

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

Agenda & Background Papers for

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

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**VENUE:**

**HOTEL VIVANTA  
BY TAJ**

**Date: 16<sup>th</sup> SEPTEMBER 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 113<sup>th</sup> SLBC Meeting dated 20.05.2021**

The Minutes of the 113<sup>th</sup> SLBC meeting for the quarter ended March 2021 (held on 20.05.2021) 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 attached.

## MINUTES OF THE 113<sup>TH</sup> SLBC MEETING HELD ON 20<sup>TH</sup> MAY, 2021

The 113<sup>th</sup> meeting of the State Level Bankers Committee, Goa State, was held virtually (through Microsoft Teams) on 20<sup>th</sup> May, 2021 under the Chairmanship of Shri. Parimal Rai (IAS) Chief Secretary, Govt. of Goa. The Other dignitaries present were Shri. N. J. Nampoothiri, General Manager, (Officer-in-Charge) Goa, Reserve Bank of India, Shri. Vijay Deshpande, Deputy General Manager, NABARD. Dignitaries from State Bank of India who joined were Shri. Deepak Kumar Lalla, Chief General Manager Maharashtra Circle, 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.

**Shri. Naveen Kumar Gupta, Deputy General Manager (B&O) and Member Secretary (SLBC)** welcomed the dignitaries.

**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 urged the Banks to continue the good work. She opined that pandemic situation which was under control till now, has now erupted again. She noted that this SLBC could not be held in person due to the worsened pandemic situation. Although, the 112<sup>th</sup> SLBC of December, 20 was held in person on 19.02.2021.

In her address, she expressed happiness over the overall achievement of ACP at 94% and called upon the member banks to review their progress and re-strategize so that the ACP targets are met.

2. She informed the participants that the PSL is 37.35% of the total advance. In order to exceed 40% PSL target, focussed efforts should be made to increase lending under Stand Up India (SUI) and Mudra Loans. Each branch of member banks should sanction at least 2 loans under Stand Up India and focus on Mudra Loan during this financial year 2021-22. She further stressed to increase lending under GECL 3.0 in areas of Hospitality, tours and travel, recreational activities which are backbone of Goan economy.





3. She appreciated the efforts of the Bank in achieving the target under Pradhan Mantri Mudra Yojna (PMMY) and specially in March quarter end the disbursement amount was Rs.740.73 Crs. She expressed her happiness at the low NPA level in this category at 1.36%.

**Shri. Deepak Kumar Lalla, Chief General Manager, State Bank of India, Maharashtra Circle** welcomed the dignitaries. In his key note address, Shri Lalla congratulated all bankers for the bravery displayed by them while rendering the uninterrupted banking service amidst COVID 19 Pandemic.

Mr. Lalla touched upon the highlights of performance under selected parameters:-

1. He congratulated the member banks for the overall achievement under ACP up to March quarter at 94.39%, whereas the achievement during the same period last year was 68.49%. He urged all members to review their progress and re-strategise their plans towards achievement of 100% targets under ACP for coming financial year 2021-22.
2. He observed that total PSL are at 37.35% of total advances as on March, 21 up from 32.31% as on March, 20. He requested the member banks to explore innovative ways to transform agriculture practices into value addition or adopt creative methods which go beyond normal banking.
3. He expressed his satisfaction in the improvement of the C.D. ratio from 28.31% in March, 20 to 33.54% as on March, 21 and urged Member Banks to make efforts further improve the CD ratio in the wake of the prevailing pandemic.
4. He stated that the bankers should accept the challenge to penetrate Financial Inclusion in the State of Goa. Member banks to adopt the Business Correspondent Model to reach and cover Rural customers of Goa. The member banks should endeavour to increase the number of CSPs to be engaged which will assist us to achieve the goal of financial inclusion.
5. He informed the participants that the member banks have prioritised funding of ZERO Balance Accounts and was happy to share that during the financial year 20-21, 4718 accounts have been funded.
6. North Goa District was identified under Government of India's program named as Expanding & Deepening of Digital Payments Eco System. The District was to be 100% digitalized by March, 21. The present coverage of eligible individual customers and current



account customers is appx. 99.61% and 97.96% respectively. He called upon all bankers to accord TOP-PRIORITY to achieve 100% digitalization of North Goa before June, 21.

7. Finally, he urged the member Banks to concentrate primarily on three issues namely Sanction of loans under Agriculture, Housing finance, Renewable Energy. Further focus must be directed towards PSL/improvement in CD ratios and effective and efficient penetration of Financial Inclusion.

**Shri. N. J. Nampoothiri, General Manager (Officer-In-Charge), Reserve Bank of India Goa**, welcomed the participants. In this address, he stated that the Pandemic has affected the whole country. The Bankers are now treated as Front Line Workers and as such all the Bankers are eligible to take the first dose of the Vaccine immediately. He informed that the South Goa District Collector, has pulled up 5 Member Banks for not submitting the data to SLBC. He instructed SLBC to issue letter in this regard to the highest authority of those Banks. He appealed to the Banks who have not reached the 100% target in digital penetration to complete the same at the earliest and we can declare the North Goa District as fully digital through special SLBC meeting through the Hon'ble Chief Minister of Goa.

He requested SBI to focus on setting up Centre for Financial Literacy (CFL) projects in 2 Centres covering 6 blocks by December, 2021. He also advised that achieving the target under financial literacy banks to hold digital modes and adopt innovative methods.

He appreciated the performance under ACP and CD ratio as we are close to the target against the backdrop of the pandemic, He instructed Banks to focus on Export credit and look at Pharma sector in this regard.

Under NSFI 2019-2024, access to livelihood and skill development, the data for the financial year 2020 was Nil. Banks to focus on this area. Banks to provide Term Liquidity facility of Rs.50,000 Crs to emergency Health Services for a tenure up to 3 years at repo rate. The window is open till 31.03.2022. The priority sector classification is also available up to 31.03.2022.

He requested the Bankers to provide credit to New MSME with a exposure up to Rs.25 lacs for NDTL for the purpose of CRR. The facility can be provided up to 31.12.2021. Banks were also requested to frame a resolution to take care of Covid related stressed assets of Individuals, Small Businesses & MSMEs. He requested to ensure proper asset





classification and Income Recognition with regard to the exposure of Covid 19 regulatory package in the light of the Supreme Court Judgement.

**Shri. Vijay Deshpande, Deputy General Manager, NABARD,** welcomed the participants. In his address, he introduced himself and committed to make value addition in due course. In the challenging situation, NABARD is aware of the limitation. In spite of the above, NABARD has achieved its target. NABARD has made inroads in supporting the Cooperative Banks in Goa and would like to take it forward in this financial year also. NABARD is also providing support through Rural Infrastructure Development Fund (RIDF) and recently had a meeting with Secretary Finance in this regard for further increase in lending through RIDF. NABARD has announced its refinance policy for the year 2021-2022. Banks are requested to take the advantage of the refinance scheme. RBI has issued Master circular on Deen Dayal Scheme for the micro finance development. North Goa District has been identified out of the 250 districts in the country. Interest subvention window is available in this scheme also. Banks are requested to go through the circular and avail the benefit. Some of the areas which NABARD would like to explore is NIDF, where projects can go in Public/Private partnership in which rate of interest is low, the security cover is flexible .

On Digital penetration, he expressed his appreciation. As far as ACP targets, he said that the achievement is 94.39% against the annual target of Rs.5500/- Crs. He requested to the Bankers to focus on some of the under achievement areas Eg. Renewal energy, housing and education sector. Mechanised fishing is one area, which can be explored. Costal products like Coconut, Coir can also be explored. As Goa is on a sunny side of the country, focus may be kept on financing renewable energy segment. While concluding the efforts of the SLBC was appreciated.

**Shri. Puneet Kumar Goel (IAS), Principal Secretary Finance, Govt of Goa** while addressing and guiding the participants, expressed his thanks to the Bankers for providing uninterrupted services. He also thanked the Chief Secretary for considering the Bankers as front line warriors and according them priority for vaccination. He made a special thanks to the General Manager (RBI) for helping the State of Goa in tiding over the liquidity issue. He complemented the Banks for the high disbursement in crop loans, MSME. He requested the Banks to focus on loans to Housing sector and Education Loans and improve performance in these areas. He



appealed to the Banks to come forward to contribute to the CSR activities conducted by the Govt. of Goa by sponsoring the Oxygen tanks and other activities. He expressed his satisfaction on State Bank of India showing interest in installation of one Oxygen tank at one of the Government hospital under CSR

**Shri. Parimal Rai (IAS), Chief Secretary, Govt. of Goa**, while addressing and guiding the participants, he thanked the Bankers for standing with the Government for the past one year plus. He informed the Bankers that the Banking community should have been vaccinated much earlier in view of the role played by the Bankers. However, due to Central Government guidelines, he could not cover them in the first round. He informed the participants that Government takes care of life and the bankers take care of the livelihood. If livelihood is there, the citizen would live. He requested the Bankers to focus on certain under performed areas like advances to Renewal Energy, Home Loans and Education Loans. He appealed to the Bankers to go for vaccination without further delay. He requested SLBC, to inform the places where the branches are down, due to non availability of electricity supply, as Goa has suffered badly due to the recent cyclone. He once again appealed to all the Bankers to vaccinate themselves without delay.

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

The meeting ended with a vote of thanks by **Shri. Ch, Krishna Mohan, AGM RBO (SOUTH GOA)**.

State Bank of India

SLBC, Goa

Date: 20.05.2021



**General Manager & SLBC Convenor**





<b>Sr No</b>	<b>Agenda Items</b>	<b>Action Point</b>	<b>Action By</b>
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 June, 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	Setting Up of Centre for Financial Literacy (CFL)	MOU to be entered with Dhan Foundation for setting up 2 CFL's ,one each at both districts.	SBI



### **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	During the quarter, percentage of Priority sector lending improved from 26.94 on 30.06.2020 to 38.57% as on 30.06.2021
2.	Data flow at LBS. Migration to Standardized Data System	All Banks	Position of data uploading has improved.
3.	Digitization of North Goa District.	All Banks / SLBC	Present Position is as under: Saving Accounts - 99.70% Current Accounts – 98.57%
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 regularly with all Banks to locate the customers, and dispose the applications.
6.	Financial Literacy Camps	LDMs / All Banks	Financial Literacy Centre's were able to do 44 camps. Target could not be achieved due to Pandemic restrictions.
7.	Setting up of Centre for Financial Literacy (CFL)	SBI/ Dhan -Foundation	MoU with Dhan Foundation entered on 30.08.2021

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

### **a) Banking Scenario of the State**

There are total 789 Bank Branches in the state catering to 15 lacs plus population. Out of which, 491 are in semi urban areas and 298 in rural villages.

Banking network as on 30.06.2021 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa		Rural	S U
		Rural	S U	Rural	S U		
Public Sector Banks	12	105	113	105	142	210	255
Private Sector Banks	17	31	65	25	66	56	131
Co-operative Banks	15	16	51	16	50	32	101
Small Finance Banks	3	0	1	0	3	0	4
<b>Total</b>		152	230	146	261	298	491
<b>Grand Total</b>	<b>47</b>	<b>382</b>		<b>407</b>		<b>789</b>	

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

The Banks have also adopted the Business Correspondent model in rural areas which is slowly gaining momentum. They cater to the rural customers and making it convenient for the village folks to access the financial system. Banks are following up with all CSPs for contributing towards Government Social Security Schemes.

➤ Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.06.2021

SR. No.	Name of the Bank	As on June 21
1	STATE BANK OF INDIA	15
2	BANK OF BARODA	2
3	BANK OF INDIA	13
4	INDIAN OVERSEAS BANK	5
5	UNION BANK OF INDIA	15
6	CENTRAL BANK OF INDIA	2
	<b>GRAND TOTAL</b>	<b>52</b>

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



**c) List of unbanked villages**

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

All villages are covered with banking outlets.

Hurdles / Issues of CSPs / Bank Mitras:

Connectivity issues are there at some places in the State making it difficult for the CSPs to render smooth service. Especially after the recent **Tauktae cyclonic storm, the business of the CSPs** were down for a couple of days due to disruption in electric connections and connectivity. However, normalcy is now restored and transactions have restarted in full swing.

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

The data forwarded by the four FL Center's in Goa for the quarter ended June 2021 is given below:

FLC CAMPS held by FL Centres during the quarter June 2021					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Deficit
			Digital	Others	
1	SBI NORTH DISTRICT	21	10	9	2
2	SBI SOUTH DISTRICT	21	11	8	2
3	GOA STATE CO-OPERATIVE BANK	21	9	7	5
4	UNION BANK OF INDIA	21	8	5	8
		<b>84</b>	<b>38</b>	<b>29</b>	<b>17</b>

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

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

The Deposits in PMJDY accounts for June quarter is Rs 117.37 crs. There is a reduction of Rs 0.17 crs as compared to March 2021 (117.54 crs).

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

**Zero Balance Accounts:**

	June 2020	June 2021
Number	14301	16552

**Aadhar Seeding:**

	June 2020	June 2021
Percentage	80.44	80.84

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

**AS ON 30.06.2021**

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (Actual)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Axis Bank Ltd	268	391	499	160	659	2635916.64	126	603	465
2	Bank of Baroda	20392	0	10760	9632	20392	172385757.80	649	14523	16201
3	Bank of India	21178	0	11566	9612	21178	178752052.30	1438	20121	18588
4	Bank of Maharashtra	3063	0	1479	1584	3063	19821130.00	375	2736	2852
5	Canara Bank	38788	0	22912	15876	38788	309595607.20	5105	18899	33604
6	Central Bank of India	12838	0	6990	5848	12838	48807723.55	3020	8067	10792
7	Federal Bank Ltd	613	0	301	312	613	5656371.00	53	183	414
8	HDFC Bank Ltd	1671	1218	978	1911	2889	13341852.84	541	2889	1817
9	ICICI Bank Ltd	55	166	151	70	221	429600.37	174	221	62
10	IDBI Bank Ltd.	273	2163	1422	1014	2436	12848419.75	323	1881	1887
11	Indian Bank	4207	37	2217	2027	4244	11513640.53	442	3764	3024
12	Indian Overseas Bank	1725	5194	3827	3092	6919	36180334.93	513	6531	5559
13	IndusInd Bank Ltd	266	463	425	304	729	1719049.42	43	595	624
14	J & K Bank Ltd	22	0	9	13	22	10150.00	2	21	16
15	Karur Vysya Bank	4	0	3	1	4	2681.00	0	4	3
16	Kotak Mahindra Bank	68	0	46	22	68	75237.24	16	2	37
17	Punjab & Sind Bank	0	292	114	178	292	1137686.00	6	241	236
18	Punjab National Bank	9025	1254	7477	2802	10279	84003745.07	849	5069	6428
19	RBL Bank Ltd	448	0	0	448	448	628529.97	4	448	301
20	South Indian Bank	0	54	20	34	54	211475.62	3	38	43
21	State Bank of India	3631	5174	3869	4936	8805	42935639.33	534	7813	7453
22	UCO Bank	1223	1263	1291	1195	2486	15995663.42	90	1535	1606
23	Union Bank of India	31507	0	17596	13911	31507	215066355.30	2246	20874	24548
24	Yes Bank Ltd	1	0	1	0	1	1357.96	0	1	0
		<b>151266</b>	<b>17669</b>	<b>93953</b>	<b>74982</b>	<b>168935</b>	<b>1173755977</b>	<b>16552</b>	<b>117059</b>	<b>136560</b>

Percentage of Aadhar seeded Accounts: 80.84%

➤ Source – DFS site



**f) Govt Security Schemes**

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and  
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 30.06.2021**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	68084	192023
2	BANK OF BARODA	23623	68637
3	BANK OF INDIA	32055	82806
4	BANK OF MAHRASHTRA	5555	9548
5	CANARA BANK	36295	71019
6	CENTRAL BANK OF INDIA	8366	24660
7	INDIAN BANK	46	54
8	INDIAN OVERSEAS BANK	5905	12085
9	PUNJAB NATIONAL BANK	1293	2651
10	PUNJAB AND SIND BANK	358	757
11	UNION BANK OF INDIA	41524	105598
12	UCO BANK	2509	5466
	<b>SUB TOTAL</b>	<b>225613</b>	<b>575304</b>
13	CATHOLIC SYRIAN BANK	18	26
14	DCB BANK	52	75
15	FEDERAL BANK	18	33
16	HDFC BANK	11055	17079
17	ICICI BANK	33	6
18	INDUSIND BANK	40	916
19	J & K BANK	15	15
20	KOTAK MAHINDRA BANK	194	270
21	RBL BANK	421	669
22	YES BANK	114	173
	<b>SUB TOTAL</b>	<b>11960</b>	<b>18992</b>
23	APNA SAHAKARI BANK LTD.	189	273
24	BICHOLIM URBAN CO-OP BANK LTD.	160	1950
25	CITIZEN CO-OP BANK LTD,	130	408
26	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	68	126
27	GOA STATE CO-OP BANK LTD.	8386	17827
28	GOA URBAN CO-OP BANK LTD.	363	5477
29	NKGSB CO-OP BANK LTD.	110	58182
30	SHAMRAO VITHAL CO-OP BANK LTD.	0	120
31	TJSB SAHAKARI BANK LTD.	54	54
32	WOMEN CO-OP BANK LTD.	0	125
	<b>SUB TOTAL</b>	<b>9460</b>	<b>84542</b>
33	AU SMALL FINANCE BANK	26	15
	<b>SUB TOTAL</b>	<b>26</b>	<b>15</b>
	<b>GRAND TOTAL ( June 2021)</b>	<b>247059</b>	<b>678853</b>
	<b>GRAND TOTAL ( March 2021)</b>	<b>212987</b>	<b>555886</b>
	<b>Increase</b>	<b>34072</b>	<b>122967</b>

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and  
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 30.06.2021**

**ZERO PERFORMANCE / NON REPORTING BANKS**

SR.	Name of Bank	PMJJBY	PMSBY
1	KARNATAKA BANK	0	0
2	KARUR VYASYA BANK	0	0
3	AXIS BANK	0	0
4	BANDHAN BANK	0	0
5	SOUTH INDIAN BANK	0	0
6	IDBI BANK	0	0
7	IDFC FIRST BANK	0	0
8	GP PARSIK SAHAKARI BANK LTD.	0	0
9	KONKAN MERCANTILE CO-OP BANK LTD.	0	0
10	MADGAON URBAN CO-OP BANK LTD.	0	0
11	NKGSB CO-OP BANK LTD.	0	0
12	PMC BANK LTD.	0	0
13	SARASWAT CO-OP BANK LTD.	0	0
14	UJJIVAN SMALL FINANCE BANK	0	0

**ATAL PENSION YOJANA (APY)  
AS ON 30.06.2021**

SR. NO.	BANK NAME	Grand Total
1	STATE BANK OF INDIA	5133
2	CANARA BANK	13161
3	UNION BANK OF INDIA	7,226
4	CENTRAL BANK OF INDIA	4,593
5	BANK OF BARODA	4,472
6	BANK OF INDIA	4,257
7	HDFC BANK LTD	3,657
8	PUNJAB NATIONAL BANK	2,756
9	AXIS BANK	2,448
10	INDIAN OVERSEAS BANK	1,907
11	BANK OF MAHARASHTRA	926
12	KARNATAKA BANK LIMITED	736
13	DEPARTMENT OF POSTS	722
14	INDIAN BANK	611
15	UCO BANK	430
16	IDBI BANK LTD	375
17	ICICI BANK LIMITED	314
18	PUNJAB AND SIND BANK	183
19	THE SOUTH INDIAN BANK LTD	69
20	RBL BANK LIMITED	53
21	YES BANK LIMITED	36
22	THE FEDERAL BANK LTD	34
23	KOTAK MAHINDRA BANK	22
24	THE JAMMU AND KASHMIR BANK LTD	15
25	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	15
26	THE KARUR VYSYA BANK LTD	12
27	AU SMALL FINANCE BANK LIMITED	11
28	THE CATHOLIC SYRIAN BANK LIMITED	9
29	INDUSIND BANK LIMITED	7
30	DCB BANK LIMITED	3
	<b>Grand Total ( June 2021)</b>	<b>54,193</b>
	<b>Grand Total ( March 2021)</b>	<b>52,656</b>
	<i>Increase</i>	<i>1,537</i>

(Source: NSDL Site)



**NATIONAL PENSION SCHEME (NPS)**  
**AS ON 30.06.2021**

<b>Sr. No.</b>	<b>Name of Bank</b>	<b>Total Subscribers</b>
1	State Bank of India	1997
2	ICICI Bank Limited	462
3	Union Bank Of India	251
4	Indian Overseas Bank	72
5	The South Indian Bank Limited	59
6	Karnataka Bank Limited	49
7	Kotak Mahindra Bank Limited	41
8	The Federal Bank Ltd	20
9	Bank of Maharashtra	19
10	Central Bank of India	13
11	Canara Bank	6
12	RBL Bank Limited	5
13	IDBI Bank Limited	4
14	Indian Bank	2
15	Yes Bank Limited	2
16	Axis Bank Limited	1
17	Punjab National Bank	1
	<b>Total</b>	<b>3004</b>

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

Review of 100% Digitization in Identified District North Goa as on 30.06.2021

Bank Name	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	236961	201863	85.19	148992	62.88	119099	50.26	205157	86.58	236961	100.00	9474
Bank of Baroda	116645	115429	98.96	11380	9.76	27937	23.95	85353	73.17	116645	100.00	2451
Bank of India	166590	103618	62.20	17261	10.36	42795	25.69	156199	93.76	166590	100.00	5947
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	103781	98584	94.99	91574	88.24	25008	24.10	101945	98.23	103781	100.00	3298
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	5466	5341	97.71	698	12.77	1176	21.51	1208	22.10	5466	100.00	0
Union Bank of India	151674	122512	80.77	15123	9.97	18452	12.17	99	0.07	151674	100.00	3511
IDBI Bank	19022	19022	100.00	19022	100.00	19022	100.00	17787	93.51	19022	100.00	0
Axis Bank Ltd.	33217	30752	92.58	9836	29.61	23991	72.23	10125	30.48	32117	96.69	4829
Catholic Syrian Bank Ltd.	1140	1140	100.00	625	54.82	625	54.82	0	0.00	1140	100.00	145
DCB Bank Ltd.	1990	1267	63.67	1990	100.00	104	5.23	0	0.00	1990	100.00	0
Federal Bank Ltd.	6593	6593	100.00	1402	21.26	4936	74.87	0	0.00	6593	100.00	0
HDFC Bank	128249	123177	96.05	126071	98.30	126255	98.45	74274	57.91	128249	100.00	789
ICICI Bank Ltd.	39594	35194	88.89	32906	83.11	27327	69.02	27210	68.72	39594	100.00	15
Indusind bank Ltd.	6242	6075	97.32	3082	49.38	2304	36.91	6242	100.00	6242	100.00	0
Jammu & Kashmir Bank Ltd.	923	759	82.23	132	14.30	298	32.29	196	21.24	873	94.58	33
Karnataka Bank Ltd	25910	25910	100.00	1350	5.21	7890	30.45	25910	100.00	25910	100.00	0
Karur Vysya Bank Ltd.	3610	3568	98.84	274	7.59	461	12.77	135	3.74	3610	100.00	61
Kotak Mahindra Bank Ltd.	7426	6613	89.05	6985	94.06	5602	75.44	5722	77.05	7426	100.00	1
RBL Bank	27143	8504	31.33	2201	8.11	6686	24.63	11574	42.64	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	7601	7583	99.76	7601	100.00	569	7.49	4680	61.57	7601	100.00	0
Bandhan Bank	5612	2263	40.32	386	6.88	4530	80.72	0	0.00	5612	100.00	8
IDFC first Bank	4319	4101	94.95	3010	69.69	3010	69.69	2010	46.54	4319	100.00	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	37047	11702	31.59	0	0.00	0	0.00	25345	68.41	37047	100.00	36128
Ujivan Small finance Bank	1808	1755	97.07	1285	71.07	1757	97.18	1794	99.23	1794	99.23	0
<b>Total</b>	<b>1434679</b>	<b>1125332</b>	<b>78.44</b>	<b>573974</b>	<b>40.01</b>	<b>563978</b>	<b>39.31</b>	<b>961167</b>	<b>67.00</b>	<b>1430564</b>	<b>99.71</b>	<b>72203</b>

Bank Name	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 Accountd 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	4995	3465	69.37	1383	27.69	579	11.59	4995	100.00	899
Bank of Baroda	3028	1997	65.95	873	28.83	2098	69.29	3028	100.00	136
Bank of India	2841	1206	42.45	1756	61.81	1138	40.06	2841	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	2975	2597	87.29	1324	44.50	1954	65.68	2975	100.00	193
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	224	106	47.32	147	65.63	61	27.23	224	100.00	0
Union Bank of India	5698	3856	67.67	1645	28.87	1456	25.55	5698	100.00	0
IDBI Bank	1293	1293	100.00	1293	100.00	1293	100.00	1293	100.00	0
Axis Bank Ltd.	2393	1457	60.89	667	27.87	859	35.90	2194	91.68	72
Catholic Syrian Bank Ltd.	72	72	100.00	21	29.17	70	97.22	72	100.00	58
DCB Bank Ltd.	93	93	100.00	11	11.83	15	16.13	93	100.00	0
Federal Bank Ltd.	379	168	44.33	165	43.54	231	60.95	379	100.00	
HDFC Bank	10744	10690	99.50	2043	19.02	10690	99.50	10744	100.00	359
ICICI Bank Ltd.	2491	1913	76.80	2177	87.39	1378	55.32	2491	100.00	0
Indusind bank Ltd.	381	275	72.18	0	0.00	197	51.71	381	100.00	
Jammu & Kashmir Bank Ltd.	322	88	27.33	150	46.58	107	33.23	309	95.96	135
Karnataka Bank Ltd	838	838	100.00	78	9.31	60	7.16	838	100.00	0
Karur Vysya Bank Ltd.	356	191	53.65	46	12.92	261	73.31	356	100.00	6
Kotak Mahindra Bank Ltd.	802	790	98.50	12	1.50	552	68.83	802	100.00	32
RBL Bank	713	193	27.07	349	48.95	312	43.76	353	49.51	0
South Indian Bank Ltd.	604	157	25.99	42	6.95	191	31.62	390	64.57	0
YES Bank	887	885	99.77	340	38.33	110	12.40	887	100.00	0
Bandhan Bank	346	21	6.07	99	28.61	345	99.71	346	100.00	1
IDFC first Bank	461	411	89.15	103	22.34	402	87.20	461	100.00	37
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	63	53	84.13	0	0.00	60	95.24	60	95.24	0
<b>Total</b>	<b>55223</b>	<b>41505</b>	<b>75.16</b>	<b>19375</b>	<b>35.09</b>	<b>25132</b>	<b>45.51</b>	<b>54434</b>	<b>98.57</b>	<b>2784</b>



**a) Review of Credit Disbursements by Banks**

The comparative position of Annual Credit Plan for the year June 2020 and June 2021

(Rs. In crores)

Activity	ACP Target (for 2020-21)	Achievement under ACP 2020-21 upto 30.06.2020	% Achievement 30.06.2020	ACP Target (for 2021- 22)	Achievement under ACP upto 30.06.21	% Achievement 30.06.21
Crop loans	343.00	45.59	13.29	190.00	104.34	54.92
Agri Term loans	470.00	50.26	10.69	470.00	108.67	23.12
<b>Sub Total AGRI</b>	<b>813.00</b>	<b>95.85</b>	<b>11.79</b>	<b>660.00</b>	<b>213.01</b>	<b>32.27</b>
Agri Infrastructure	50.09	1.10	2.20	40.00	5.67	14.18
Ancillary Activities	140.08	31.06	22.17	240.00	71.79	29.91
<b>Credit Potential for Agriculture</b>	<b>1003.17</b>	<b>128.01</b>	<b>12.76</b>	<b>940.00</b>	<b>290.47</b>	<b>30.90</b>
MSME	3400.00	850.00	25.00	3250.00	1083.37	33.33
Export Credit	105.00	15.37	14.64	20.00	0.00	0.00
Education	149.51	12.33	8.25	120.00	5.34	4.45
Housing	750.00	63.26	8.43	450.00	49.42	10.98
Social Infrastructure	42.04	0.48	1.14	40.00	0.67	1.68
Renewable Energy	5.23	2.73	52.20	3.00	0.00	0.00
Others	45.05	2.41	5.35	277.00	198.92	71.81
<b>TOTAL</b>	<b>5500</b>	<b>1074.59</b>	<b>19.54</b>	<b>5100.00</b>	<b>1628.19</b>	<b>31.93</b>

The comparative position of Annual Credit Plan for the year Quarter ended June 20 and June 21

(Rs. In crores)

Activity	ACP Target for 2020- 21 (upto 30.06.20)	Achievement under ACP 2020-21 (upto 30.06.2020)	% Achievement 30.06.2020	ACP Target (upto 30.06.21)	Achievement under ACP (upto 30.06.21)	% Achievement 30.06.21
Crop loans	85.75	45.59	53.17	47.50	104.34	219.66
Agri Term loans	117.50	50.26	42.77	117.50	108.67	92.49
<b>Sub Total AGRI</b>	<b>203.25</b>	<b>95.85</b>	<b>47.16</b>	<b>165.00</b>	<b>213.01</b>	<b>129.10</b>
Agri Infrastructure	12.52	1.10	8.78	10.00	5.67	56.70
Ancillary Activities	35.02	31.06	88.69	60.00	71.79	119.65
<b>Credit Potential for Agriculture</b>	<b>250.79</b>	<b>128.01</b>	<b>51.04</b>	<b>235.00</b>	<b>290.47</b>	<b>123.60</b>
MSME	850.00	850.00	100.00	812.50	1083.37	133.34
Export Credit	26.25	15.37	58.55	5.00	0.00	0.00
Education	37.38	12.33	32.99	30.00	5.34	17.80
Housing	187.50	63.26	33.74	112.50	49.42	43.93
Renewable Energy	10.51	0.48	4.57	27.25	0.00	0.00
Others	1.31	2.73	208.80	52.00	198.92	382.54
Social Infrastructure	11.26	2.41	21.40	0.75	0.67	89.33
<b>TOTAL</b>	<b>1375.00</b>	<b>1074.59</b>	<b>78.15</b>	<b>1275.00</b>	<b>1628.19</b>	<b>127.70</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
JUNE 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	21.40	2.76	12.90	85.00	10.13	11.92	106.40	12.89	12.11
2	BANK OF BARODA	17.00	3.38	19.88	25.50	2.13	8.35	42.50	5.51	12.96
3	BANK OF INDIA	17.10	0.88	5.15	27.00	30.59	113.30	44.10	31.47	71.36
4	BANK OF MAHRASHTRA	13.00	0.15	1.15	8.50	0.27	3.18	21.50	0.42	1.95
5	CANARA BANK	21.20	0.27	1.27	49.00	32.14	65.59	70.20	32.41	46.17
6	CENTRAL BANK OF INDIA	5.40	3.75	69.44	14.00	0.33	2.36	19.40	4.08	21.03
7	INDIAN BANK	0.90	0.12	13.33	2.00	0.00	0.00	2.90	0.12	4.14
8	INDIAN OVERSEAS BANK	3.00	0.00	0.00	9.60	0.10	1.04	12.60	0.10	0.79
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	5.10	0.00	0.00	7.60	0.00	0.00
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	15.20	3.49	22.96	41.00	5.36	13.07	56.20	8.85	15.75
12	UCO BANK	1.80	0.00	0.00	4.00	0.00	0.00	5.80	0.00	0.00
	<b>SUB TOTAL</b>	<b>118.50</b>	<b>14.80</b>	<b>12.49</b>	<b>270.70</b>	<b>81.05</b>	<b>29.94</b>	<b>389.20</b>	<b>95.85</b>	<b>24.63</b>
13	AXIS BANK	3.00	0.00	0.00	7.00	0.00	0.00	10.00	0.00	0.00
14	BANDHAN BANK	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.17	0.00
15	CSB BANK LIMITED	0.06	6.16	10266.67	0.10	6.16	6160.00	0.16	12.32	7700.00
16	DCB BANK	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
17	FEDERAL BANK	0.10	71.34	71340.00	0.20	0.00	0.00	0.30	71.34	23780.00
18	HDFC BANK	19.00	0.00	0.00	54.00	0.23	0.43	73.00	0.23	0.32
19	ICICI BANK	14.40	0.20	1.39	38.00	16.80	44.21	52.40	17.00	32.44
20	INDUSIND BANK	1.00	0.00	0.00	1.70	0.08	4.71	2.70	0.08	2.96
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	2.00	5.11	255.50	5.00	0.00	0.00	7.00	5.11	73.00
23	KARUR VYASYA BANK	0.06	0.11	183.33	0.40	0.00	0.00	0.46	0.11	23.91
24	KOTAK MAHINDRA BANK	0.30	0.00	0.00	2.00	0.00	0.00	2.30	0.00	0.00
25	RBL BANK	1.53	0.00	0.00	10.50	0.00	0.00	12.03	0.00	0.00
26	SOUTH INDIAN BANK	0.60	4.64	773.33	2.00	0.00	0.00	2.60	4.64	178.46
27	YES BANK	1.35	0.00	0.00	12.00	0.00	0.00	13.35	0.00	0.00
28	IDBI BANK	0.00	0.00	0.00	4.00	0.00	0.00	4.00	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>43.50</b>	<b>87.56</b>	<b>201.29</b>	<b>137.10</b>	<b>23.44</b>	<b>17.10</b>	<b>180.60</b>	<b>111.00</b>	<b>61.46</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,	1.00	0.00	0.00	5.00	0.00	0.00	6.00	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.40	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	24.20	1.98	8.18	47.90	4.15	8.66	72.10	6.13	8.50
35	GOA URBAN CO-OP BANK LTD.	1.60	0.00	0.00	6.00	0.00	0.00	7.60	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	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.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	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.	0.80	0.00	0.00	2.00	0.00	0.00	2.80	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>28.00</b>	<b>1.98</b>	<b>7.07</b>	<b>62.20</b>	<b>4.15</b>	<b>6.67</b>	<b>90.20</b>	<b>6.13</b>	<b>6.80</b>
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03	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	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>190.00</b>	<b>104.34</b>	<b>54.92</b>	<b>470.00</b>	<b>108.67</b>	<b>23.12</b>	<b>660.00</b>	<b>213.01</b>	<b>32.27</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED  
JUNE 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	4.60	0.80	17.39	44.58	1.00	2.24	155.58	14.69	9.44
2	BANK OF BARODA	3.10	0.00	0.00	13.50	0.59	4.37	59.10	6.10	10.32
3	BANK OF INDIA	2.15	0.00	0.00	12.90	5.60	43.41	59.15	37.07	62.67
4	BANK OF MAHRASHTRA	0.70	0.00	0.00	5.00	0.67	13.40	27.20	1.09	4.01
5	CANARA BANK	3.50	0.01	0.29	30.40	9.46	31.12	104.10	41.88	40.23
6	CENTRAL BANK OF INDIA	1.80	0.00	0.00	11.40	16.63	145.88	32.60	20.71	63.53
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.02	1.67	4.20	0.14	3.33
8	INDIAN OVERSEAS BANK	0.51	0.00	0.00	4.40	0.00	0.00	17.51	0.10	0.57
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	3.40	0.00	0.00	11.30	0.00	0.00
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	3.50	0.16	4.57	23.00	2.38	10.35	82.70	11.39	13.77
12	UCO BANK	0.20	0.00	0.00	2.40	0.00	0.00	8.40	0.00	0.00
	<b>SUB TOTAL</b>	<b>20.46</b>	<b>0.97</b>	<b>4.74</b>	<b>152.18</b>	<b>36.35</b>	<b>23.89</b>	<b>561.84</b>	<b>133.17</b>	<b>23.70</b>
13	AXIS BANK	1.06	0.00	0.00	3.80	0.00	0.00	14.86	0.00	0.00
14	BANDHAN BANK	0.00	0.00	0.00	2.00	0.01	0.50	2.00	0.18	9.00
15	CSB BANK LIMITED	0.10	0.00	0.00	0.17	0.00	0.00	0.43	12.32	2865.12
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.00	0.00
17	FEDERAL BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	71.34	1335.96
18	HDFC BANK	6.20	0.00	0.00	16.80	17.13	101.96	96.00	17.36	18.08
19	ICICI BANK	3.88	0.00	0.00	13.50	14.10	104.44	69.78	31.10	44.57
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	5.00	0.08	1.60
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	0.40	0.00	0.00	4.00	4.09	102.25	11.40	9.20	80.70
23	KARUR VYASYA BANK	0.05	0.00	0.00	0.60	0.00	0.00	1.11	0.11	9.91
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	0.00	0.00	7.36	0.00	0.00
25	RBL BANK	1.04	0.00	0.00	7.00	0.00	0.00	20.07	0.00	0.00
26	SOUTH INDIAN BANK	0.12	4.64	3866.67	2.00	0.00	0.00	4.72	9.28	196.61
27	YES BANK	1.15	0.00	0.00	9.50	0.00	0.00	24.00	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	0.00	0.00	5.20	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>14.64</b>	<b>4.64</b>	<b>31.69</b>	<b>77.37</b>	<b>35.33</b>	<b>45.66</b>	<b>272.61</b>	<b>150.97</b>	<b>55.38</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,	0.20	0.00	0.00	0.50	0.11	22.00	6.70	0.11	1.64
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.02	0.00	0.00	0.20	0.00	0.00	0.72	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	4.00	0.06	1.50	7.25	0.00	0.00	83.35	6.19	7.43
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	1.60	0.00	0.00	9.70	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK 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.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	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.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	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>4.90</b>	<b>0.06</b>	<b>1.22</b>	<b>10.45</b>	<b>0.11</b>	<b>1.05</b>	<b>105.55</b>	<b>6.30</b>	<b>5.97</b>
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	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	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>40.00</b>	<b>5.67</b>	<b>14.18</b>	<b>240.00</b>	<b>71.79</b>	<b>29.91</b>	<b>940.00</b>	<b>290.47</b>	<b>30.90</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED JUNE 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	540.00	211.48	39.16	2.75	0.00	0.00	13.73	3.76	27.39
2	BANK OF BARODA	265.00	2.69	1.02	1.75	0.00	0.00	7.65	0.08	1.05
3	BANK OF INDIA	255.00	166.56	65.32	1.55	0.00	0.00	6.80	0.29	4.26
4	BANK OF MAHRASHTRA	110.00	23.17	21.06	0.90	0.00	0.00	5.50	0.07	1.27
5	CANARA BANK	301.00	13.90	4.62	6.55	0.00	0.00	16.00	0.27	1.69
6	CENTRAL BANK OF INDIA	88.00	27.75	31.53	0.90	0.00	0.00	5.50	0.09	1.64
7	INDIAN BANK	30.00	4.77	15.90	0.00	0.00	0.00	2.12	0.00	0.00
8	INDIAN OVERSEAS BANK	71.00	1.66	2.34	0.00	0.00	0.00	3.10	0.00	0.00
9	PUNJAB NATIONAL BANK	130.00	3.39	2.61	4.00	0.00	0.00	2.80	0.06	2.14
10	PUNJAB AND SIND BANK	1.00	0.01	1.00	0.00	0.00	0.00	1.80	0.00	0.00
11	UNION BANK OF INDIA	137.00	283.64	207.04	1.55	0.00	0.00	11.00	0.29	2.64
12	UCO BANK	21.00	1.31	6.24	0.00	0.00	0.00	1.60	0.00	0.00
	<b>SUB TOTAL</b>	<b>1949.00</b>	<b>740.33</b>	<b>37.99</b>	<b>19.95</b>	<b>0.00</b>	<b>0.00</b>	<b>77.60</b>	<b>4.91</b>	<b>6.33</b>
13	AXIS BANK	85.00	0.00	0.00	0.00	0.00	0.00	1.97	0.00	0.00
14	BANDHAN BANK	9.00	2.80	31.11	0.00	0.00	0.00	0.11	0.00	0.00
15	CSB BANK LIMITED	8.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	0.00
16	DCB BANK	15.00	0.00	0.00	0.00	0.00	0.00	0.71	0.00	0.00
17	FEDERAL BANK	32.00	32.52	101.63	0.00	0.00	0.00	1.85	0.00	0.00
18	HDFC BANK	306.00	16.25	5.31	0.00	0.00	0.00	9.56	0.00	0.00
19	ICICI BANK	160.00	115.80	72.38	0.00	0.00	0.00	4.80	0.31	6.46
20	INDUSIND BANK	68.00	82.94	121.97	0.00	0.00	0.00	1.88	0.00	0.00
21	J & K BANK	1.00	0.08	8.00	0.00	0.00	0.00	0.01	0.00	0.00
22	KARNATAKA BANK	51.00	11.52	22.59	0.00	0.00	0.00	1.74	0.00	0.00
23	KARUR VYASYA BANK	1.00	0.51	51.00	0.00	0.00	0.00	0.01	0.00	0.00
24	KOTAK MAHINDRA BANK	43.00	14.87	34.58	0.00	0.00	0.00	1.40	0.00	0.00
25	RBL BANK	31.00	0.00	0.00	0.00	0.00	0.00	1.30	0.00	0.00
26	SOUTH INDIAN BANK	29.00	0.92	3.17	0.00	0.00	0.00	1.21	0.00	0.00
27	YES BANK	71.00	45.48	64.06	0.00	0.00	0.00	1.95	0.00	0.00
28	IDBI BANK	64.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
29	IDFC FIRST BANK	1.00	0.00	0.00	0.05	0.00	0.00	0.04	0.00	0.00
	<b>SUB TOTAL</b>	<b>975.00</b>	<b>323.69</b>	<b>33.20</b>	<b>0.05</b>	<b>0.00</b>	<b>0.00</b>	<b>29.95</b>	<b>0.31</b>	<b>1.04</b>
30	APNA SAHAKARI BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	36.00	3.85	10.69	0.00	0.00	0.00	1.40	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	43.00	1.64	3.81	0.00	0.00	0.00	1.78	0.05	2.81
33	CITIZEN CREDIT CO-OPERATIVE BANK	7.00	0.18	2.57	0.00	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	82.00	4.85	5.91	0.00	0.00	0.00	3.00	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	62.00	5.24	8.45	0.00	0.00	0.00	1.78	0.01	0.56
36	GP PARSIK SAHAKARI BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.11	0.06	54.55
37	KONKAN MERCANTILE CO-OP BANK	1.00	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.	25.00	0.00	0.00	0.00	0.00	0.00	1.20	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.	34.00	0.00	0.00	0.00	0.00	0.00	1.31	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	15.00	2.98	19.87	0.00	0.00	0.00	0.50	0.00	0.00
44	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
	<b>SUB TOTAL</b>	<b>318.00</b>	<b>18.74</b>	<b>5.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11.81</b>	<b>0.12</b>	<b>1.01</b>
45	AU SMALL FINANCE BANK LTD.	2.00	0.61	30.50	0.00	0.00	0.00	0.20	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.20	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	4.00	0.00	0.00	0.00	0.00	0.00	0.24	0.00	0.00
	<b>SUB TOTAL</b>	<b>8.00</b>	<b>0.61</b>	<b>7.63</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.64</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>3250.00</b>	<b>1083.37</b>	<b>33.33</b>	<b>20.00</b>	<b>0.00</b>	<b>0.00</b>	<b>120.00</b>	<b>5.34</b>	<b>4.45</b>



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

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			SOCIAL INFRASTRUCTURE			RENEWABLE ENERGY		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	40.41	6.12	15.14	9.13	0.31	3.40	0.28	0.00	0.00
2	BANK OF BARODA	26.00	3.29	12.65	6.00	0.00	0.00	0.21	0.00	0.00
3	BANK OF INDIA	25.50	3.10	12.16	1.31	0.34	25.95	0.21	0.00	0.00
4	BANK OF MAHRASHTRA	17.90	0.36	2.01	1.51	0.00	0.00	0.10	0.00	0.00
5	CANARA BANK	46.00	4.71	10.24	3.10	0.00	0.00	0.27	0.00	0.00
6	CENTRAL BANK OF INDIA	22.20	0.51	2.30	1.40	0.00	0.00	0.12	0.00	0.00
7	INDIAN BANK	10.90	0.00	0.00	0.20	0.01	5.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	15.60	0.00	0.00	0.38	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	14.30	0.67	4.69	0.55	0.00	0.00	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	37.00	0.96	2.59	2.40	0.01	0.42	0.22	0.00	0.00
12	UCO BANK	6.20	0.21	3.39	0.28	0.00	0.00	0.04	0.00	0.00
	<b>SUB TOTAL</b>	<b>266.01</b>	<b>19.93</b>	<b>7.49</b>	<b>26.26</b>	<b>0.67</b>	<b>2.55</b>	<b>1.61</b>	<b>0.00</b>	<b>0.00</b>
13	AXIS BANK	12.40	0.00	0.00	0.45	0.00	0.00	0.10	0.00	0.00
14	BANDHAN BANK	2.60	0.00	0.00	0.08	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	1.10	0.00	0.00	0.07	0.00	0.00	0.04	0.00	0.00
16	DCB BANK	1.60	0.98	61.25	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	4.65	0.37	7.96	0.30	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	34.00	1.83	5.38	8.60	0.00	0.00	0.22	0.00	0.00
19	ICICI BANK	26.20	2.82	10.76	0.60	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	12.90	0.01	0.08	0.20	0.00	0.00	0.04	0.00	0.00
21	J & K BANK	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	2.50	0.06	2.40	0.16	0.00	0.00	0.04	0.00	0.00
23	KARUR VYASYA BANK	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	12.64	0.00	0.00	0.14	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	3.90	0.00	0.00	0.16	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	1.88	0.00	0.00	0.17	0.00	0.00	0.04	0.00	0.00
27	YES BANK	21.34	0.05	0.23	0.22	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	5.04	0.00	0.00	0.24	0.00	0.00	0.04	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>143.34</b>	<b>6.12</b>	<b>4.27</b>	<b>11.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.86</b>	<b>0.00</b>	<b>0.00</b>
30	APNA SAHAKARI BANK LTD.	0.39	0.00	0.00	0.05	0.00	0.00	0.04	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	4.28	11.64	271.96	0.20	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	4.18	0.58	13.88	0.24	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.50	0.02	4.00	0.10	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	7.40	0.05	0.68	0.60	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	12.76	8.44	66.14	0.30	0.00	0.00	0.07	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	3.25	0.00	0.00	0.05	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.14	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.	0.99	0.00	0.00	0.20	0.00	0.00	0.04	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.	1.96	0.78	39.80	0.25	0.00	0.00	0.04	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.22	0.00	0.00	0.05	0.00	0.00	0.04	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.60	0.12	20.00	0.06	0.00	0.00	0.04	0.00	0.00
44	WOMEN CO-OP BANK LTD.	0.18	1.50	833.33	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>38.85</b>	<b>23.13</b>	<b>59.54</b>	<b>2.10</b>	<b>0.00</b>	<b>0.00</b>	<b>0.53</b>	<b>0.00</b>	<b>0.00</b>
45	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.05	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	1.20	0.24	20.00	0.05	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>1.80</b>	<b>0.24</b>	<b>13.33</b>	<b>0.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>450.00</b>	<b>49.42</b>	<b>10.98</b>	<b>40.00</b>	<b>0.67</b>	<b>1.68</b>	<b>3.00</b>	<b>0.00</b>	<b>0.00</b>

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

(Amt in crores)

SR. No.	Name of the Bank	OTHERS			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	51.17	0.00	0.00	813.05	236.36	29.07
2	BANK OF BARODA	22.07	0.00	0.00	387.78	12.16	3.14
3	BANK OF INDIA	83.00	166.89	201.07	432.52	374.25	86.53
4	BANK OF MAHRASHTRA	12.00	26.09	217.42	175.11	50.78	29.00
5	CANARA BANK	26.10	0.12	0.46	503.12	60.88	12.10
6	CENTRAL BANK OF INDIA	11.05	0.00	0.00	161.77	49.06	30.33
7	INDIAN BANK	1.00	0.00	0.00	48.46	4.92	10.15
8	INDIAN OVERSEAS BANK	1.00	0.00	0.00	108.63	1.76	1.62
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	165.53	4.12	2.49
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	6.80	0.01	0.15
11	UNION BANK OF INDIA	24.13	0.01	0.04	296.00	296.30	100.10
12	UCO BANK	4.00	3.08	77.00	41.52	4.60	11.08
	<b>SUB TOTAL</b>	<b>238.02</b>	<b>196.19</b>	<b>82.43</b>	<b>3140.29</b>	<b>1095.20</b>	<b>34.88</b>
13	AXIS BANK	1.00	0.00	0.00	115.78	0.00	0.00
14	BANDHAN BANK	0.00	0.00	0.00	13.83	2.98	21.55
15	CSB BANK LIMITED	0.00	0.50	0.00	9.85	12.82	130.15
16	DCB BANK	1.00	0.00	0.00	23.79	0.98	4.12
17	FEDERAL BANK	0.00	0.00	0.00	44.18	104.23	235.92
18	HDFC BANK	20.89	0.37	1.77	475.27	35.81	7.53
19	ICICI BANK	2.00	0.00	0.00	263.48	150.03	56.94
20	INDUSIND BANK	0.00	0.00	0.00	88.02	83.03	94.33
21	J & K BANK	0.00	0.00	0.00	1.21	0.08	6.61
22	KARNATAKA BANK	1.00	0.08	8.00	67.84	20.86	30.75
23	KARUR VYASYA BANK	0.00	0.00	0.00	2.41	0.62	25.73
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	65.58	14.87	22.67
25	RBL BANK	2.09	0.00	0.00	58.56	0.00	0.00
26	SOUTH INDIAN BANK	1.00	0.12	12.00	38.02	10.32	27.14
27	YES BANK	0.00	0.00	0.00	118.55	45.53	38.41
28	IDBI BANK	1.00	0.00	0.00	76.72	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	1.19	0.00	0.00
	<b>SUB TOTAL</b>	<b>30.98</b>	<b>1.07</b>	<b>3.45</b>	<b>1464.28</b>	<b>482.16</b>	<b>32.93</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	5.58	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	41.92	15.49	36.95
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	55.94	2.38	4.25
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	0.22	0.00	8.86	0.42	4.74
34	GOA STATE CO-OP BANK LTD.	7.00	0.37	5.29	183.45	11.46	6.25
35	GOA URBAN CO-OP BANK LTD.	1.00	0.00	0.00	87.61	13.69	15.63
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	5.45	0.06	1.10
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	1.15	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.	0.00	0.00	0.00	28.79	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.	0.00	0.02	0.00	41.28	0.80	1.94
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	7.42	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	16.20	3.10	19.14
44	WOMEN CO-OP BANK LTD.	0.00	0.42	0.00	1.19	1.92	161.34
	<b>SUB TOTAL</b>	<b>8.00</b>	<b>1.03</b>	<b>12.88</b>	<b>484.84</b>	<b>49.32</b>	<b>10.17</b>
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	0.64	25.10
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	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	0.00	0.63	0.00	5.49	0.87	15.85
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.63</b>	<b>0.00</b>	<b>10.59</b>	<b>1.51</b>	<b>14.26</b>
	<b>GRAND TOTAL</b>	<b>277.00</b>	<b>198.92</b>	<b>71.81</b>	<b>5100.00</b>	<b>1628.19</b>	<b>31.93</b>

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

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.06.2020, 31.12.2020, 31.03.2021 and 30.06.2021 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.06.2020	31.12.2020	31.03.2021	30.06.2021
i	Total Deposits	N.A.	84699	89205	90236	92525
ii	Total Advances	N.A.	24040	28703	30267	30233
iii	C.D. Ratio	N.A.	28.38	32.18	33.54	32.68
iv	Total PSA Outstanding	N.A.	6477.09	8459	8959.30	10086.60
	%age of PSA to Total Advances	40%	26.94%	35.27%	37.35%	38.57%*
v	DIR Advances	N.A.	0.67	0.76	2.09	1.16
	%age of DIR Adv. to Total Advances	1%	0.00	0	0.01%	0.00%
vi	Weaker Section Advances	N.A.	1326.64	1464.43	1521.15	1572.71
	%age of Weaker Sec. Adv. to Total Adv.	10%	5.52	5.10%	5.02 %	6.00%
vii	SC/ST Advances	N.A.	71.8	108.13	108.18	114.08
	%age of SC/ST* Adv. To Total Advances	5%	0.30	0.38%	0.36%	0.43%
viii	Advances to Women	N.A.	2088.1	2358.61	3289.75	3802.18
	%age of Adv. to Women to Total Adv.	10%	8.69	8.22%	10.87%	14.50%

\* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2021.

**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2021**

(Amount in crores)

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	19664.03	8687.00	44.18
2	BANK OF BARODA	7221.52	1129.10	15.64
3	BANK OF INDIA	9913.55	1636.45	16.51
4	BANK OF MAHRASHTRA	1052.98	618.31	58.72
5	CANARA BANK	10237.45	2356.69	23.02
6	CENTRAL BANK OF INDIA	2779.35	602.36	21.67
7	INDIAN BANK	772.63	568.15	73.53
8	INDIAN OVERSEAS BANK	1613.46	466.08	28.89
9	PUNJAB NATIONAL BANK	1738.00	864.00	49.71
10	PUNJAB AND SIND BANK	27.08	20.00	73.86
11	UNION BANK OF INDIA	9737.88	1658.78	17.03
12	UCO BANK	727.97	150.77	20.71
	<b>SUB TOTAL</b>	<b>65486.58</b>	<b>18757.69</b>	<b>28.64</b>
13	AXIS BANK	2209.21	640.74	29.00
14	BANDHAN BANK	50.69	30.98	61.12
15	CSB BANK LIMITED	121.04	52.25	43.17
16	DCB BANK	339.94	16.11	4.74
17	FEDERAL BANK	584.49	409.49	70.06
18	HDFC BANK	9414.32	2576.28	27.37
19	ICICI BANK	3145.46	1515.74	48.19
20	INDUSIND BANK	842.95	555.56	65.91
21	J & K BANK	21.24	34.11	160.59
22	KARNATAKA BANK	788.86	339.22	43.00
23	KARUR VYASYA BANK	39.08	29.71	76.02
24	KOTAK MAHINDRA BANK	725.82	517.60	71.31
25	RBL BANK	511.45	33.96	6.64
26	SOUTH INDIAN BANK	355.27	423.14	119.10
27	YES BANK	616.16	396.99	64.43
28	IDBI BANK	909.88	190.41	20.93
29	IDFC FIRST BANK	513.36	27.74	5.40
	<b>SUB TOTAL</b>	<b>21189.22</b>	<b>7790.03</b>	<b>36.76</b>
30	APNA SAHAKARI BANK LTD.	26.23	91.92	350.44
31	BICHOLIM URBAN CO-OP BANK LTD.	530.80	295.68	55.70
32	CITIZEN CO-OP BANK LTD,	166.36	84.75	50.94
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	123.06	117.91	95.82
34	GOA STATE CO-OP BANK LTD.	1990.48	1187.59	59.66
35	GOA URBAN CO-OP BANK LTD.	868.95	541.52	62.32
36	GP PARSIK SAHAKARI BANK LTD.	18.40	14.01	76.14
37	KONKAN MERCANTILE CO-OP BANK LTD.	3.21	10.00	311.53
38	MADGAON URBAN CO-OP BANK LTD.	190.58	55.05	28.89
39	NKGSB CO-OP BANK LTD.	0.23	0.26	113.04
40	PMC BANK LTD.	147.06	44.87	30.51
41	SARASWAT CO-OP BANK LTD.	1295.92	914.21	70.55
42	SHAMRAO VITHAL CO-OP BANK LTD.	84.67	69.60	82.20
43	TJSB SAHAKARI BANK LTD.	174.51	176.41	101.09
44	WOMEN CO-OP BANK LTD.	73.36	48.65	66.32
	<b>SUB TOTAL</b>	<b>5693.82</b>	<b>3652.43</b>	<b>64.15</b>
45	AU SMALL FINANCE BANK LTD.	79.99	22.78	28.48
46	JANA SMALL FINANCE BANK LTD.	52.45	0.11	0.21
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	23.27	9.77	41.99
	<b>SUB TOTAL</b>	<b>155.71</b>	<b>32.66</b>	<b>20.97</b>
	<b>GRAND TOTAL</b>	<b>92525.33</b>	<b>30232.81</b>	<b>32.68</b>



**OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2021)**

(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 Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	1011.21	21.54	2	0.00	0.00	74	1.46	0.03
2	BANK OF BARODA	440.94	39.18	4	0.11	0.01	4828	122.18	10.82
3	BANK OF INDIA	1104.13	67.24	0	0.00	0.00	0	0.00	0.00
4	BANK OF MAHRASHTRA	739.65	98.99	0	0.00	0.00	1090	25.65	4.15
5	CANARA BANK	1444.55	60.97	617	0.60	0.03	14063	513.82	21.80
6	CENTRAL BANK OF INDIA	335.28	54.79	31	0.45	0.07	1907	39.57	6.57
7	INDIAN BANK	47.91	38.66	0	0.00	0.00	255	11.15	1.96
8	INDIAN OVERSEAS BANK	168.31	35.30	0	0.00	0.00	944	12.64	2.71
9	PUNJAB NATIONAL BANK	184.08	19.56	0	0.00	0.00	0	0.00	0.00
10	PUNJAB AND SIND BANK	10.21	48.27	0	0.00	0.00	5	0.28	1.40
11	UNION BANK OF INDIA	1016.25	61.62	0	0.00	0.00	10711	404.43	24.38
12	UCO BANK	87.49	58.17	0	0.00	0.00	1860	38.17	25.32
	<b>SUB TOTAL</b>	<b>6590.01</b>	<b>45.28</b>	<b>654</b>	<b>1.16</b>	<b>0.01</b>	<b>35737</b>	<b>1169.35</b>	<b>7.93</b>
13	AXIS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
14	BANDHAN BANK	30.83	88.90	0	0.00	0.00	7424	24.53	79.18
15	CSB BANK LIMITED	20.55	36.14	0	0.00	0.00	31	0.31	0.59
16	DCB BANK	4.12	24.44	0	0.00	0.00	9	0.14	0.87
17	FEDERAL BANK	195.69	64.43	0	0.00	0.00	4974	88.58	21.63
18	HDFC BANK	337.46	12.90	0	0.00	0.00	8361	31.84	1.24
19	ICICI BANK	198.82	15.53	0	0.00	0.00	1080	41.49	2.74
20	INDUSIND BANK	304.74	51.09	0	0.00	0.00	458	6.14	1.11
21	J & K BANK	17.42	51.92	0	0.00	0.00	184	12.46	36.53
22	KARNATAKA BANK	188.99	29.59	0	0.00	0.00	3119	58.63	17.28
23	KARUR VYASYA BANK	16.52	52.16	0	0.00	0.00	30	1.08	3.64
24	KOTAK MAHINDRA BANK	70.34	12.70	0	0.00	0.00	27	8.24	1.59
25	RBL BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	SOUTH INDIAN BANK	299.13	70.84	0	0.00	0.00	0	0.00	0.00
27	YES BANK	112.11	27.06	0	0.00	0.00	5	0.37	0.09
28	IDBI BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	0.04	0.16	0	0.00	0.00	0	0.00	0.00
	<b>SUB TOTAL</b>	<b>1796.76</b>	<b>22.73</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>25702</b>	<b>273.81</b>	<b>3.51</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.	14.95	5.09	0	0.00	0.00	14	0.35	0.12
32	CITIZEN CO-OP BANK LTD,	60.41	69.41	0	0.00	0.00	209	36.73	43.34
33	CITIZEN CREDIT CO-OPERATIVE BANK	855.20	683.18	0	0.00	0.00	83	10.38	8.80
34	GOA STATE CO-OP BANK LTD.	287.04	23.89	0	0.00	0.00	304	5.28	0.44
35	GOA URBAN CO-OP BANK LTD.	448.69	81.88	0	0.00	0.00	1665	63.69	11.76
36	GP PARSIK SAHAKARI BANK LTD.	0.72	11.75	0	0.00	0.00	8	0.25	1.78
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.	3.72	6.67	0	0.00	0.00	37	0.92	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.	3.63	0.40	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.	4.64	2.30	0	0.00	0.00	28	2.67	1.51
44	WOMEN CO-OP BANK LTD.	1.91	3.98	0	0.00	0.00	42	0.26	0.53
	<b>SUB TOTAL</b>	<b>1680.91</b>	<b>45.60</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>2390</b>	<b>120.53</b>	<b>3.30</b>
45	AU SMALL FINANCE BANK LTD.	11.55	50.70	0	0.00	0.00	130	4.03	17.69
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	7.37	66.94	0	0.00	0.00	1862	4.99	51.07
	<b>SUB TOTAL</b>	<b>18.92</b>	<b>169.84</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1992</b>	<b>9.02</b>	<b>27.62</b>
	<b>GRAND TOTAL</b>	<b>10086.60</b>	<b>38.57</b>	<b>654</b>	<b>1.16</b>	<b>0.00</b>	<b>65821</b>	<b>1572.71</b>	<b>6.00</b>

**ADVANCES TO SC, ST & WOMENS AS ON 30.06.2021**

(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	361	17.62	0.38	319	6.55	0.14	15761	1000.68	21.41
2	BANK OF BARODA	149	5.66	0.50	314	5.31	0.47	6274	230.13	20.38
3	BANK OF INDIA	103	3.82	0.23	148	4.65	0.28	9467	389.76	23.82
4	BANK OF MAHRASHTRA	66	2.48	0.40	99	2.02	0.33	1213	45.80	7.41
5	CANARA BANK	1044	23.20	0.98	311	4.12	0.17	17676	481.48	20.43
6	CENTRAL BANK OF INDIA	163	6.32	1.05	224	2.40	0.40	2532	122.13	20.28
7	INDIAN BANK	37	1.29	0.23	22	0.28	0.05	707	22.49	3.96
8	INDIAN OVERSEAS BANK	55	0.77	0.17	36	1.12	0.24	2412	66.09	14.18
9	PUNJAB NATIONAL BANK	25	1.35	0.16	9	0.34	0.04	712	60.88	7.05
10	PUNJAB AND SIND BANK	2	0.17	0.85	0	0.00	0.00	63	4.82	24.10
11	UNION BANK OF INDIA	73	3.72	0.22	65	1.98	0.12	8532	267.40	16.12
12	UCO BANK	78	2.05	1.36	156	2.09	1.39	1475	36.35	24.11
	<b>SUB TOTAL</b>	<b>2156</b>	<b>68.45</b>	<b>0.46</b>	<b>1703</b>	<b>30.86</b>	<b>0.21</b>	<b>66824</b>	<b>2728.01</b>	<b>18.50</b>
13	IDBI BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
14	AXIS BANK	31	0.13	0.42	1	0.00	0.00	7924	30.61	98.81
15	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	800	15.69	30.03
16	CSB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	97	1.43	8.88
17	DCB BANK	22	0.46	0.11	20	0.23	0.06	8129	135.15	33.00
18	FEDERAL BANK	2	0.10	0.00	4	0.25	0.01	17710	230.32	8.94
19	HDFC BANK	0	0.00	0.00	0	0.00	0.00	4536	378.64	24.98
20	ICICI BANK	77	1.67	0.30	73	1.08	0.19	3597	65.16	11.73
21	INDUSIND BANK	1	0.14	0.41	0	0.00	0.00	49	3.15	9.23
22	J & K BANK	28	0.44	0.13	3	0.03	0.01	1953	34.00	10.02
23	KARNATAKA BANK	110	6.76	22.75	0	0.00	0.00	50	2.41	8.11
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	2	0.04	0.01	0	0.00	0.00	980	35.01	8.27
27	SOUTH INDIAN BANK	0	0.00	0.00	0	0.00	0.00	3	0.02	0.01
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	233	3.11	11.21
	<b>SUB TOTAL</b>	<b>273</b>	<b>9.74</b>	<b>0.13</b>	<b>101</b>	<b>1.59</b>	<b>0.02</b>	<b>46061</b>	<b>934.70</b>	<b>12.00</b>
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	16	0.20	0.22
31	BICHOLIM URBAN CO-OP BANK LTD.	112	2.04	0.69	0	0.00	0.00	969	29.03	9.82
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	95	19.67	23.21
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	64	7.91	6.71
34	GOA STATE CO-OP BANK LTD.	2	0.00	0.00	0	0.00	0.00	1341	34.01	2.86
35	GOA URBAN CO-OP BANK LTD.	4	0.04	0.01	24	0.48	0.09	1000	25.30	4.67
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
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	36	0.90	1.63
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	143	9.67	5.48
44	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	42	0.26	0.53
	<b>SUB TOTAL</b>	<b>118</b>	<b>2.08</b>	<b>0.06</b>	<b>24</b>	<b>0.48</b>	<b>0.01</b>	<b>3706</b>	<b>126.95</b>	<b>3.48</b>
45	AU SMALL FINANCE BANK	3	0.08	0.35	0	0.00	0.00	121	3.29	14.44
46	JANA SMALL FINANCE BANK LTD.	0	0.00	0.00	0	0.00	0.00	5	0.05	45.45
47	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	#DIV/0!	0	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	216	0.54	5.53	114	0.26	2.66	2886	9.18	93.96
	<b>SUB TOTAL</b>	<b>219</b>	<b>0.62</b>	<b>1.90</b>	<b>114</b>	<b>0.26</b>	<b>0.80</b>	<b>3012</b>	<b>12.52</b>	<b>38.33</b>
	<b>GRAND TOTAL</b>	<b>2766</b>	<b>80.89</b>	<b>0.31</b>	<b>1942</b>	<b>33.19</b>	<b>0.13</b>	<b>119603</b>	<b>3802.18</b>	<b>14.50</b>

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

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.06.2020, 31.03.2021 and 30.06.2021 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.		
June 2020	416	1.05	848	13.92	335	17.09	1559	32.06
Mar 2021	9139	25.34	10605	186.50	1512	128.89	21256	340.73
June 2021	1424	3.19	2413	36.69	548	34.53	4385	74.41

**b) Position of NPA in Mudra Accounts as on 30.06.2021**

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	18544	145.76	3742	51.58
KISHORE	16988	958.34	1626	20.79
TARUN	3900	599.71	440	25.24
<b>TOTAL</b>	39432	1703.81	5508	97.61
				<b>5.72%</b>

**Present Position of Lending under various Atmanirbhar Scheme**

**KCC TO 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
<b>JUNE 20</b>	<b>82</b>	<b>2.82</b>	<b>899</b>	<b>14.27</b>	<b>558</b>	<b>208</b>
<b>JUNE 21</b>	<b>105</b>	<b>3.46</b>	<b>1091</b>	<b>16.42</b>	<b>619</b>	<b>295</b>

**KCC TO 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
<b>JUNE 20</b>	<b>41</b>	<b>1.88</b>	<b>2098</b>	<b>15.68</b>	<b>761</b>	<b>507</b>
<b>JUNE 21</b>	<b>47</b>	<b>2.98</b>	<b>2170</b>	<b>19.68</b>	<b>959</b>	<b>623</b>

**KCC TO CROP**

Name of Bank	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
<b>JUNE 20</b>	<b>578</b>	<b>8.99</b>	<b>6927</b>	<b>69.71</b>	<b>2996</b>	<b>1918</b>
<b>JUNE 21</b>	<b>549</b>	<b>9.18</b>	<b>7902</b>	<b>86.26</b>	<b>3208</b>	<b>1673</b>

**PM SVANidhi**

	Total Applications Sourced	Sanctioned Amt (Lacs)	Disbursed Amt (Lacs)
<b>MARCH 21</b>	<b>1160</b>	<b>1037</b>	<b>992</b>
<b>JUNE 21</b>	<b>1284</b>	<b>1154</b>	<b>1033</b>

**a) Position of Stand – up India Position as on June 2021**

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
26	6.52	417	57.03	35	6.54

**b) SELF HELP GROUP – Comparative Report as on June 2020 and June 2021**

(Amt in Cr)

	As on 30.06.2020	As on 30.06.2021
<b>Total number of SHGs</b>	4746	5418
<b>Outstanding (Amt in cr)</b>	26.15	37.94
<b>Total number of SHGs Credit Linked During the FY</b>	94	303
<b>Amount ( in cr)</b>	3.02	4.99



**Progress in Government Sponsored Schemes****a) Review of Government Sponsored Schemes as on 30.06.2021**

Sr No	Scheme	Target	Position as on 30.06.2021			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	32	11	3	4	4
2	PMEGP - KVIC	32	63	17	32	14
3	PMEGP - KVIB	32	41	11	14	16
	<b>PMEGP TOTAL</b>	<b>96</b>	<b>115</b>	<b>31</b>	<b>50</b>	<b>34</b>

**b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2021**

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	STATE BANK OF INDIA	277	8.66	73	1.58	26.35	18.24
2	BANK OF BARODA	185	5.75	15	0.65	8.11	11.30
3	BANK OF INDIA	549	20.31	119	6.29	21.68	30.97
4	BANK OF MAHRASHTRA	161	27.96	16	0.95	9.94	3.40
5	CANARA BANK	479	24.76	61	1.99	12.73	8.04
6	CENTRAL BANK OF INDIA	46	2.08	1	0.09	2.17	4.33
7	INDIAN BANK	10	0.46	2	0.03	20.00	6.52
8	INDIAN OVERSEAS BANK	6	0.62	0	0	0.00	0.00
9	PUNJAB NATIONAL BANK	21	1.81	11	0.99	52.38	54.70
10	UNION BANK OF INDIA	2169	50.59	145	1.76	6.69	3.48
11	UCO BANK	31	1.46	13	0.16	41.94	10.96
12	HDFC BANK	364	9.33	9	0.05	2.47	0.54
13	KARUR VYSYA BANK	15	2.44	0	0.00	0.000	0.00
14	GOA STATE CO-OP BANK LTD.	261	5.17	54	0.59	20.69	11.41
	<b>GRAND TOTAL</b>	<b>4574</b>	<b>161.40</b>	<b>519</b>	<b>15.13</b>	<b>11.34</b>	<b>9.37</b>

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	02.09.2021
2	Self Help Group	02.09.2021
3	Govt. Sponsored Schemes	02.09.2021
4	Financial Inclusion	02.09.2021

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