

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

Agenda & Background Papers for

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

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**WEB MEETING VIA  
MICROSOFT TEAMS**

**Date: 20<sup>th</sup> MAY 2021**

**Time: 11.00 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,  
मुंबई – ४०००५१, Mumbai – 400051,

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**Confirmation of minutes of the 112<sup>th</sup> SLBC Meeting dated 19.02.2021**

The Minutes of the 112<sup>th</sup> SLBC meeting for the quarter ended Dec 2020 (held on 19.02.2021) were circulated and is also available on SLBC website [www.slbcgoa.com](http://www.slbcgoa.com) – SLBC meetings.

The Minutes are taken on record and copy are enclosed.

**MINUTES OF THE 112<sup>TH</sup> SLBC MEETING HELD ON 19<sup>TH</sup> FEBRUARY, 2021 AT TAJ  
VIVANTA, GOA**

The 112<sup>th</sup> meeting of the State Level Bankers Committee, Goa State, was held on 19<sup>th</sup> February, 2021 at Taj Vivanta, Goa under the Chairmanship of Shri. Ajay Michyari, Regional Director (Mah& Goa), Reserve Bank of India (through Microsoft Teams) and Shri. Puneet Kumar Goel, Principal Secretary Finance. The Other dignitaries present were Shri. N. J. Nampoothiri, General Manager, (Officer-in-Charge), Reserve Bank of India, Smt. Usha Ramesh, General Manager, NABARD. State Bank of India dignitaries who joined were Shri. Sanjeev Nautiyal, Deputy Managing Director (FI&MM), New Delhi (through Teams), Shri. Deepak Kumar Lalla, Chief General Manager, Ms. Sukhvinder Kaur, General Manager and SLBC Convenor. The meeting was attended by other Senior Officials from the State Government and sponsoring Agencies, Senior Executives of Commercial Banks and representatives of State Cooperative Bank and representatives from Payment Banks.

**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 time of Covid 19 Pandemic and for providing door step services. She opined that pandemic situation which was under control till now, is now resurfacing and we should gear up to face the 2<sup>nd</sup> phase of Covid. She noted that this is the first SLBC to be held in person and will be the last in this financial year ending March, 21.

Then she highlighted few major areas and requested bankers to accomplish the targets set for:-

1. To increase the priority sector lending;
2. To achieve 100% digitisation of the North Goa District by February, 2021;
3. To ensure all Banks upload the data on SLBC portal in time with special reference to 12 defaulting banks;
4. To reduce the zero balance accounts;
5. To focus on disbursement under PMSVA Nidhi scheme.



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6. Banks to hold more financial literacy camps after following all the laid down protocols under social distancing. Banks to also hold Cyber Literacy camps to educate the depositors.

While concluding she appealed all the Bankers to report finances by their branches other than from state of Goa provided to various Corporate Houses, having units in Goa, in respect of the activity conducted in the State of Goa to SLBC within 15 days from the end of the quarter. This will lead to improvement in C.D. ratio.





**Shri. Deepak Kumar Lalla, Chief General Manager, State Bank of India**, while welcoming the participants shared the highlights for the quarter ended December, 20. He expressed happiness to meet in person and requested the participants to take all the care required as per protocol. He then shared with house following achievements during the quarter under review.

1. The C.D. ratio has increased from 29.02% to 32.18% during the corresponding period;
2. He shared that no village is remained unbanked in the State of Goa;
3. He expressed his happiness on the improvement in priority sector lending from 31.40% to 35.24%.
4. During last quarter 5 CSP's have been added and the Bankers should appoint more CSP's in the days which will help to reduce the burden of branch staff.
5. In digitalisation of North Goa District, we should accept the challenge and complete it by February, 21.
6. There is an improvement in the ACP lending & achievements. He noted that YOY growth in advance portfolio is of 20% which is, he opined, a remarkable achievement considering the size of the State.
7. It is found that the data pertaining to Housing Loan was understated and the same was required to be corrected. He instructed SLBC to carry out the correction immediately. **(Since corrected)**.

He then pointed out some areas, as mentioned below, where with little extra efforts considerable improvement is achievable.

- 1 To improve Financial Inclusion in the State of Goa.
- 2 To cover 9% of the depositors, remained uncovered hitherto, under PMJDY.
- 3 Funding of 14000 accounts having zero balance.
- 4 Aadhar seeding is to be completed for 19% of the accounts.
- 5 Under PMSVANidhi, both Sourcing and Disbursement is below the national level in State of Goa. He requested Government department to source more proposals under PMSVANidhi and appealed to the member banks to provide timely and speedy finance under the scheme

NABARD is providing investment credit particularly under ATMANIRBHAR other than the working capital and Investment credit for food processing, Agriculture

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and animal husbandry. He requested all concerned to avail this facility offered by NABARD

He expressed his concern over non uploading of the data in the SLBC portal and instructed the Banks to upgrade the reporting mechanism and that they should upload the data for the quarter ending 31.03.2021.



**Shri. Sanjeev Nautiyal, Deputy Managing Director (FI&MM), SBI, New Delhi** delivered the key note address through webinar.

He acknowledged the whooping YOY growth of 433% in the deposit with YTD growth 5% and in advance YOY growth is of 399% and YTD 20%. He also observed that C.D. ratio, which is presently at 32.18%, though short of the benchmark at 60.00% has improved considerably during the last one year. He exhorted Bankers to strive for improving the C.D. ratio.

He opined that as far as ACP lending is concerned, improved performance can be seen under agriculture -108%, under industry- 94% and 267 % under service sector. He also requested bankers that Priority sector lending needs to reach the bench mark level of 40% as stipulated by RBI.

He urged the Banks to take note of the RBI instructions on priority sector dated 04.09.2020 & initiatives like Infrastructure Development, on Medical Facility, on Start ups and financing to FCP's. He then commented that RBI has played it's role and now it is Bankers turn to take the responsibility of financing in these areas.

He also commented that the key factor which can boost the lending in the State and therefore lead to the entrepreneur development and generation of employment opportunities is tourism. It has the potential to drive the state economy as it generates good employment opportunity. The Government can play a key role in identifying the infrastructure development and the Banks can play pivotal role in providing financial assistance.

He also briefed the house on schemes on Setting up of Dairy, Cold Storage chain on Agriculture & Fisheries product, setting up of ware housing as this is the new sun shining area on which the Central Government is laying stress. Under ATMANIRBHAY scheme, the agriculture infra funds for post harvest activities, storages, ware houses, fisheries, bee keeping, food processing and the animal husbandry are waiting to be tapped by the Bankers.

He further observed that Doubling of Farmers Income by 2022 is one of the priorities of Government of India. NABARD has come out with schemes to assist bankers to achieve this target. The potential linked plans (PLP) to be tapped and ACP are drawn in line with PLPs. He then noted that this will ensure that the famers receive timely and appropriate credit for their farming activities.





Land records are fully digitalised in the State. It should help Banks for more lending on the digital platform and requested bankers to tap this opportunity

He advised Bankers to stay focused on the Central Government schemes like PMEGP, PMJDY, PMSBY, and opening of Jan Dhan accounts and their funding and should focus on seeding the balance accounts with Aadhar.



**Shri. Ajay Michyari, Regional Director (Mah& Goa), Reserve Bank of India, Mumbai** addressed the participants through webinar.

In his address to the house he observed that Lending under Priority Sector has shown remarkable growth. He requested bankers to improve it further and achieve the benchmark as stipulated by RBI. He also observed that under farm credit bankers in the state have performed well, but Agricultural infrastructural lending needs to be focused. Similarly lending in Education and the renewable energy are the areas which needs focussed attention.

He also appreciated that the Annual target of Rs. 5500 Crs allocated to the state has been achieved to the extent of 61% on pro rata basis as on 31.12.20. He further noted that there is scope for improvement during this quarter.

He then urged all bankers to periodically review the performance under Financial Inclusion, and submit a progress report on half yearly basis. He however expressed his concern on the performance under various social security schemes like PMJJBY, PMSBY AND APY and suggested that the same to be reviewed periodically and exhorted bankers to improve enrolment under National Pension Scheme. Another area of concern, he noted, is non / delayed uploading of the data by 12 banks and appealed all to do it at the earliest. He also cautioned the house on Mismatch of data, which should in all cases be avoided.

He also shared with the house initiatives undertaken by RBI on financial Literacy of the customers. He further said that he is satisfied with the manner in which Financial literacy week was observed in Goa and initiatives launched in Goa. He requested banks to conduct more such camps through the nearly 399 rural branches. He then noted that though the camps held during the quarter are less than the required numbers owing to prevailing pandemic situation and urged bankers to deploy the digital platform and hold more camps and achieve the targets. He further requested bankers to focus on the target groups while holding the camps and ensure that the purpose of holding the camps are met in spirit also.

He concluded by drawing participants attention to guidelines issued by RBI on 05.02.2021 for financing the MSME, while financing under this sector. He also pointed out that these instructions are applicable for loans upto Rs.25.00 lacs. He expressed his satisfaction and complimented and State Bank of India and SLBC Convener on adhering to the timelines on conduct of SLBC meetings which resulted in meaningful discussion.





**Shri. N. J. Nampoothiri, General Manager (Officer-In-Charge), Reserve Bank of India, Goa** while addressing the participants requested the Principal Secretary Finance, to explore the possibility of covering Bankers, on priority, for Vaccination as the Bankers are foot soldiers. He expressed his happiness that, meeting is conducted physically as things are returning to normalcy. The positive sign is Tourism showing an uptick. The entrepreneurs are evincing interest and request the Bankers to tap this opportunity.

He expressed his happiness and noted that the Priority sector lending at 35.24%, is the highest ever and congratulated bankers for achieving this remarkable feat. He however expressed his concerned for not uploading / delayed uploading of data by few banks on SLBC portal.

He then impressed upon the bankers to overcome the Covid fear and to focus on further lending to the priority sector like Agriculture/MSME/Housing etc. He opined that Covid impact has caused reverse migration as people are returning to their village and now evincing more interest in agriculture.

He further instructed SLBC to include the data on NPS in Agenda and suggested that the performance of the Banks on NPS may be shared in the SLBC meeting. He also instructed Banks to conduct more FLC camps , which should be meaningful and generate positive results.

He, then, shared the efforts made by RBI to conduct literacy camps during the week starting from 8<sup>th</sup> Feb to 12<sup>th</sup> Feb and requested bankers to carry forward the efforts on a regular basis. He also shared that RBI is holding meeting with Banks on one to one basis to improve the penetration in the digital foot print and requested the member banks to visit the 7% customers who have not been covered under the Digital drive.

He further suggested bankers to remove the details of depositors who have confirmed in writing their unwillingness to avail digital services. Such details should be removed before submitting February 2021 data. General Manager , further suggested that, If we achieve 100% digital penetration in the North Goa District, we can hold a special SLBC and request Hon'ble Chief Minister to announce the same and exhorted Bankers to be more aggressive in this area. He further suggested that to achieve this, more camps needs to be conducted by way of innovative digital mode, if physical camps are not possible. He thanked the Bankers for participating in the Literacy camps and requested the Bankers to hold such camps throughout the year.



**Smt. Usha Ramesh, General Manager, NABARD**, in her speech she informed the house that NABARD is providing another Mobile Vehicle for the benefit of Goa State cooperative Banks for its Banking activity in North Goa. She also informed the house that NABARD has set aside funds for holding Literacy camps and the member banks must avail them.

She further observed that the performance under ACP is right on track with 66% achievements and there is good improvement in the C.D. ratio too. She acknowledged that RBI guidelines on PSL have been very useful to NABARD.

She also noted that due to Covid Pandemic, many youngsters are returning back to agriculture and she is happy to notice an off take of Rs.814 Crs which is very positive sign.

She appreciated the efforts taken by the Lead Bank including Goa State Coop Bank and the Animal Husbandry Department in sanctioning loans to beneficiaries under this segment, but insisted bankers to focus on Fisheries area too.

She however observed that under Agriculture Infrastructure Fund, no case is covered till date. To encourage people to undertake activities under this segment NABARD is willing to undertake a familiarisation programme and DDMs are conducting programmes in both the Districts.

She informed the house that NABARD has set up a separate fund for Financial Inclusion and requested bankers to make use of these funds for financial literacy camps. She also shared that NABARD is providing support to instal Boosters, V Sat and Solar powers to overcome the connectivity issues in some pockets of both districts of the State and requested Member Banks to avail this facility.

She further informed the house on initiatives undertaken by NABARD like-financial assistance for GI, Nursery development, Skilling programmes etc.

She informed the house that NABARD is lending to the Government of Goa in a big way by way of IRDF and the total sanctions will be around Rs.350.00 Crs and the disbursement figures as on date are encouraging.

She also shared information on formation of Fish Farmers Producers Organisation and informed the house that Initial discussions are already held with Fisheries department.





**Shri. Puneet Kumar Goel, Principal Secretary Finance, Govt of Goa** while addressing and guiding the participants, expressed his happiness that the SLBC is being held as per timelines decided i.e. during 2<sup>nd</sup> week of the 2<sup>nd</sup> month after the end of the quarter and suggested that efforts should be made to hold the next SLBC by the end of April, 2021, so that meeting and discussions on Agenda points in this meeting become meaningful. He also thanked for holding the meeting in physical form.

He expressed his happiness that the C.D. ratio has increased. He also noted that lending to the priority sector has increased and requested the Banks to achieve the mandatory level of 40% say by the end of the second quarter of the next financial year. He appealed to the Banks to achieve 100% penetration in the Digital foot print and to focus on South Goa for improving the digital penetration.

He, however noted that the Education loan target under PSA could not be achieved as students have differed the decision for the next academic year due to prevailing COVID pandemic situation.

He shared with the house that in sustainable Development Goals, Goa is at 6<sup>th</sup> position and expressed hope of further improvement in this area.

He also appreciated NABARD for its financial support extended to the State and hoped that in the next financial year the outlay will continue. He also shared that the State is proposing to bring the health sector under the scheme of IRDF.

He complimented RBI for its launching of Trade receivable discounting system and informed the house that Goa is the first State for adopting this platform and nearly Rs.250 Crs have been availed till date.

He also noted that the improved figures indicate that the economy is returning to normalcy which is very well evident by collection under VAT, Service Tax, & Excise. Further, increase is seen in number of property transactions registered in the State.

He informed the house that the Govt of Goa is auctioning industrial lands at Verna and suggested that the bankers can explore the possibility to finance the probable purchasers.

He informed the house that Govt of Goa has set up a CSR authority to receive donation and that the Authority established for the purpose can issue



certificate for having received the funds under CSR category. He appealed to the Banks to donate to the Authority and assist the Govt in fulfilling its obligations.

He assured the house that he will exhort the 14 Corporations to issue licenses to all eligible street vendors and requested Bankers to lend these vendors under PMSVANidhi speedily.

He promised to take up the request, made by the RBI for priority vaccination of bankers with the Central Government, for favourable and early consideration.

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

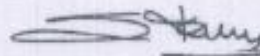
**Shri. Naveen Kumar Gupta, Deputy General Manager (B&O)** and Member Secretary intervened on various occasions to clarify various points raised by the participating members during the discussion.

The meeting ended with a vote of thanks by Shri. Naveen Kumar Gupta, Deputy General Manager (B&O) and Member Secretary.

State Bank of India

SLBC, Goa

Date: 19.02.2021



General Manager & SLBC Convenor



Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased	All Banks
2	Digitalisation of North Goa District	Ensure digital maximisation and achieve 100% by end of February, 21.	All Banks/SLBC
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded	All Banks
5	Application under PMSVA Nidhi scheme to be disposed immediately	All applications should be disposed off immediately.	All banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved	All Banks/LDM
7	Social Security Schemes Monitoring performance in NPA	NPS performance to be monitored and reported in SLBC performance	All banks/SLBC





### **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 32.31% in March 2020 to 37.35% as in March 2021
2.	Data flow at LBS. Migration to Standardized Data System	All Banks	12 Banks have not uploaded the Data,. However, basic data is obtained from these Banks through mail.
3.	Digitization of North Goa District.	All Banks / SLBC	Present Position is as under: Saving Accounts - 99.61% Current Accounts – 97.96%
4	Financial Inclusion – Zero Balance Accounts	All Banks	Ongoing Process. Banks are making efforts to fund these accounts.
5.	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.
6.	Financial Literacy Camps	LDMs / All Banks	LDM's were able to do 64 camps as against target of 84. Pandemic restrictions have hampered the achievement of the target.



## **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, 473 are in semi urban areas and 313 in rural villages.

Banking network as on 31.03.2021 are as under:

Type	Banks	No of brs		Total
		North Goa	South Goa	
Public Sector Banks	12	222	247	469
Private Sector Banks	17	95	91	186
Co-operative Banks	14	60	66	126
Small Finance Banks	4	2	3	5
<b>Total</b>	<b>47</b>	<b>379</b>	<b>407</b>	<b>786</b>

### **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 52 CSPs located at various remote places. CSPs are instructed to focus on Account opening, Government Social Security Schemes like PMSBY/PMJJBY and APY.

➤ Details of Business Correspondents / Customer Service Point (BC / CSP) as on 31.03.2021

<b>SR. No.</b>	<b>Name of the Bank</b>	<b>March 20</b>	<b>March 21</b>
1	STATE BANK OF INDIA	6	15
2	BANK OF BARODA	2	2
3	BANK OF INDIA	12	13
4	CORPORATION BANK	1	1
5	INDIAN OVERSEAS BANK	6	5
6	UNION BANK OF INDIA	14	14
7	CENTRAL BANK OF INDIA	0	2
	<b>GRAND TOTAL</b>	<b>41</b>	<b>52</b>

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 20<sup>th</sup> August 2020 (Annexure 2) have informed all Banks about the support it can extend to the Bank branches and CSPs where connectivity is low. However, all the CSPs have done good work during the pandemic

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.

**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 March 2021 quarter is given below:

FLC CAMPS held during the quarter March 2021				Deficit
No.of FLCs	Target	Camps Held		
		Digital	Others	
SBI NORTH	21	7	11	3
SBI SOUTH	21	4	12	5
GSCB	21	0	9	12
UNION BANK OF INDIA/ CORPORATION	21	0	11	10
<b>4</b>	<b>84</b>	<b>11</b>	<b>43</b>	<b>30</b>

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 PMJDY scheme is an ongoing process. However, we have achieved 91% Coverage. **2057** New Accounts were opened under PMJDY during the quarter.

The Deposits in PMJDY accounts have increased from **Rs. 101 Cr** as on March 2020 to **Rs. 117 Cr** in the current year i.e. March 2021.

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:**

	March 2020	March 2021
Number	20789	16071

**Aadhar Seeding:**

	March 2020	March 2021
Percentage	79.06	81.06

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 31.03.2021

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	268	382	492	158	650	2527401.49	127	603	456
2	Bank of Baroda	20410	0	10776	9634	20410	169188816.2	637	14510	16207
3	Bank of India	21236	0	11589	9647	21236	178172405.7	1434	20171	18636
4	Bank of Maharashtra	3043	0	1471	1572	3043	20558982	387	2636	2829
5	Canara Bank	38551	0	22753	15798	38551	306284128.6	4869	18818	33358
6	Central Bank of India	12848	0	6992	5856	12848	47394565.7	3021	8085	10793
7	Federal Bank Ltd	612	0	299	313	612	5510814.9	51	182	413
8	HDFC Bank Ltd	1671	1217	978	1910	2888	16951492.91	503	2888	1817
9	ICICI Bank Ltd	55	167	152	70	222	668744.09	117	222	63
10	IDBI Bank Ltd.	273	2165	1423	1015	2438	17055397.12	320	1954	1889
11	Indian Bank	4178	37	2204	2011	4215	11823238.23	429	3752	3019
12	Indian Overseas Bank	1710	5168	3795	3083	6878	37352869.22	525	6493	5525
13	IndusInd Bank Ltd	269	462	426	305	731	1454005.62	43	667	625
14	J & K Bank Ltd	22	0	9	13	22	6610	2	21	15
15	Karur Vysya Bank	4	0	3	1	4	2663	0	4	3
16	Kotak Mahindra Bank	68	0	46	22	68	76220.1	16	2	37
17	Punjab & Sind Bank	0	292	114	178	292	1196114	6	241	236
18	Punjab National Bank	9228	2795	9177	2846	12023	78707185.32	673	6684	8327
19	RBL Bank Ltd	448	0	0	448	448	646347.08	2	448	302
20	South Indian Bank	0	54	20	34	54	197824.12	4	38	43
21	State Bank of India	3572	5213	3821	4964	8785	41743027.94	538	7756	7409
22	UCO Bank	1220	1253	1281	1192	2473	14986458.66	92	1535	1606
23	Union Bank of India	31486	0	17585	13901	31486	222978523	2275	20852	24508
24	Yes Bank Ltd	1	0	1	0	1	1344.96	0	1	0
		151173	19205	95407	74971	170378	1175485180	16071	118563	138116

Percentage of Aadhar seeded Accounts: 81.06%

➤ Source – DFS site



**f) Govt Security Schemes**

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and  
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)  
AS ON 31.03.2021**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	33600	89707
2	BANK OF BARODA	19189	54999
3	BANK OF INDIA	31064	73555
4	BANK OF MAHRASHTRA	5508	9319
5	CANARA BANK	33289	59630
6	CENTRAL BANK OF INDIA	8566	24046
7	INDIAN BANK	0	0
8	INDIAN OVERSEAS BANK	6064	12283
9	PUNJAB NATIONAL BANK	2449	8880
10	PUNJAB AND SIND BANK	354	745
11	UNION BANK OF INDIA	42366	107031
12	UCO BANK	2701	5724
	<b>SUB TOTAL</b>	<b>185150</b>	<b>445919</b>
13	AXIS BANK	851	2204
14	DCB BANK	56	82
15	FEDERAL BANK	18	33
16	HDFC BANK	11273	17232
17	ICICI BANK	1598	2116
18	INDUSIND BANK	42	950
19	J & K BANK	15	15
20	KARNATAKA BANK	3817	4719
21	KARUR VYASYA BANK	154	189
22	RBL BANK	683	959
23	YES BANK	96	117
	<b>SUB TOTAL</b>	<b>18603</b>	<b>286160</b>
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.	7986	16974
26	GOA URBAN CO-OP BANK LTD.	812	3701
27	NKGSB CO-OP BANK LTD.	110	58182
28	SHAMRAO VITHAL CO-OP BANK LTD.	3	12
29	WOMEN CO-OP BANK LTD.	0	120
	<b>SUB TOTAL</b>	<b>9225</b>	<b>81336</b>
30	AU SMALL FINANCE BANK	9	15
	<b>GRAND TOTAL ( March 2021)</b>	<b>212987</b>	<b>555886</b>
	<b>GRAND TOTAL ( March 2020)</b>	<b>121025</b>	<b>200644</b>
	<b>Increase</b>	<b>91,962</b>	<b>3,55,242</b>

**ATAL PENSION YOJANA (APY)****AS ON 31.03.2021**

<b>SR. NO.</b>	<b>BANK NAME</b>	<b>Grand Total</b>
1	STATE BANK OF INDIA	3,535
2	CANARA BANK	14,244
3	UNION BANK OF INDIA	6,641
4	CENTRAL BANK OF INDIA	4,465
5	BANK OF BARODA	4,440
6	BANK OF INDIA	4,214
7	HDFC BANK LTD	3,645
8	PUNJAB NATIONAL BANK	2,753
9	AXIS BANK	2,425
10	INDIAN OVERSEAS BANK	1,844
11	BANK OF MAHARASHTRA	877
12	KARNATAKA BANK LIMITED	704
13	DEPARTMENT OF POSTS	702
14	INDIAN BANK	609
15	UCO BANK	426
16	IDBI BANK LTD	373
17	ICICI BANK LIMITED	307
18	PUNJAB AND SIND BANK	183
19	THE SOUTH INDIAN BANK LTD	69
20	RBL BANK LIMITED	45
21	YES BANK LIMITED	36
22	THE FEDERAL BANK LTD	30
23	KOTAK MAHINDRA BANK	22
24	THE JAMMU AND KASHMIR BANK LTD	15
25	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	12
26	THE KARUR VYSYA BANK LTD	11
27	AU SMALL FINANCE BANK LIMITED	10
28	THE CATHOLIC SYRIAN BANK LIMITED	9
29	INDUSIND BANK LIMITED	7
30	DCB BANK LIMITED	3
	Grand Total ( March 2021)	52,656
	Grand Total ( March 2020)	45,894
	Increase	6,762

(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 31.03.2021

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/ USSD 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	237581	201895	84.98	148540	62.52	115920	48.79	204741	86.18	237581	100.00	9685
Bank of Baroda	115426	112642	97.59	11164	9.67	24072	20.85	84274	73.01	115426	100.00	2494
Bank of India	167966	103324	61.51	27209	16.20	38730	23.06	157140	93.55	167021	99.44	0
Bank of Maharashtra	18884	18884	100.00	2390	12.66	1620	8.58	2135	11.31	18884	100.00	177
Canara Bank	158864	81622	51.38	26329	16.57	14767	9.30	158864	100.00	158864	100.00	3285
Central Bank of India	102758	96261	93.68	90275	87.85	23014	22.40	100958	98.25	102758	100.00	3242
Indian Bank	14005	14005	100.00	1618	11.55	3080	21.99	9198	65.68	14005	100.00	752
Indian Overseas Bank	44586	34612	77.63	17509	39.27	31854	71.44	418	0.94	44586	100.00	1228
Punjab & Sind Bank	1960	1940	98.98	537	27.40	580	29.59	3	0.15	1960	100.00	51
Punjab National Bank	27320	27320	100.00	22061	80.75	15378	56.29	0	0.00	27320	100.00	0
UCO Bank	5402	5315	98.39	686	12.70	1176	21.77	1197	22.16	5383	99.65	0
Union Bank of India	151674	122512	80.77	15123	9.97	18452	12.17	99	0.07	151674	100.00	3511
IDBI Bank	18924	18924	100.00	18924	100.00	18924	100.00	17689	93.47	18924	100.00	0
Axis Bank Ltd.	35377	32367	91.49	10404	29.41	25228	71.31	11000	31.09	34073	96.31	5321
Catholic Syrian Bank Ltd.	1140	1140	100.00	625	54.82	625	54.82	0	0.00	1140	100.00	145
DCB Bank Ltd.	2044	1273	62.28	2044	100.00	99	4.84	0	0.00	2044	100.00	0
Federal Bank Ltd.	6491	6491	100.00	1373	21.15	4856	74.81	0	0.00	6491	100.00	0
HDFC Bank	126730	121514	95.88	124344	98.12	124527	98.26	75194	59.33	126611	99.91	677
ICICI Bank Ltd.	40845	36064	88.29	34114	83.52	26703	65.38	32198	78.83	40845	100.00	17
Indusind bank Ltd.	6242	6075	97.32	3082	49.38	2304	36.91	6242	100.00	6242	100.00	0
Jammu & Kashmir Bank Ltd.	921	724	78.61	130	14.12	287	31.16	191	20.74	823	89.36	33
Karnataka Bank Ltd	25860	25798	99.76	1350	5.22	5650	21.85	25860	100.00	25860	100.00	0
Karur Vysya Bank Ltd.	3600	3558	98.83	274	7.61	461	12.81	135	3.75	3600	100.00	61
Kotak Mahindra Bank Ltd.	7426	6613	89.05	6985	94.06	5602	75.44	5722	77.05	7419	99.91	1
RBL Bank	27143	12150	44.76	3396	12.51	9723	35.82	11599	42.73	24949	91.92	0
South Indian Bank Ltd.	4687	3329	71.03	344	7.34	1055	22.51	1774	37.85	3930	83.85	0
YES Bank	7507	7490	99.77	7507	100.00	7504	99.96	4783	63.71	7507	100.00	0
Bandhan Bank	5605	2204	39.32	366	6.53	461	8.22	0	0.00	5553	99.07	0
IDFC first Bank	3746	3539	94.47	2599	69.38	2599	69.38	1703	45.46	3648	97.38	20
INDIA POST PAYMENTS BANK	25810	295	1.14	0	0.00	25810	100.00	25810	100.00	25810	100.00	0
Goa State Cooperative Bank LTD	36750	11045	30.05	0	0.00	0	0.00	25345	68.97	36750	100.00	36128
Ujjivan Small finance Bank	1530	1482	96.86	1198	78.30	1491	97.45	1530	100.00	1491	97.45	0
<b>Total</b>	<b>1434804</b>	<b>1122407</b>	<b>78.23</b>	<b>582500</b>	<b>40.60</b>	<b>552552</b>	<b>38.51</b>	<b>965802</b>	<b>67.31</b>	<b>1429172</b>	<b>99.61</b>	<b>66828</b>

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	5269	3451	65.50	3071	58.28	569	10.80	5269	100.00	570
Bank of Baroda	2991	1972	65.93	847	28.32	2056	68.74	2991	100.00	133
Bank of India	2894	1213	41.91	1652	57.08	1054	36.42	2894	100.00	0
Bank of Maharashtra	938	416	44.35	938	100.00	0	0.00	938	100.00	0
Canara Bank	3226	2538	78.67	1200	37.20	561	17.39	3226	100.00	527
Central Bank of India	2778	2474	89.06	1145	41.22	1895	68.21	2778	100.00	217
Indian Bank	1461	351	24.02	1103	75.50	7	0.48	1461	100.00	0
Indian Overseas Bank	1032	653	63.28	338	32.75	36	3.49	1032	100.00	252
Punjab & Sind Bank	99	60	60.61	15	15.15	49	49.49	99	100.00	5
Punjab National Bank	4672	4672	100.00	261	5.59	0	0.00	4672	100.00	
UCO Bank	225	106	47.11	147	65.33	61	27.11	225	100.00	0
Union Bank of India	5698	3856	67.67	1645	28.87	1456	25.55	5698	100.00	0
IDBI Bank	1289	1289	100.00	1289	100.00	1289	100.00	1289	100.00	0
Axis Bank Ltd.	2662	1535	57.66	673	25.28	974	36.59	2415	90.72	77
Catholic Syrian Bank Ltd.	72	72	100.00	21	29.17	70	97.22	72	100.00	58
DCB Bank Ltd.	127	127	100.00	8	6.30	15	11.81	127	100.00	0
Federal Bank Ltd.	379	170	44.85	165	43.54	231	60.95	379	100.00	
HDFC Bank	10693	10573	98.88	2182	20.41	10573	98.88	10625	99.36	304
ICICI Bank Ltd.	2386	1850	77.54	1814	76.03	1294	54.23	2028	85.00	
Indusind bank Ltd.	381	275	72.18	0	0.00	197	51.71	381	100.00	
Jammu & Kashmir Bank Ltd.	319	88	27.59	141	44.20	103	32.29	298	93.42	135
Karnataka Bank Ltd	836	832	99.52	78	9.33	60	7.18	832	99.52	136
Karur Vysya Bank Ltd.	351	191	54.42	46	13.11	256	72.93	351	100.00	6
Kotak Mahindra Bank Ltd.	802	790	98.50	12	1.50	552	68.83	802	100.00	32
RBL Bank	815	182	22.33	451	55.34	287	35.21	632	77.55	0
South Indian Bank Ltd.	604	157	25.99	42	6.95	191	31.62	390	64.57	0
YES Bank	880	880	100.00	338	38.41	76	8.64	880	100.00	0
Bandhan Bank	347	11	3.17	59	17.00	18	5.19	323	93.08	0
IDFC first Bank	398	344	86.43	97	24.37	344	86.43	389	97.74	35
INDIA POST PAYMENTS BANK	60	0	0.00	60	100.00	60	100.00	60	100.00	0
Goa State Cooperative Bank LTD	736	0	0.00	736	100.00	0	0.00	736	100.00	72
Ujjivan Small finance Bank	61	53	86.89	0	0.00	58	95.08	58	95.08	0
<b>Total</b>	<b>55481</b>	<b>41181</b>	<b>74.23</b>	<b>20574</b>	<b>37.08</b>	<b>24392</b>	<b>43.96</b>	<b>54350</b>	<b>97.96</b>	<b>2559</b>

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	5269				0	117
Bank of Baroda	2991				0	42
Bank of India	2894				0	349
Bank of Maharashtra	938	20	0	0	20	13
Canara Bank	3226	0	0		0	69
Central Bank of India	2778				0	24
Indian Bank	1461				0	1
Indian Overseas Bank	1032				0	14
Punjab & Sind Bank	99	0	0	0	0	1
Punjab National Bank	4672	261			261	35
UCO Bank	225	12	0	0	12	6
Union Bank of India	5698				0	10
IDBI Bank	1289				0	17
Axis Bank Ltd.	2662	61	0	43	104	
Catholic Syrian Bank Ltd.	72				0	
DCB Bank Ltd.	127				0	
Federal Bank Ltd.	379				0	
HDFC Bank	10693	497	22	0	519	164
ICICI Bank Ltd.	2386	1	0	20	21	85
Indusind bank Ltd.	381				0	
Jammu & Kashmir Bank Ltd.	319				0	
Karnataka Bank Ltd	836			64	64	3
Karur Vysya Bank Ltd.	351				0	1
Kotak Mahindra Bank Ltd.	802				0	446
RBL Bank	815	642	0	1109	1751	
South Indian Bank Ltd.	604				0	
YES Bank	880	23	0	8	31	3
Bandhan Bank	347				0	0
IDFC first Bank	398	16			16	
INDIA POST PAYMENTS BANK	60				0	9
Goa State Cooperative Bank LTD	736				0	99
Ujjivan Small finance Bank	61				0	
<b>Total</b>	<b>55481</b>	<b>1533</b>	<b>22</b>	<b>1244</b>	<b>2799</b>	<b>1508</b>

**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 31.03.2020	% Achievement 31.03.2020	ACP Target (March 2021)	Achievement under ACP upto 31.03.21	% Achievement 31.03.21
Crop loans	282.00	47.66	16.90	343	212.89	62.07
Agri Term loans	399.36	370.51	92.78	470	476.97	101.48
<b>Sub Total AGRI</b>	<b>681.36</b>	<b>418.16</b>	<b>61.37</b>	<b>813</b>	<b>689.86</b>	<b>84.85</b>
Agri Infrastructure	43.53	10.50	24.11	50.08	2.14	4.27
Ancillary Activities	47.15	204.41	433.52	140.08	244.68	174.67
<b>Credit Potential for Agriculture</b>	<b>772.04</b>	<b>633.07</b>	<b>82.00</b>	<b>1003.16</b>	<b>936.68</b>	<b>93.37</b>
MSME	4291.79	3511.88	81.83	3400	3609.75	106.17
Export Credit	285	3.64	1.28	105	3.95	3.76
Education	175.05	90.07	51.45	149.51	52.73	35.27
Housing	1132.00	335.33	29.62	750	287.44	38.33
Renewable Energy	4.50	0.11	2.44	42.04	0.03	0.07
Others	53.84	40.61	75.42	5.23	299.51	5726.77
Social Infrastructure	65.78	28.79	43.77	45.05	1.27	2.82
<b>TOTAL</b>	<b>6780.00</b>	<b>4643.49</b>	<b>68.49</b>	<b>5500</b>	<b>5191.36</b>	<b>94.39</b>



**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
MARCH 2021**

(Amt in crores)

SR. No	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	37.85	21.85	57.73	83.53	126.86	151.87	121.38	148.71	122.52
2	BANK OF BARODA	18.85	10.79	57.24	19.25	5.68	29.51	38.10	16.47	43.23
3	BANK OF INDIA	26.35	5.36	20.34	30.70	97.38	317.20	57.05	102.74	180.09
4	BANK OF MAHRASHTRA	10.60	3.22	30.38	11.50	0.27	2.35	22.10	3.49	15.79
5	CANARA BANK	36.95	5.54	14.99	53.35	192.70	361.20	90.30	198.24	219.53
6	CENTRAL BANK OF INDIA	14.35	18.79	130.94	19.35	1.18	6.10	33.70	19.97	59.26
7	INDIAN BANK	0.75	0.81	108.00	0.55	0.00	0.00	1.30	0.81	62.31
8	INDIAN OVERSEAS BANK	8.20	0.23	2.80	5.25	0.38	7.24	13.45	0.61	4.54
9	PUNJAB NATIONAL BANK	5.80	0.07	1.21	4.90	0.01	0.20	10.70	0.08	0.75
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	32.45	13.50	41.60	39.45	11.86	30.06	71.90	25.36	35.27
12	UCO BANK	5.15	0.75	14.56	2.65	0.28	10.57	7.80	1.03	13.21
	<b>SUB TOTAL</b>	<b>197.30</b>	<b>80.91</b>	<b>41.01</b>	<b>270.48</b>	<b>436.60</b>	<b>161.42</b>	<b>467.78</b>	<b>517.51</b>	<b>110.63</b>
13	IDBI BANK	5.30	2.29	43.21	4.30	2.44	56.74	9.60	4.73	49.27
14	AXIS BANK	2.45	0.00	0.00	5.45	0.65	11.93	7.90	0.65	8.23
15	BANDHAN BANK	0.00	0.00	0.00	0.00	2.21	0.00	0.00	2.21	0.00
16	CSB BANK LIMITED	0.05	0.00	0.00	0.10	0.00	0.00	0.15	0.00	0.00
17	DCB BANK	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
18	FEDERAL BANK	0.20	98.44	49220.00	0.20	0.61	305.00	0.40	99.05	24762
19	HDFC BANK	37.75	0.12	0.32	57.19	3.01	5.26	94.94	3.13	3.30
20	ICICI BANK	24.20	0.55	2.27	35.70	14.31	40.08	59.90	14.86	24.81
21	INDUSIND BANK	1.70	0.00	0.00	1.70	0.08	4.71	3.40	0.08	2.35
22	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	KARNATAKA BANK	4.70	4.25	90.43	4.90	0.00	0.00	9.60	4.25	44.27
24	KARUR VYASYA BANK	0.05	0.00	0.00	0.40	0.00	0.00	0.45	0.00	0.00
25	KOTAK MAHINDRA BANK	0.30	0.00	0.00	1.20	0.00	0.00	1.50	0.00	0.00
26	RBL BANK	13.50	2.24	16.59	16.23	0.00	0.00	29.73	2.24	7.53
27	SOUTH INDIAN BANK	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
28	YES BANK	1.80	0.00	0.00	9.60	0.00	0.00	11.40	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>92.40</b>	<b>107.89</b>	<b>116.76</b>	<b>137.37</b>	<b>23.31</b>	<b>16.97</b>	<b>229.77</b>	<b>131.20</b>	<b>57.10</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	5.20	0.00	0.00	6.10	0.00	0.00	11.30	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	40.75	23.37	57.35	48.45	17.02	35.13	89.20	40.39	45.28
35	GOA URBAN CO-OP BANK LTD.	6.05	0.72	11.90	6.05	0.00	0.00	12.10	0.72	5.95
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	1.10	0.00	0.00	1.35	0.00	0.00	2.45	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>53.30</b>	<b>24.09</b>	<b>45.20</b>	<b>62.15</b>	<b>17.02</b>	<b>27.39</b>	<b>115.45</b>	<b>41.11</b>	<b>35.61</b>
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.00
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.04</b>	<b>0.00</b>	<b>0.00</b>	<b>0.04</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>343.00</b>	<b>212.89</b>	<b>62.07</b>	<b>470.00</b>	<b>476.97</b>	<b>101.48</b>	<b>813.00</b>	<b>689.86</b>	<b>84.85</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2021**

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	6.51	0.80	12.29	34.45	1.96	5.69	162.34	151.47	93.30
2	BANK OF BARODA	3.13	0.44	14.06	8.03	23.86	297.14	49.26	40.77	82.76
3	BANK OF INDIA	2.49	0.02	0.80	8.17	12.86	157.41	67.71	115.62	170.76
4	BANK OF MAHRASHTRA	1.02	0.00	0.00	1.89	1.65	87.30	25.01	5.14	20.55
5	CANARA BANK	5.27	0.13	2.47	23.00	69.80	303.48	118.57	268.17	226.17
6	CENTRAL BANK OF INDIA	1.61	0.01	0.62	6.67	56.04	840.18	41.98	76.02	181.09
7	INDIAN BANK	0.07	0.00	0.00	0.14	2.18	1557.14	1.51	2.99	198.01
8	INDIAN OVERSEAS BANK	0.72	0.00	0.00	1.43	0.00	0.00	15.60	0.61	3.91
9	PUNJAB NATIONAL BANK	0.27	0.00	0.00	1.24	0.43	34.68	12.21	0.51	4.18
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	3.76	0.08	2.13	14.09	15.41	109.37	89.75	40.85	45.52
12	UCO BANK	0.16	0.00	0.00	0.28	0.00	0.00	8.24	1.03	12.50
	<b>SUB TOTAL</b>	<b>25.01</b>	<b>1.48</b>	<b>5.92</b>	<b>99.39</b>	<b>184.19</b>	<b>185.32</b>	<b>592.18</b>	<b>703.18</b>	<b>118.74</b>
13	IDBI BANK	0.29	0.00	0.00	0.30	0.00	0.00	10.19	4.73	46.42
14	AXIS BANK	1.39	0.00	0.00	0.84	0.00	0.00	10.13	0.65	6.42
15	BANDHAN BANK	0.00	0.31	0.00	0.00	6.67	0.00	0.00	9.19	0.00
16	CSB BANK LIMITED	0.10	0.00	0.00	0.20	0.00	0.00	0.45	0.00	0.00
17	DCB BANK	0.02	0.00	0.00	0.05	0.00	0.00	0.47	0.00	0.00
18	FEDERAL BANK	0.02	0.00	0.00	0.05	0.05	100.00	0.47	99.10	21085
19	HDFC BANK	9.23	0.00	0.00	12.09	50.62	418.69	116.26	53.75	46.23
20	ICICI BANK	3.88	0.00	0.00	8.01	0.00	0.00	71.79	14.86	20.70
21	INDUSIND BANK	0.27	0.08	29.63	0.15	0.00	0.00	3.82	0.16	4.19
22	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	KARNATAKA BANK	0.45	0.05	11.11	0.42	0.12	28.57	10.47	4.42	42.22
24	KARUR VYASYA BANK	0.10	0.00	0.00	0.60	0.00	0.00	1.15	0.00	0.00
25	KOTAK MAHINDRA BANK	0.02	0.00	0.00	0.05	0.00	0.00	1.57	0.00	0.00
26	RBL BANK	1.56	0.00	0.00	2.80	0.00	0.00	34.09	2.24	6.57
27	SOUTH INDIAN BANK	0.02	0.00	0.00	0.02	0.00	0.00	0.44	0.00	0.00
28	YES BANK	1.83	0.00	0.00	8.22	0.00	0.00	21.45	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>19.18</b>	<b>0.44</b>	<b>2.29</b>	<b>33.80</b>	<b>57.46</b>	<b>170.00</b>	<b>282.75</b>	<b>189.10</b>	<b>66.88</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD, CITIZEN CREDIT CO-OPERATIVE BANK	0.20	0.00	0.00	0.07	0.59	842.86	11.57	0.59	5.10
33	GOA STATE CO-OP BANK LTD.	5.06	0.22	4.35	6.43	2.01	31.26	100.69	42.62	42.33
34	GOA URBAN CO-OP BANK LTD.	0.48	0.00	0.00	0.25	0.00	0.00	12.83	0.72	5.61
35	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.24	0.00	0.00
39	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.09	0.00	0.00	2.66	0.00	0.00
41	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>5.90</b>	<b>0.22</b>	<b>3.73</b>	<b>6.89</b>	<b>2.60</b>	<b>37.74</b>	<b>128.24</b>	<b>43.93</b>	<b>34.26</b>
44	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.43	0.00	0.00	0.45	0.00
45	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.47</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>50.09</b>	<b>2.14</b>	<b>4.27</b>	<b>140.08</b>	<b>244.68</b>	<b>174.67</b>	<b>1003.17</b>	<b>936.68</b>	<b>93.37</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2021**

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	602.84	378.96	62.86	23.70	0.00	0.00	20.52	40.14	195.61
2	BANK OF BARODA	251.00	44.70	17.81	11.10	0.00	0.00	8.97	1.13	12.60
3	BANK OF INDIA	270.82	273.86	101.12	18.25	0.00	0.00	8.92	1.33	14.91
4	BANK OF MAHRASHTRA	127.10	434.29	341.69	0.20	0.00	0.00	6.63	0.62	9.35
5	CANARA BANK	330.12	839.90	254.42	5.95	3.91	65.71	15.99	2.74	17.14
6	CENTRAL BANK OF INDIA	89.60	80.06	89.35	6.80	0.00	0.00	8.35	0.93	11.14
7	INDIAN BANK	29.82	38.80	130.11	0.00	0.00	0.00	2.44	0.13	5.33
8	INDIAN OVERSEAS BANK	62.51	17.09	27.34	0.00	0.00	0.00	2.42	0.20	8.26
9	PUNJAB NATIONAL BANK	141.50	81.13	57.34	0.00	0.04	0.00	3.80	1.18	31.05
10	PUNJAB AND SIND BANK	0.50	1.27	254.00	0.00	0.00	0.00	2.00	0.01	0.50
11	UNION BANK OF INDIA	177.82	628.00	353.17	2.94	0.00	0.00	15.21	1.28	8.42
12	UCO BANK	19.70	25.72	130.56	0.00	0.00	0.00	1.56	0.03	1.92
	<b>SUB TOTAL</b>	<b>2103.33</b>	<b>2843.78</b>	<b>135.20</b>	<b>68.94</b>	<b>3.95</b>	<b>5.73</b>	<b>96.81</b>	<b>49.72</b>	<b>51.36</b>
13	IDBI BANK	33.42	103.84	310.71	0.00	0.00	0.00	1.81	1.47	81.22
14	AXIS BANK	63.00	73.24	116.25	0.00	0.00	0.00	2.04	0.64	31.37
15	BANDHAN BANK	4.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
16	CSB BANK LIMITED	1.60	0.00	0.00	0.00	0.00	0.00	0.26	0.00	0.00
17	DCB BANK	10.60	0.00	0.00	0.00	0.00	0.00	0.77	0.08	10.39
18	FEDERAL BANK	27.65	37.42	135.33	0.00	0.00	0.00	1.16	0.01	0.86
19	HDFC BANK	343.32	138.63	40.38	26.00	0.00	0.00	14.00	0.02	0.14
20	ICICI BANK	193.30	97.79	50.59	10.00	0.00	0.00	6.85	0.00	0.00
21	INDUSIND BANK	63.52	114.50	180.26	0.00	0.00	0.00	2.00	0.00	0.00
22	J & K BANK	0.20	1.71	855.00	0.00	0.00	0.00	0.01	0.00	0.00
23	KARNATAKA BANK	36.60	16.14	44.10	0.00	0.00	0.00	1.75	0.01	0.57
24	KARUR VYASYA BANK	0.20	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
25	KOTAK MAHINDRA BANK	32.70	0.00	0.00	0.00	0.00	0.00	1.40	0.00	0.00
26	RBL BANK	26.50	4.49	16.94	0.00	0.00	0.00	1.30	0.30	23.08
27	SOUTH INDIAN BANK	19.10	0.00	0.00	0.00	0.00	0.00	1.22	0.00	0.00
28	YES BANK	79.00	96.05	121.58	0.00	0.00	0.00	1.95	0.00	0.00
29	IDFC FIRST BANK	0.80	0.00	0.00	0.06	0.00	0.00	0.05	0.00	0.00
	<b>SUB TOTAL</b>	<b>935.51</b>	<b>683.81</b>	<b>73.09</b>	<b>36.06</b>	<b>0.00</b>	<b>0.00</b>	<b>36.69</b>	<b>2.53</b>	<b>6.90</b>
30	APNA SAHAKARI BANK LTD.	1.50	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	35.76	2.66	7.44	0.00	0.00	0.00	1.80	0.03	1.67
32	CITIZEN CO-OP BANK LTD,	42.50	5.50	12.94	0.00	0.00	0.00	2.35	0.15	6.38
33	CITIZEN CREDIT CO-OPERATIVE BANK	6.10	6.88	112.79	0.00	0.00	0.00	0.62	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	105.60	23.95	22.68	0.00	0.00	0.00	4.11	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	77.72	33.51	43.12	0.00	0.00	0.00	2.11	0.13	6.16
36	GP PARSIK SAHAKARI BANK LTD.	1.80	0.56	31.11	0.00	0.00	0.00	0.11	0.17	154.55
37	KONKAN MERCANTILE CO-OP BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	27.36	0.00	0.00	0.00	0.00	0.00	1.60	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	45.52	0.00	0.00	0.00	0.00	0.00	1.82	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.50	3.89	155.60	0.00	0.00	0.00	0.11	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	7.50	1.14	15.20	0.00	0.00	0.00	0.60	0.00	0.00
44	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00
	<b>SUB TOTAL</b>	<b>354.06</b>	<b>78.09</b>	<b>22.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>15.36</b>	<b>0.48</b>	<b>3.13</b>
45	AU SMALL FINANCE BANK LTD.	1.00	4.07	407.00	0.00	0.00	0.00	0.05	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	1.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	5.10	0.00	0.00	0.00	0.00	0.00	0.55	0.00	0.00
	<b>SUB TOTAL</b>	<b>7.10</b>	<b>4.07</b>	<b>57.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.65</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>3400.00</b>	<b>3609.75</b>	<b>106.17</b>	<b>105.00</b>	<b>3.95</b>	<b>3.76</b>	<b>149.51</b>	<b>52.73</b>	<b>35.27</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2021**

(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	46.85	63.12	5.97	0.00	0.00	0.42	0.00	0.00
2	BANK OF BARODA	37.40	20.72	55.40	5.67	0.00	0.00	0.34	0.00	0.00
3	BANK OF INDIA	55.00	21.47	39.04	0.76	0.01	1.32	0.33	274.00	83030.
4	BANK OF MAHRASHTRA	25.40	4.26	16.77	0.31	0.00	0.00	0.14	1.87	1335.71
5	CANARA BANK	72.95	15.86	21.74	4.16	0.00	0.00	0.74	0.47	63.51
6	CENTRAL BANK OF INDIA	37.60	10.53	28.01	0.56	0.00	0.00	0.18	0.00	0.00
7	INDIAN BANK	17.70	1.05	5.93	0.33	0.00	0.00	0.04	0.01	25.00
8	INDIAN OVERSEAS BANK	19.83	6.67	33.64	0.26	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	31.80	6.76	21.26	0.39	0.00	0.00	0.09	0.36	400.00
10	PUNJAB AND SIND BANK	4.00	1.15	28.75	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	72.75	8.76	12.04	2.53	0.00	0.00	0.58	0.00	0.00
12	UCO BANK	17.40	4.27	24.54	0.17	0.00	0.00	0.02	9.37	46850.
	<b>SUB TOTAL</b>	<b>466.05</b>	<b>148.35</b>	<b>31.83</b>	<b>21.11</b>	<b>0.01</b>	<b>0.05</b>	<b>2.92</b>	<b>286.08</b>	<b>9797.26</b>
13	IDBI BANK	9.70	56.54	582.89	0.21	0.00	0.00	0.03	0.00	0.00
14	AXIS BANK	21.95	5.54	25.24	0.22	0.00	0.00	0.24	2.43	1012.50
15	BANDHAN BANK	2.20	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
16	CSB BANK LIMITED	2.00	0.00	0.00	0.05	0.00	0.00	0.01	0.00	0.00
17	DCB BANK	3.60	2.89	80.28	0.15	0.00	0.00	0.02	0.00	0.00
18	FEDERAL BANK	10.00	0.31	3.10	0.17	0.00	0.00	0.04	0.31	775.00
19	HDFC BANK	55.50	6.75	12.16	10.17	0.00	0.00	0.70	0.00	0.00
20	ICICI BANK	41.50	0.00	0.00	1.89	0.00	0.00	0.30	0.95	316.67
21	INDUSIND BANK	16.40	0.53	3.23	0.70	0.00	0.00	0.06	0.00	0.00
22	J & K BANK	0.20	0.17	85.00	0.00	0.00	0.00	0.00	0.00	0.00
23	KARNATAKA BANK	8.00	1.50	18.75	0.85	0.00	0.00	0.05	0.11	220.00
24	KARUR VYASYA BANK	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	KOTAK MAHINDRA BANK	16.50	0.00	0.00	0.25	0.00	0.00	0.02	0.00	0.00
26	RBL BANK	6.00	0.53	8.83	0.80	0.00	0.00	0.05	0.71	1420.00
27	SOUTH INDIAN BANK	4.50	0.00	0.00	0.70	0.00	0.00	0.05	0.00	0.00
28	YES BANK	22.00	0.16	0.73	1.00	0.00	0.00	0.07	0.00	0.00
29	IDFC FIRST BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>220.35</b>	<b>74.92</b>	<b>34.00</b>	<b>17.21</b>	<b>0.00</b>	<b>0.00</b>	<b>1.64</b>	<b>4.51</b>	<b>275.00</b>
30	APNA SAHAKARI BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	5.50	14.16	257.45	0.75	0.00	0.00	0.05	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	6.50	2.13	32.77	0.75	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.80	0.86	107.50	0.06	0.00	0.00	0.02	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	17.25	1.16	6.72	1.23	0.02	1.63	0.28	2.58	921.43
35	GOA URBAN CO-OP BANK LTD.	16.20	38.01	234.63	0.41	0.00	0.00	0.09	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	3.20	0.40	12.50	0.01	0.00	0.00	0.01	0.06	600.00
37	KONKAN MERCANTILE CO-OP BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	2.55	0.00	0.00	0.17	0.00	0.00	0.03	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	5.50	0.78	14.18	0.22	0.00	0.00	0.08	0.02	25.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.60	3.09	118.85	0.01	0.00	0.00	0.01	3.64	36400.
43	TJSB SAHAKARI BANK LTD.	0.80	0.45	56.25	0.03	0.00	0.00	0.02	0.02	100.00
44	WOMEN CO-OP BANK LTD.	0.10	1.87	1870.00	0.00	0.00	0.00	0.00	0.56	0.00
	<b>SUB TOTAL</b>	<b>61.90</b>	<b>62.91</b>	<b>101.63</b>	<b>3.65</b>	<b>0.02</b>	<b>0.55</b>	<b>0.64</b>	<b>6.88</b>	<b>1075.</b>
45	AU SMALL FINANCE BANK LTD.	0.20	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	0.20	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	1.30	1.26	96.92	0.05	0.00	0.00	0.01	2.04	20400.
	<b>SUB TOTAL</b>	<b>1.70</b>	<b>1.26</b>	<b>74.12</b>	<b>0.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>	<b>2.04</b>	<b>6800.</b>
	<b>GRAND TOTAL</b>	<b>750.00</b>	<b>287.44</b>	<b>38.33</b>	<b>42.04</b>	<b>0.03</b>	<b>0.07</b>	<b>5.23</b>	<b>299.51</b>	<b>5726.77</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END  
MARCH 2021**

(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	0.63	22.99	892.75	618.05	69.23
2	BANK OF BARODA	2.18	0.00	0.00	365.92	107.32	29.33
3	BANK OF INDIA	2.35	0.22	9.36	424.14	686.51	161.86
4	BANK OF MAHRASHTRA	1.49	0.00	0.00	186.28	446.18	239.52
5	CANARA BANK	3.14	0.00	0.00	551.62	1131.05	205.04
6	CENTRAL BANK OF INDIA	1.31	0.00	0.00	186.38	167.54	89.89
7	INDIAN BANK	0.48	0.02	4.17	52.32	43.00	82.19
8	INDIAN OVERSEAS BANK	1.12	0.00	0.00	101.78	24.57	24.14
9	PUNJAB NATIONAL BANK	2.47	0.00	0.00	192.26	89.98	46.80
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	6.50	2.43	37.38
11	UNION BANK OF INDIA	4.28	0.00	0.00	365.86	678.89	185.56
12	UCO BANK	0.83	0.00	0.00	47.92	40.42	84.35
	<b>SUB TOTAL</b>	<b>22.39</b>	<b>0.87</b>	<b>3.89</b>	<b>3373.73</b>	<b>4035.94</b>	<b>119.63</b>
13	IDBI BANK	0.74	0.00	0.00	56.10	166.58	296.93
14	AXIS BANK	0.98	0.00	0.00	98.56	82.50	83.71
15	BANDHAN BANK	0.10	0.00	0.00	6.46	9.19	142.26
16	CSB BANK LIMITED	0.15	0.00	0.00	4.52	0.00	0.00
17	DCB BANK	0.25	0.00	0.00	15.86	2.97	18.73
18	FEDERAL BANK	0.52	0.00	0.00	40.01	137.15	342.79
19	HDFC BANK	7.11	0.00	0.00	573.06	199.15	34.75
20	ICICI BANK	2.12	0.00	0.00	327.75	113.60	34.66
21	INDUSIND BANK	0.67	0.00	0.00	87.17	115.19	132.14
22	J & K BANK	0.00	0.00	0.00	0.41	1.88	458.54
23	KARNATAKA BANK	0.48	0.00	0.00	58.20	22.18	38.11
24	KARUR VYASYA BANK	0.00	0.00	0.00	1.56	0.00	0.00
25	KOTAK MAHINDRA BANK	0.42	0.00	0.00	52.86	0.00	0.00
26	RBL BANK	0.98	0.00	0.00	69.72	8.27	11.86
27	SOUTH INDIAN BANK	0.53	0.00	0.00	26.54	0.00	0.00
28	YES BANK	0.66	0.00	0.00	126.13	96.21	76.28
29	IDFC FIRST BANK	0.00	0.00	0.00	1.01	0.00	0.00
	<b>SUB TOTAL</b>	<b>15.71</b>	<b>0.00</b>	<b>0.00</b>	<b>1545.92</b>	<b>954.87</b>	<b>61.77</b>
30	APNA SAHAKARI BANK LTD.	0.05	0.00	0.00	2.47	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.35	0.40	114.29	44.21	17.25	39.02
32	CITIZEN CO-OP BANK LTD,	0.52	0.00	0.00	64.23	8.37	13.03
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.55	0.00	0.00	8.40	7.74	92.14
34	GOA STATE CO-OP BANK LTD.	2.54	0.00	0.00	231.70	70.33	30.35
35	GOA URBAN CO-OP BANK LTD.	0.80	0.00	0.00	110.16	72.37	65.70
36	GP PARSIK SAHAKARI BANK LTD.	0.05	0.00	0.00	5.18	1.19	22.97
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.21	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.40	0.00	0.00	32.35	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.94	0.00	0.00	56.74	0.80	1.41
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.05	0.00	0.00	5.28	10.62	201.14
43	TJSB SAHAKARI BANK LTD.	0.10	0.00	0.00	9.05	1.61	17.79
44	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.22	2.43	1104.55
	<b>SUB TOTAL</b>	<b>6.35</b>	<b>0.40</b>	<b>6.30</b>	<b>570.20</b>	<b>192.71</b>	<b>33.80</b>
45	AU SMALL FINANCE BANK LTD.	0.05	0.00	0.00	1.32	4.52	342.42
46	JANA SMALL FINANCE BANK LTD.	0.05	0.00	0.00	1.32	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	0.50	0.00	0.00	7.51	3.32	44.21
	<b>SUB TOTAL</b>	<b>0.60</b>	<b>0.00</b>	<b>0.00</b>	<b>10.15</b>	<b>7.84</b>	<b>77.24</b>
	<b>GRAND TOTAL</b>	<b>45.05</b>	<b>1.27</b>	<b>2.82</b>	<b>5500.00</b>	<b>5191.36</b>	<b>94.39</b>



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

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2020, 30.09.2020, 31.12.2020 and 31.03.2021 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2020	30.09.2020	31.12.2020	31.03.2021
i	Total Deposits	N.A.	84715	85236	89205	90236
ii	Total Advances	N.A.	23985	27609	28703	30267
iii	C.D. Ratio	N.A.	28.31%	32.39	32.18	33.54
iv	Total PSA Outstanding	N.A.	7750	7531.08	8459	8959.30
	%age of PSA to Total Advances	40%	32.31	31.40%	35.27%	37.35%*
v	DIR Advances	N.A.	2.35	0.68	0.76	2.09
	%age of DIR Adv. to Total Advances	1%	0.01	0	0	0.01%
vi	Weaker Section Advances	N.A.	1126	1525.65	2964.43	2971.15
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.69	5.52%	10.33%	9.82%
vii	SC/ST Advances	N.A.	116.22	63.59	108.13	108.18
	%age of SC/ST* Adv. To Total Advances	5%	0.48	0.23	0.38%	0.36%
viii	Advances to Women	N.A.	2037	3391.3	2358.61	3289.75
	%age of Adv. to Women to Total Adv.	10%	8.49	12.28	8.22%	10.87%

\* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2020.

**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2021**

(Amount in crores)

<b>SR.</b>	<b>Name of Bank</b>	<b>Deposits Total</b>	<b>Advances Total</b>	<b>CD Ratio</b>
1	STATE BANK OF INDIA	18723.62	8808.00	47.04
2	BANK OF BARODA	7417.85	1125.52	15.17
3	BANK OF INDIA	9807.02	1642.01	16.74
4	BANK OF MAHRASHTRA	1076.37	747.21	69.42
5	CANARA BANK	10057.05	2369.38	23.56
6	CENTRAL BANK OF INDIA	2710.67	611.97	11.29
7	INDIAN BANK	758.01	123.94	16.35
8	INDIAN OVERSEAS BANK	1615.45	476.81	29.52
9	PUNJAB NATIONAL BANK	1775.71	940.92	52.99
10	PUNJAB AND SIND BANK	30.42	21.15	69.53
11	UNION BANK OF INDIA	9663.08	1649.31	17.07
12	UCO BANK	726.91	150.40	20.69
	<b>SUB TOTAL</b>	<b>64362.16</b>	<b>18666.62</b>	<b>29.00</b>
13	IDBI BANK	912.83	194.45	21.30
14	AXIS BANK	1176.00	662.00	56.29
15	BANDHAN BANK	66.87	34.68	51.86
16	CSB BANK LIMITED	98.09	56.86	57.97
17	DCB BANK	338.71	16.86	4.98
18	FEDERAL BANK	561.87	303.74	54.06
19	HDFC BANK	9598.09	2616.38	27.26
20	ICICI BANK	3084.52	1280.62	41.52
21	INDUSIND BANK	697.99	596.49	85.46
22	J & K BANK	21.22	33.55	158.11
23	KARNATAKA BANK	781.25	638.61	81.74
24	KARUR VYASYA BANK	35.68	31.67	88.76
25	KOTAK MAHINDRA BANK	720.94	554.00	76.84
26	RBL BANK	536.54	21.36	3.98
27	SOUTH INDIAN BANK	315.26	422.28	133.95
28	YES BANK	616.98	414.33	67.15
29	IDFC FIRST BANK	552.18	25.57	4.63
	<b>SUB TOTAL</b>	<b>20115.02</b>	<b>7903.45</b>	<b>39.29</b>
30	APNA SAHAKARI BANK LTD.	36.34	103.29	284.23
31	BICHOLIM URBAN CO-OP BANK LTD.	532.19	293.75	55.20
32	CITIZEN CO-OP BANK LTD,	168.24	87.03	51.73
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	123.44	125.18	101.41
34	GOA STATE CO-OP BANK LTD.	1952.19	1201.62	61.55
35	GOA URBAN CO-OP BANK LTD.	861.88	547.98	63.58
36	GP PARSIK SAHAKARI BANK LTD.	4.03	6.13	152.11
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	190.86	55.77	29.22
39	NKGSB CO-OP BANK LTD.	0.24	0.26	108.33
40	PMC BANK LTD.	147.00	45.00	0.00
41	SARASWAT CO-OP BANK LTD.	1295.92	914.21	70.55
42	SHAMRAO VITHAL CO-OP BANK LTD.	84.23	56.26	66.79
43	TJSB SAHAKARI BANK LTD.	236.81	201.35	85.03
44	WOMEN CO-OP BANK LTD.	72.27	47.98	66.39
	<b>SUB TOTAL</b>	<b>5705.64</b>	<b>3685.81</b>	<b>64.60</b>
45	AU SMALL FINANCE BANK LTD.	60.00	18.23	30.38
46	JANA SMALL FINANCE BANK LTD.	34.69	0.13	0.37
47	INDIA POST PAYMENTS BANK	0.14	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	18.93	11.01	58.16
	<b>SUB TOTAL</b>	<b>53.62</b>	<b>11.14</b>	<b>20.78</b>
	<b>GRAND TOTAL</b>	<b>90236.44</b>	<b>30267.02</b>	<b>33.54</b>

**OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.03.2021)**

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	938.75	10.66	4	0.11	0.00	66	1.44	0.02
2	BANK OF BARODA	456.02	40.52	1	0.00	0.00	11196	2516.24	223.56
3	BANK OF INDIA	736.37	44.85	0	0.00	0.00	252	2.30	0.14
4	BANK OF MAHRASHTRA	561.92	75.20	517	0.51	0.07	0	0.00	0.00
5	CANARA BANK	1411.27	59.56	85	1.47	0.06	302	21.49	0.91
6	CENTRAL BANK OF INDIA	342.36	55.94	0	0.00	0.00	161	3.01	0.49
7	INDIAN BANK	55.52	44.80	0	0.00	0.00	0	0.00	0.00
8	INDIAN OVERSEAS BANK	107.00	22.44	0	0.00	0.00	221	15.90	3.33
9	PUNJAB NATIONAL BANK	442.23	47.00	0	0.00	0.00	0	0.00	0.00
10	PUNJAB AND SIND BANK	10.01	47.33	0	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	1057.49	64.12	0	0.00	0.00	821	148.71	9.02
12	UCO BANK	73.42	48.82	2	0.00	0.00	515	15.88	10.56
	<b>SUB TOTAL</b>	<b>6192.36</b>	<b>33.17</b>	<b>609</b>	<b>2.09</b>	<b>0.01</b>	<b>13534</b>	<b>2724.97</b>	<b>14.60</b>
13	IDBI BANK	134.93	69.39	0	0.00	0.00	0	0.00	0.00
14	AXIS BANK	82.50	12.46	0	0.00	0.00	281	0.45	0.07
15	BANDHAN BANK	33.63	96.97	0	0.00	0.00	6946	18.01	51.93
16	CSB BANK LIMITED	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17	DCB BANK	3.65	21.65	0	0.00	0.00	0	0.00	0.00
18	FEDERAL BANK	1.13	0.37	0	0.00	0.00	47	0.24	0.08
19	HDFC BANK	466.40	17.83	0	0.00	0.00	0	0.00	0.00
20	ICICI BANK	199.32	15.56	0	0.00	0.00	1227	44.13	3.45
21	INDUSIND BANK	229.59	38.49	0	0.00	0.00	3	0.03	0.01
22	J & K BANK	17.72	52.82	0	0.00	0.00	189	3.93	11.71
23	KARNATAKA BANK	125.15	19.60	0	0.00	0.00	0	0.00	0.00
24	KARUR VYASYA BANK	6.05	19.10	0	0.00	0.00	0	0.00	0.00
25	KOTAK MAHINDRA BANK	17.89	3.23	0	0.00	0.00	13	4.02	0.73
26	RBL BANK	21.94	102.72	0	0.00	0.00	0	0.00	0.00
27	SOUTH INDIAN BANK	282.66	66.94	0	0.00	0.00	0	0.00	0.00
28	YES BANK	129.28	31.20	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	0.05	0.20	0	0.00	0.00	0	0.00	0.00
	<b>SUB TOTAL</b>	<b>1751.89</b>	<b>22.17</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>8706</b>	<b>70.81</b>	<b>0.90</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	114.41	38.95	0	0.00	0.00	212	4.94	1.68
32	CITIZEN CO-OP BANK LTD,	60.55	69.57	0	0.00	0.00	113	17.57	20.19
33	CITIZEN CREDIT CO-OPERATIVE BANK	69.91	55.85	0	0.00	0.00	41	30.59	24.44
34	GOA STATE CO-OP BANK LTD.	288.77	24.03	0	0.00	0.00	1188	82.16	6.84
35	GOA URBAN CO-OP BANK LTD.	451.29	82.36	0	0.00	0.00	647	37.90	6.92
36	GP PARSIK SAHAKARI BANK LTD.	2.21	36.05	0	0.00	0.00	5	0.03	0.49
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	4.11	7.37	0	0.00	0.00	18	0.93	1.67
39	NKGSB CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	2.42	0.26	0	0.00	0.00	0	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	6.55	3.25	0	0.00	0.00	2	0.80	0.40
44	WOMEN CO-OP BANK LTD.	1.85	3.86	0	0.00	0.00	64	0.45	0.94
	<b>SUB TOTAL</b>	<b>999.35</b>	<b>27.11</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>2290</b>	<b>175.37</b>	<b>4.76</b>
45	AU SMALL FINANCE BANK LTD.	10.60	58.15	0	0.00	0.00	0	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	5.10	46.32	0	0.00	0.00	0	0.00	0.00
	<b>SUB TOTAL</b>	<b>15.70</b>	<b>140.93</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>8959.30</b>	<b>29.60</b>	<b>609</b>	<b>2.09</b>	<b>0.01</b>	<b>24530</b>	<b>2971.15</b>	<b>9.82</b>

**ADVANCES TO SC, ST & WOMENS AS ON 31.03.2021**

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	%
1	STATE BANK OF INDIA	360	17.57	11.68	331	6.68	4.44	15823	1006.35	11.43
2	BANK OF BARODA	158	5.77	0.07	309	5.06	0.06	6239	224.05	19.91
3	BANK OF INDIA	109	3.93	0.35	144	4.64	0.41	9340	391.09	23.82
4	BANK OF MAHRASHTRA	64	2.52	0.15	102	2.11	0.13	1087	40.41	5.41
5	CANARA BANK	1100	25.00	3.35	310	4.78	0.64	16668	706.88	29.83
6	CENTRAL BANK OF INDIA	162	6.29	0.27	247	2.32	0.10	2594	123.84	20.24
7	INDIAN BANK	41	1.37	0.22	20	0.35	0.06	713	23.00	18.56
8	INDIAN OVERSEAS BANK	56	-0.78	-0.63	38	-1.11	-0.90	2404	-65.27	-13.69
9	PUNJAB NATIONAL BANK	93	7.77	1.63	15	0.53	0.11	1443	119.62	12.71
10	PUNJAB AND SIND BANK	0	0.00	0.00	1	0.15	0.02	80	5.23	24.73
11	UNION BANK OF INDIA	74	3.71	17.54	65	1.96	9.27	8564	267.43	16.21
12	UCO BANK	85	2.09	0.13	165	2.09	0.13	1490	35.87	23.85
	<b>SUB TOTAL</b>	<b>2302</b>	<b>75.24</b>	<b>0.40</b>	<b>1747</b>	<b>29.56</b>	<b>0.16</b>	<b>66445</b>	<b>2878.50</b>	<b>15.42</b>
13	IDBI BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
14	AXIS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
15	BANDHAN BANK	32	0.16	0.46	1	0.00	0.00	8091	34.18	98.56
16	CSB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17	DCB BANK	0	0.00	0.00	0	0.00	0.00	72	1.20	7.12
18	FEDERAL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
19	HDFC BANK	2	0.11	0.00	7	0.25	0.01	18549	234.12	8.95
20	ICICI BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
21	INDUSIND BANK	35	0.23	0.04	33	0.10	0.02	3888	0.07	0.01
22	J & K BANK	1	0.14	0.42	0	0.00	0.00	46	3.21	9.57
23	KARNATAKA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
24	KARUR VYASYA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25	KOTAK MAHINDRA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	RBL BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
27	SOUTH INDIAN BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28	YES BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	0	0.00	0.00	0	0.00	0.00	115	2.41	9.43
	<b>SUB TOTAL</b>	<b>70</b>	<b>0.64</b>	<b>0.01</b>	<b>41</b>	<b>0.35</b>	<b>0.00</b>	<b>30761</b>	<b>275.19</b>	<b>3.48</b>
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	23	0.36	0.35
	BICHOLIM URBAN CO-OP BANK LTD.	63	1.05	0.36	1	0.03	0.01	525	13.16	4.48
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	99	19.49	22.39
	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	68	8.14	6.50
34	GOA STATE CO-OP BANK LTD.	2	0.00	0.00	0	0.00	0.00	1397	36.45	3.03
35	GOA URBAN CO-OP BANK LTD.	2	0.03	0.01	21	0.43	0.08	1047	36.05	6.58
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	2	0.21	3.43
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00!	0	0.00	0.00!	0	0.00	0.00!
38	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	46	1.07	1.92
39	NKGSB CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	PMC BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	173	10.28	5.11
44	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	64	0.45	0.94
	<b>SUB TOTAL</b>	<b>67</b>	<b>1.08</b>	<b>0.03</b>	<b>22</b>	<b>0.46</b>	<b>0.01</b>	<b>3444</b>	<b>125.66</b>	<b>3.41</b>
45	AU SMALL FINANCE BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	0	0.00	0.00	0	0.00	0.00	5	0.05	38.46
47	INDIA POST PAYMENTS BANK	0	0.00	0.00!	0	0.00	0.00!	0	0.00	0.00!
48	UJJIVAN SMALL FINANCE BANK	222	0.58	5.27	112	0.27	2.45	3046	10.35	94.01
	<b>SUB TOTAL</b>	<b>222</b>	<b>0.58</b>	<b>5.21</b>	<b>112</b>	<b>0.27</b>	<b>2.42</b>	<b>3051</b>	<b>10.40</b>	<b>93.36</b>
	<b>GRAND TOTAL</b>	<b>2661</b>	<b>77.54</b>	<b>0.26</b>	<b>1922</b>	<b>30.64</b>	<b>0.10</b>	<b>103701</b>	<b>3289.75</b>	<b>10.87</b>

**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 31.03.2021 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

	Shishu		Kishor		Tarun		Total	
	( upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.		
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
Mar 2021	6139	25.34	6748	286.50	1512	428.89	14339	740.73

**b) Position of NPA in Mudra Accounts as on 31.03.2021**

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	20604	472.11	3211	48.22
KISHORE	17793	977.42	1347	17.09
TARUN	3851	4488.23	335	20.82
<b>TOTAL</b>	<b>42248</b>	<b>5937.76</b>	<b>4893</b>	<b>86.13</b>
				1.36 %



**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
SEPT 20	38	0.46	106	4.29	26	13
DEC 20	183	2.26	267	8.42	83	169
MARCH 21	254	2.36	367	6.64	102	55

**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
SEPT 20	1224	11.69	1896	14.82	835	460
DEC 20	1455	1350	1857	14.57	692	387
MARCH 21	1598	15.27	1984	15.07	765	502

**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
SEPT 20	3296	37.00	14137	105.48	4482	2601
DEC 20	3492	44.46	8416	84.07	3216	1623
MARCH 21	3977	47.69	10904	137.93	3330	1837

**PM SVANidhi**

	Total Applications Sourced	Sanctioned	Disbursed
MARCH 21	1328	1205	1160

**Progress in Government Sponsored Schemes****c) Review of Government Sponsored Schemes as on 31.03.2021**

Sr No	Scheme	Target	Position as on 31.03.2021			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	32	45	14	18	13
2	PMEGP - KVIC	32	51	15	25	11
3	PMEGP - KVIB	32	178	45	89	44
	<b>PMEGP TOTAL</b>		<b>274</b>	<b>74</b>	<b>132</b>	<b>68</b>

**a) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.03.2021**

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	STATE BANK OF INDIA	284	9.23	0	0	0.00	0.00
2	BANK OF BARODA	191	5.86	11	0.23	5.76	3.92
3	BANK OF INDIA	559	20.3	103	4.67	18.43	23.00
4	BANK OF MAHRASHTRA	161	27.33	4	0.57	2.48	2.09
5	CANARA BANK	420	23.92	51	2.13	12.14	8.90
6	CENTRAL BANK OF INDIA	49	2.11	3	0.44	6.12	20.85
7	INDIAN BANK	7	0.13	1	0.01	14.29	7.69
8	INDIAN OVERSEAS BANK	23	-0.93	0	0	0.00	0.00
9	PUNJAB NATIONAL BANK	31	2.57	12	0.83	38.71	32.30
10	UNION BANK OF INDIA	1629	33.51	99	1.36	6.08	4.06
11	UCO BANK	33	1.66	9	0.12	27.27	7.23
12	SUB TOTAL	3387	125.69	293	10.36	8.65	8.24
13	HDFC BANK	378	11.26	4	0.03	1.06	0.27
14	SUB TOTAL	434	11.26	4	0.03	0.92	0.27
15	GOA STATE CO-OP BANK LTD.	266	5.23	49	0.56	18.42	10.71
16	SUB TOTAL	266	5.23	49	0.56	18.42	10.71
17	AU SMALL FINANCE BANK LTD.	7	1.07	0	0	0.00	0.00
	<b>GRAND TOTAL</b>	<b>4094</b>	<b>143.25</b>	<b>346</b>	<b>10.95</b>	<b>8.45</b>	<b>7.64</b>

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	17.05.2021
2	Self Help Group	17.05.2021
3	Govt. Sponsored Schemes	17.05.2021
4	Financial Inclusion	17.05.2021

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