BANK	2	0.11	0.00	7	0.26	0.00	5490	267.41	0.93
20	ICICI BANK	0	0	0.00	0	0	0.00	4472	342.18	1.19
21	INDUSIND BANK	53	1.38	0.00	21	1.08	0.00	1286	23.12	0.08
22	J & K BANK	1	0.14	0.00	0	0	0.00	14	0.89	0.00
23	KARNATAKA BANK	29	0.46	0.00	1	0.02	0.00	1289	17.96	0.06
24	KARUR VYASYA BANK	0	0	0.00	0	0	0.00	0	0	0.00
25	KOTAK MAHINDRA BANK	0	0	0.00	0	0	0.00	0	0	0.00
26	RBL BANK	246	0.8	0.00	174	1.38	0.00	340	2.12	0.01
27	SOUTH INDIAN BANK	0	0	0.00	0	0	0.00	0	0	0.00
28	YES BANK	0	0	0.00	0	0	0.00	0	0	0.00
29	IDFC FIRST BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	386	3.43	0.01	224	2.94	0.01	22324	744.05	2.59
30	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	3	0.06	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	149	5.06	0.02
32	CITIZEN CO-OP BANK LTD,	0	0	0.00	0	0	0.00	14	3.04	0.01
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0	0.00	0	0	0.00	2	0.13	0.00
34	GOA STATE CO-OP BANK LTD.	2	0	0.00	0	0	0.00	284	4.54	0.02
35	GOA URBAN CO-OP BANK LTD.	20	0.45	0.00	0	0	0.00	600	9.04	0.03
36	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	1	0.08	0.00
37	KONKAN MERCANTILE CO-OP BANK	0	0	0.00	0	0	0.00	0	0	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
39	NGGSB CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
40	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
43	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	93	2.94	0.01
44	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	41	0.2	0.00
	SUB TOTAL	22	0.45	0.00	0	0	0.00	1187	25.09	0.09
45	AU SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
46	JANA SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0.00	1	0.02	0.00
47	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	191	0.5	0.00	109	0.29	0.00	697	3.67	0.01
	SUB TOTAL	191	0.5	0.00	109	0.29	0.00	698	3.69	0.01
	GRAND TOTAL	2836	77.97	0.27	1904	30.16	0.11	52689	2358.61	8.22

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 31.12.2020 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

	Shishu		Kishor		Tarun		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.		
Dec 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
Dec 2020	4446	17.53	4739	264.80	922	374.57	10107	656.90

b) Position of NPA in Mudra Accounts as on 31.12.2020

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	19168	448.36	2736	36.11
KISHORE	14618	952.30	928	14.62
TARUN	3430	4148.56	259	16.30
TOTAL	37216	5549.22	3923	67.03
				1.20 %

Present Position of Lending under various Atmanirbhar Scheme

KCC FISHERY

(Amount in Crores)

	NO. OF KCC for Fisheries ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QTR	TOTAL NO. OF KCC for Fisheries AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QTR	Out of TOTAL NO. OF KCC for Fisheries , Number of Rupay Card Issued	KCC CARD ACTIVATED
JUNE 20	2	0.23	18	0.65	17	7
SEPT 20	38	0.46	106	4.29	26	13
DEC 20	183	2.26	267	8.42	83	169

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
DEC 20	1455	1350	1857	14.57	692	387

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
DEC 20	3492	44.46	8416	84.07	3216	1623

PM SVANidhi

	Total Applications Sourced	Sanctioned	Disbursed
DEC 20	1098	795	410

Progresss in Government Sponsored Schemes

c) Review of Government Sponsored Schemes as on 31.12.2020

Sr No	Scheme	Target	Position as on 30.12.2020			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	32	30	5	12	13
2	PMEGP - KVIC	32	7	0	0	7
3	PMEGP - KVIB	32	115	13	35	67
	PMEGP TOTAL		152	18	47	87

a) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.12.2020

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	BANK OF BARODA	527	9.7	16	0.28	3.04	2.88
2	BANK OF INDIA	560	20.17	99	4.51	17.68	22.35
3	CANARA BANK	253	11.29	31	0.99	12.25	8.76
4	CENTRAL BANK OF INDIA	46	1.88	0	0	0.00	0
5	INDIAN BANK	36	4.98	4	0.37	11.11	7.42
6	PUNJAB NATIONAL BANK	139	5.28	9	0.65	6.47	12.31
7	UNION BANK OF INDIA	996	34.95	55	0.73	5.52	2.08
8	UCO BANK	33	1.8	7	0.1	21.21	5.55
9	STATE BANK OF INDIA	321	9.9	0	0	0.00	0
10	HDFC BANK	353	9.68	3	0.02	0.85	0.20
11	GOA STATE CO-OP BANK LTD.	284	5.5	54	0.59	19.01	10.72
	GRAND TOTAL	2725	91.39	278	8.24	7.84	7.15

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	12.02.2021
2	Self Help Group	12.02.2021
3	Govt. Sponsored Schemes	12.02.2021
4	Financial Inclusion	12.02.2021

Any other issues with the permission of the chair.

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