

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

Agenda & Background Papers for

119th SLBC Meeting

VENUE:
TAJ VIVANTA,
Panaji - Goa

Date: 24th NOVEMBER 2022

Time: 11.00 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

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

INDEX

Agenda Point No.	Particulars	Page No.
1	Confirmation of Minutes of 118th SLBC Meeting dated 23.08.2022	2 - 9
2	Position in respect of Action Points of last meeting.	10
3	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	
	a. Banking scenario of the State	11
	b. Details of Business Correspondents / Customer Service Point (BC/CSP)	11
	c. List of Unbanked villages	11
	d. Review of Financial literacy initiatives by banks (particularly digital financial literacy).	12
	e. Status of Financial Inclusion (PMJDY).	12-13
	f. Govt Security Schemes (PMSBY PMJJBY and APY)	14-15
4	Review of Credit disbursement by banks	
	a. Review of Performance under ACP	16-21
	b. Review of Priority Sector Lending.	22-25
5	Pradhan Mantri MUDRA Yojana (PMMY)	
	a. Progress in Lending for last four quarters	26
	b. Position of NPA in Mudra Accounts as on 30.09.2022	
6	a) Comparative Report -Position of Lending under various Atmanirbhar Schemes for quarter ending Sept 2021 and Sept 2022	27
7	a) Position of Stand up India as on 30.09.2022	28
	b) Comparative Report on Self help Groups as on Sept 2021 and Sept 2022	
8	Government Sponsored Schemes	
	c) Review of Government Sponsored Schemes as on 30.09.2022	29
	d) Schematic lending, Certificate Cases and Recovery of NPAs	
9	The quarterly meetings of Steering Sub Group of SLBC Goa for 30.09.2022	30
10	Any other item, with the permission of the Chair.	31

Confirmation of minutes of the 118th SLBC Meeting dated 23.08.2022

The Minutes of the 118th SLBC meeting for the quarter ended March 2022 (held on 23.08.2022) were circulated and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 118TH SLBC MEETING HELD ON 23RD August 2022

The 118th meeting of the State Level Bankers Committee, Goa State, was held at Vivanta by Taj, on 23rd August 2022 under the Chairmanship of Dr. V. Candavelou, Principal Secretary (Finance), Shri Vikas Gaunekar, Additional Secretary, Govt. of Goa Government of Goa. State Bank of India was represented by Shri Jogendra Pal Singh, General Manager and SLBC Convenor. The Other dignitaries present were Smt. Smita C. Kumar, Regional Director, RBI, Goa and Shri Milind Bhirud, General Manager, NABARD attended the meet. 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. Jogendra Pal Singh, General Manager and SLBC Convenor.

Mr. Singh extended warm welcome to Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa & Shri Milind Bhirud, General Manager, NABARD, Goa.

He also welcomed Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the **118th SLBC**.

While focusing on the achievement for the quarter ended June 2022:

He congratulated all the member banks and was proud that all the banks have taken pro-active measures for **100%** digital penetration. In the South Goa, the position has slightly improved from **90%** to **92%** in Savings Bank account and from **83%** to **85%** in Current account. However, he urged the member banks to ensure that 100% digital penetration is achieved by September 22.

Regarding ACP (**Annual Credit Plan**), he Congratulated the member banks for the overall achievement under ACP for the quarter ending **June 22** at **166%**. The comparative performance for the quarter ending **June 21** was **128%**. He informed the chair that all the Banks together will exceed the ACP target of **Rs.5800 Crs**

Mr. Singh congratulated the Member Banks for achieving the benchmark target of 40% for the last three consecutive quarters. He informed the house that the total Priority Sector Lending is at **42.73%** of total advances as on June 22 up from **38.57%** as on June 21 and at **42.41%** as on March 22.

He informed the house that, In spite of disbursing Rs.2415 Crs during the quarter ending June 22, the CD ratio for the quarter ended June 22 is at **31.12%** vis a vis **31.56%** as on March 22. Mr. Singh informed the house that the decrease is mainly due to reduced export during the quarter and non utilisation of the limit by the units. He sincerely requested member banks to achieve the benchmark at 40% as suggested by Principal Secretary (Finance) in the last SLBC. Government has undertaken multitude of schemes focussing on beneficiaries catering to their diverse needs in a comprehensive and convergent manner. He informed that he understands that Banks have received around **1200** applications from Animal Husbandry Department towards Dairy loans. He instructed the Bankers to contact the farmers and financial support needs to be extended without delay. He also informed that Banks have started contacting these farmers. Government has shortlisted around **40000** farmers, who have been given Krishi Card and who may need KCC support in due course. Banks to cooperate with the Government department when they hold camps to cover these farmers.

He expressed his happiness that Banks have undertaken **103** camps for the quarter ended June 22 as against the target of 84.

He urged the Banks to give more focus on

1. Pradhan Mantri Awaas Yojana (both Grameen & Urban)
2. Pradhan Mantri SVANidhi Scheme (2nd and 3rd phase)
3. Pradhan Mantri Mudra Yojana.
4. Finance to Self Help Group
5. Stand Up India

Applications received under Government sponsored schemes should be immediately dealt with in a timeline of 15 days.

With these few words, he concluded his speech.

Smt. Smita C. Kumar, Regional Director, RBI, Goa.

Madam extended warm welcome to Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Vikas Gaunekar, Additional Secretary Finance, Govt. of Goa, Shri Jogendra Pal Singh GM & SLBC Convenor & Shri Milind Bhirud, General Manager, NABARD, Goa.

She also welcome Senior Executives of Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 118th SLBC.

She informed the house that as per SLBC data for the State, as a percentage of total advances, the priority sector lending (PSL) reported has improved to 42.73% (as below). The position this quarter has remained above 40% and it needs to be maintained for the upcoming quarters.

She further informed that as per SLBC data for the State, the CD ratio has declined marginally from 30.58 % to 30.12 %. All banks need to pull up their socks and show drastic improvement in their respective credit portfolios.

As far as ACP is concerned, against the Annual target of Rs.5800 Crores the achievement stood at Rs.2414.77 Crores (41.63%) as on end of June 2022.

She appreciated all the banks for achieving around 40 percent of the ACP targets in the first quarter itself. But still some concerns remain such as agri infrastructure (1.27 %), education (9.05 %), housing (11.81%), social infrastructure (0.00 %) and others (8.64 %). She advised all banks to improve lending for these sectors in the ensuing quarters.

There is a slight increase in zero balance accounts from 14,367 to 14,481. She advised all banks to expedite funding all the remaining accounts wherever feasible.

She observed that there are PMJJBY at 3,21,192 (increase of 32,617 accounts over quarter) and PMSBY total account at 8,52,525 (increase of 60,130 accounts over quarter). Atal Pension Yojana (APY) total accounts at 82,248 (increase of 14,690 accounts quarterly). Banks should make efforts to increase coverage of these schemes.

Considering the crucial role of Business Correspondents (BCs) in ensuring delivery of financial services at the grassroots level, especially in the hinterlands, it is important that their operations are monitored and reviewed on a regular basis.

As per the data sent to us by FIDD, CO 309 out of 842 (43.6 %) BCs are inactive in the State of Goa. As per the data collated by SLBC, Goa there are 68 BC/CSPs in the State of Goa. RBI would like to deliberate the data inconsistency and also assess the concerns related to inactive BCs. She informed that she believes that deliberations at a common forum will help us understand the issue and mitigate concerns, if any, related to customer service at the last mile.

She informed that FIDD, Panaji has written a letter to Registrar of Companies (ROC), Goa requesting to take steps to get all eligible companies onboarded on TReDS, by initially focusing on the large companies in the eligible group. Also, details of eligible

companies which are yet to be onboarded has also been sought from ROC, so that familiarization sessions office is following up with ROC, Goa to get the details at the earliest. With these few words, Madam concluded her speech.

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

He extended warm welcome to Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri. Vikas Gaunekar, Additional Secretary Finance, Govt. of Goa, Shri. Jogendra Pal Singh GM & SLBC Convenor & Smt. Smita C. Kumar, Regional Director, RBI, Goa.

He informed that performance under ACP for the quarter ended June 2022 shows **achievement of 41%** of the allocated targets under PSA for the year 2022-23. In Crop Loan, the overall achievement is 37% as against achievement of 32% in ATL. Agri Infra the achievement is Only 1.27% achievement against targets of Rs 30 crore, which needs to be improved further in the balance quarters.

He informed the house that a meeting was held by Sec. Agri in first week of August on KCC saturation under AH and Fisheries activities. He instructed banks to focus more on farmers having Krishi Cards.

He informed the house that the overall CD ratio is at 30%. Banks to identify potential entrepreneurs and to consider Agri Infra projects for finance, which will help them to increase the overall CD ratio. Banks to avail Government subsidy schemes/Interest subvention scheme and the Credit guarantee scheme to increase lending.

He informed the house that under PSA, advance to SC/ST sector is only 0.44% of the total advance and requested Bankers to focus more in this area.

As far as Credit linkage of SHGs is concerned, the position is not at acceptable level. Further lending to the SHGs is required as the quality of advance is standard, and the Bankers have gained good experience in this line.

For PMJDY and FLC, banks have made good progress and the good work done should continue in future. With these few words, he concluded his speech.

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

He extended warm welcome to Shri. J. P. Singh, General Manager & SLBC Convenor, SBI, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa, Shri. Milind Bhirud, General Manager, NABARD, Goa.

He also welcomed Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the **118th SLBC**.

On perusing the agenda, he expressed his happiness that the Priority sector lending has improved from 42.41% to 42.73%. This means more credit given to the priority sector, which is in tune with the expectation of the Government.

The digitization pace in South Goa is slow. Banks to achieve 100% digitization of South Goa District by September 2022 without exception.

The achievements can be measured only on the basis of timely reporting by Banks. It has been brought to my notice that 4 Banks have not uploaded the data on the SLBC portal. SLBC to ensure that all the Banks to upload the data in the next quarter.

He requested the Banks to make efforts to get the PMJDY accounts funded. Although, Goa is better vis a vis Pan-India average, we can still improve further in this area.

He informed the house that Government of Goa has introduced Property Register. All the Banks to use this facility to register the mortgage charge for the loan facility offered by them to its customer. SLBC to provide user ID and coordinate for on boarding the Banks by 15.09.2022. This facility is internet based and can be accessed through Goaonline.gov.in.

With regard to Unbanked Villages within radius of 5 Kms, SBI, UBI, HDFC, AXIS & BOI has been given the task to open the branch. As per the directions from the Union Home Minister, I request the Regional Heads of these banks to expedite establishment of the branches. Any difficulties/hindrances in establishing the same may be brought to my notice.

I am Happy that all the Banks together has achieved the overall ACP target for the quarter. In segment, you have achieved under the crop loans, Export credit & MSME loans. However, the performance is poor in Priority Housing Loans, Education loans, Infra loans to agriculture, Social infrastructure and Renewable energy. He requested the banks not to be complacent by sticking to the target as

We can achieve even more. Government has given you the list of around 41000 farmers who will need finance for agriculture and allied activities.

Agriculture, Animal Husbandry and Fisheries department will be holding camps to garner loan applications from the farmers. I request all the banks to participate in the camps and sanction and disburse the loans as requested by the farmers.

CD ratio is a matter for concern. It has decreased to 31.12%. Government is giving you the full support by giving the leads of the farmers, who will be interested in loan. Contact these farmers and sanction them the loans. This will help to improve the CD ratio as well as your Priority sector advance.

Under financial inclusion it is heartening to note that the total amount disbursed under PMMY has increased to **Rs.119 Crs** for the quarter. He informed the house that he expects applications received from the fisheries department should be cleared within 10 days from the date of receipt. The status of the same may also be intimated to Fisheries department, so that we can accordingly report to GOI the correct position.

The rejection of 74 proposals out of 127 under PMEGP is still a concern. About the pending 9 application, these applications to be disposed of before 31.08.2022. ↗

Hon'ble PM is actively monitoring progress under APY, PMJJBY & PMSBY schemes. This is also reviewed every month. Bankers should also focus on Atal Pension Yojana (APY), PMJJBY and PMSBY schemes and market them in camp mode.

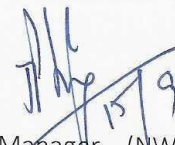
Finally, I appeal to all the senior bankers to convey all that has been discussed here in the SLBC with your staff down the line just you discuss your internal review meetings. Ensure that the credit is made available down to the last citizen, so that saturation is achieved.

With these few words, I wish to conclude my speech.

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

The meeting ended with a vote of thanks by Shri Bikash Basumatary, Deputy General Manager & SLBC Secretary, Goa. He assured the speakers that the issues raised during the deliberation, would be attended with utmost urgency and will be resolved at the earliest. This will not only result in pumping higher credit in the economy thereby resulting in revival of the lively hood of the common citizens of the State of Goa.

State Bank of India
SLBC, Goa
Date: 23.08.2022.


General Manager (NW-1) &
Convenor (SLBC)

Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased to 45%.	All Banks
2	Digitalisation of South Goa District	Ensure 100% digitisation of South Goa by the end of September 22.	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 as portal will be closed by 24.07.2022.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries department to be updated by the Banks by 31.08.2022.	All Banks
5	Financial Literacy Camps	More camps to be held and the target to be achieved. Citizens to be educated on precautions to be taken while responding to unknown calls.	All Banks/LDM
7	Property Register	SLBC to provide User ID to all the Banks	All banks
8	Coverage of Unbanked villages	Branches to be opened at the earliest.	SBI, UBI, BOI, Axis Bank and HDFC

Position in respect of Action Points of last quarter

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending improved from 42.73 % as on 30.06.2022 to 49.09 % as on 30.09.2022
2.	Digitization of South Goa District	All Banks	The Digitization position of South Goa District stands at 91.90% in Saving Banks and 86.41% in Current Accounts as on 30.09.2022.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	Position of Data uploading by all Banks have improved and there is NIL Default.
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is an increase in Zero Balance A/cs from 14481 as on 30.06.2022 to 16022 as on 30.09.2022. Banks are requested to contact the customers for funding.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the quarter, banks have sanctioned and disbursed 607 proposals as against 506 proposals for the quarter ended Sept, 21.
6.	Financial Literacy Camps	LDMs / All Banks	Banks were able to conduct 65 Camps against the target of 84 Camps for the quarter ended September, 22.
7.	Property Register	All Banks	SLBC is in touch with the concerned Govt Depts. / Officials and are awaiting further instructions from them.
8.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	UBI, Axis Bank and HDFC Bank have been instructed to open Branch/ or provide Extension Counter Services.

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

a) Banking Scenario of the State

There are total 1024 Bank Branches in the state catering to 15 lacs plus population. Out of which, 578 are in semi urban areas and 446 in rural villages.

Banking network as on 30.09.2022 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	106	101	135	206	241
Private Sector Banks	17	31	66	27	68	58	134
Co-operative Banks	13	15	46	16	43	31	89
Small Finance Banks	5	101	63	50	51	151	108
Total		252	281	194	297	446	578
Grand Total	47	533		491		1024	

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 30.09.2022

SR. No.	Name of the Bank	As on Sept 2022
1	STATE BANK OF INDIA	18
2	BANK OF BARODA	17
3	BANK OF INDIA	14
4	UNION BANK OF INDIA	17
5	CANARA BANK	3
	GRAND TOTAL	69

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)

●Coverage of unbanked villages within 5 kms radius

The villages have been allotted to various Banks as under:

Sr. No	Name of the village	Allotted to	Present Status
1	Cavorem	Axis Bank	Banks have been instructed to provide Services
2	Gocoldem	UBI	Banks have been instructed to provide Services
3	Sonauli	Bank of India	Matter being taken up at Govt. level to remove the name due to Two or Three families residing in the village. Survey being undertaken.
4	Satrem	HDFC Bank	Banks have been instructed to provide Services
5	Caranzol	SBI	Connectivity not available, BSNL instructed to provide the same. Thereafter, SBI will provide the Banking facility.

Hurdles / Issues of CSPs / Bank Mitras:

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

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 September 2022 is given below:

FLC CAMPS held by FL Centres during the quarter September 2022					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	7	14	21
2	SBI SOUTH DISTRICT	21	7	14	21
3	GOA STATE CO-OPERATIVE BANK	21	0	23	23
4	UNION BANK OF INDIA	21	0	0	0*
		84			65

* Union Bank of India has reported nil figures as their FL Centre is not operational

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for September 2022 quarter is Rs 152.17 cr. There is an increase of Rs 0.80 cr as compared to June 2022 (151.37 cr).

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 2022	September 2022
Number	14481	16022

Aadhar Seeding:

	June 2022	September 2022
Percentage	79.64%	79.74%

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.09.2022

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	Canara Bank	41587	0	24598	16989	41087	360421532.2	4924	18899	36131
2	Union Bank of India	39830	0	21757	18073	35043	224660939.9	2369	21638	27816
3	Bank of India	22430	0	12116	10314	22430	220270982.8	1520	19857	19893
4	Central Bank of India	10824	0	4994	5830	10824	46103079.77	1058	5948	9425
5	Punjab National Bank	9835	0	7153	2682	9835	88274185.26	969	4219	6316
6	Bank of Baroda	20149	0	10627	9522	20149	187857991.4	688	15497	15912
7	HDFC Bank Ltd	1671	1229	985	1915	2900	17752577.25	556	2900	1831
8	State Bank of India	3914	5447	4280	5081	9361	54902917.18	553	8359	8151
9	Indian Overseas Bank	3469	9303	7295	5477	12772	230735178.9	540	7026	6000
10	Indian Bank	3790	0	2029	1761	3790	14090462.14	474	3605	3045
11	Bank of Maharashtra	3335	0	1687	1648	3335	26817118	453	3040	3125
12	IDBI Bank Ltd.	271	2151	1412	1010	2422	12682118.16	337	1817	1877
13	UCO Bank	1277	1796	1571	1502	3073	21194643.79	269	1533	1852
14	ICICI Bank Ltd	55	163	148	70	218	484820.46	172	218	62
15	Axis Bank Ltd	257	421	518	160	678	3144543.35	134	587	493
16	Federal Bank Ltd	599	0	298	301	599	4457841.7	52	177	415
17	RBL Bank Ltd	448	0	0	448	448	634231.63	23	448	301
18	Indusind Bank Ltd	244	454	396	302	698	1517015.03	19	336	609
19	Kotak Mahindra Bank Ltd	68	0	46	22	68	73001.33	16	62	37
20	South Indian Bank Ltd	0	53	20	33	53	251949.35	5	38	41
21	Jammu & Kashmir Bank Ltd	23	0	10	13	23	38560	3	21	17
22	Punjab & Sind Bank	326	0	129	197	326	1012298.14	3	240	296
23	Karur Vysya Bank	4	0	3	1	4	2745	0	4	3
24	Yes Bank Ltd	1	0	1	0	1	1427.96	0	1	0
		164407	21017	102073	83351	180137	1521682161	16022	116470	143648

Percentage of Aadhar seeded Accounts: 79.74%

➤ Source – DFS site

f) Govt Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 30.09.2022

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	113644	324411
2	BANK OF BARODA	20740	57919
3	BANK OF INDIA	39350	95089
4	BANK OF MAHRASHTRA	6565	11164
5	CANARA BANK	44906	92694
6	CENTRAL BANK OF INDIA	9299	27810
7	INDIAN BANK	2825	4992
8	INDIAN OVERSEAS BANK	6769	14575
9	PUNJAB NATIONAL BANK	13617	64640
10	PUNJAB AND SIND BANK	428	937
11	UNION BANK OF INDIA	49237	127639
12	UCO BANK	3283	6698
	SUB TOTAL	310663	828568
13	AXIS BANK	1434	3735
14	CSB BANK LIMITED	14	24
15	DCB BANK	47	69
16	FEDERAL BANK	17	31
17	HDFC BANK	10447	17244
18	ICICI BANK	1530	1523
19	INDUSIND BANK	29	791
20	KARNATAKA BANK	15	15
21	KARUR VYASYA BANK	1979	3730
22	KOTAK MAHINDRA BANK	222	274
23	RBL BANK	572	896
24	SOUTH INDIAN BANK	340	788
25	YES BANK	151	198
	SUB TOTAL	16797	29318
26	APNA SAHAKARI BANK LTD.	190	274
27	BICHOLIM URBAN CO-OP BANK LTD.	102	1868
28	CITIZEN CO-OP BANK LTD,	58	199
29	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	58	112
30	GOA STATE CO-OP BANK LTD.	8090	18214
31	GOA URBAN CO-OP BANK LTD.	676	3412
32	NKGSB CO-OP BANK LTD.	110	58182
33	TJSB SAHAKARI BANK LTD.	945	98
34	WOMEN CO-OP BANK LTD.	0	128
	SUB TOTAL	10229	82487
35	AU SMALL FINANCE BANK LTD.	18	38
	SUB TOTAL	18	38
	GRAND TOTAL (September 2022)	337707	940411
	GRAND TOTAL (June 2022)	321192	852525
	Increase during the quarter	16515	87886

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.09.2022**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	25,365
2	UNION BANK OF INDIA	12,114
3	CENTRAL BANK OF INDIA	9,759
4	BANK OF INDIA	7,353
5	STATE BANK OF INDIA	6,003
6	BANK OF BARODA	5,050
7	HDFC BANK LTD	4,944
8	PUNJAB NATIONAL BANK	3,758
9	AXIS BANK	3,424
10	INDIAN OVERSEAS BANK	3,244
11	BANK OF MAHARASHTRA	1,717
12	INDIAN BANK	1,420
13	KARNATAKA BANK LIMITED	867
14	UCO BANK	819
15	IDBI BANK LTD	420
16	ICICI BANK LIMITED	369
17	PUNJAB AND SIND BANK	308
18	THE SOUTH INDIAN BANK LTD	168
19	RBL BANK LIMITED	159
20	THE FEDERAL BANK LTD	134
21	KOTAK MAHINDRA BANK	55
22	YES BANK LIMITED	38
23	THE JAMMU AND KASHMIR BANK LTD	19
24	THE KARUR VYSYA BANK LTD	17
25	BANDHAN BANK LIMITED	13
26	THE CATHOLIC SYRIAN BANK LIMITED	11
27	INDUSIND BANK LIMITED	9
28	DCB BANK LIMITED	3
	Grand Total (September 2022)	87,560
	Grand Total (June 2022)	82,248
	Increase during the quarter	5312

(Source: NSDL Site)

Review of Credit Disbursements by Banks**a) Review of Performance under ACP**

The comparative position of Annual Credit Plan for the Quarter ended September 2021 and September 2022 is as under:

(Rs. In crores)

Activity	ACP Target (for 2021-22)	Achievement under ACP 2020-21 upto 30.09.2021	% Achievement 30.09.2021	ACP Target (for 2022- 23)	Achievement under ACP upto 30.09.22	% Achievement 30.09.22
Crop loans	190.00	240.48	126.57	292.00	231.49	79.28
Agri Term loans	470.00	232.90	49.55	506.00	378.24	74.75
Sub Total AGRI	660.00	473.38	71.72	798.00	609.73	76.41
Agri Infrastructure	40.00	0.62	1.55	30.00	1.86	6.20
Ancillary Activities	240.00	114.77	47.82	152.00	234.56	154.32
Credit Potential for Agriculture	940.00	588.77	62.64	980.00	846.15	86.34
MSME	3250.00	1692.94	52.09	3880.00	2792.70	71.98
Export Credit	20.00	0.00	0.00	10.00	0.67	6.70
Education	120.00	26.77	22.31	120.00	29.05	24.21
Housing	450.00	116.64	25.92	560.00	140.12	25.02
Social Infrastructure	3.00	0.01	0.33	15.02	1.19	7.92
Renewable Energy	40.00	0.19	0.48	6.98	5.86	83.95
Others	277.00	150.57	54.36	228.00	32.03	14.05
TOTAL	5100.00	2575.89	50.51	5800.00	3847.77	66.34

The comparative position of Annual Credit Plan (**Quarterly Targets**) for the Quarter ended Sept 21 and Sept 22

(Rs. In crores)

Activity	ACP Target (for 2021-22)	Achievement under ACP 2020-21 upto 30.09.2021	% Achievement 30.09.2021	ACP Target (for 2022- 23)	Achievement under ACP upto 30.09.22	% Achievement 30.09.22
Crop loans	95.00	240.48	253.14	146.00	231.49	158.55
Agri Term loans	235.00	232.90	99.11	253.00	378.24	149.50
Sub Total AGRI	330.00	473.38	143.45	399.00	609.73	152.81
Agri Infrastructure	20.00	0.62	3.10	15.00	1.86	12.40
Ancillary Activities	120.00	114.77	95.64	76.00	234.56	308.63
Credit Potential for Agriculture	470.00	588.77	125.27	490.00	846.15	172.68
MSME	1625.00	1692.94	104.18	1940.00	2792.70	143.95
Export Credit	10.00	0.00	0.00	5.00	0.67	13.40
Education	60.00	26.77	44.62	60.00	29.05	48.42
Housing	225.00	116.64	51.84	280.00	140.12	50.04
Social Infrastructure	20.00	0.01	0.05	7.51	1.19	15.85
Renewable Energy	1.50	0.19	12.67	3.49	5.86	167.91
Others	138.50	150.57	108.71	114.00	32.03	28.10
TOTAL	2550	2575.89	101.02	2900	3847.77	132.68

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
SEPT 2022**

(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	34.40	20.85	60.61	105.00	9.03	8.60	139.40	29.88	21.43
2	BANK OF BARODA	14.00	11.22	80.14	18.00	58.69	326.06	32.00	69.91	218.47
3	BANK OF INDIA	7.10	2.88	40.56	79.50	94.58	118.97	86.60	97.46	112.54
4	BANK OF MAHRASHTRA	5.00	1.33	26.60	9.00	1.53	17.00	14.00	2.86	20.43
5	CANARA BANK	11.20	2.18	19.46	89.00	162.13	182.17	100.20	164.31	163.98
6	CENTRAL BANK OF INDIA	16.40	7.11	43.35	18.00	9.08	50.44	34.40	16.19	47.06
7	INDIAN BANK	1.90	1.46	76.84	2.00	0.00	0.00	3.90	1.46	37.44
8	INDIAN OVERSEAS BANK	4.70	7.43	158.09	9.00	1.90	21.11	13.70	9.33	68.10
9	PUNJAB NATIONAL BANK	2.80	0.01	0.36	4.00	0.00	0.00	6.80	0.01	0.15
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	11.00	72.37	34.00	20.87	61.38	49.20	31.87	64.78
12	UCO BANK	2.80	0.35	12.50	4.00	0.19	4.75	6.80	0.54	7.94
	SUB TOTAL	115.50	65.82	56.99	371.50	358.00	96.37	487.00	423.82	87.03
13	AXIS BANK	2.50	0.00	0.00	2.00	0.37	18.50	4.50	0.37	8.22
14	BANDHAN BANK	0.00	0.00	0.00	1.00	0.02	2.00	1.00	0.02	2.00
15	CSB BANK LIMITED	2.00	0.39	19.50	2.00	5.57	278.50	4.00	5.96	149.00
16	DCB BANK	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
17	FEDERAL BANK	92.10	109.36	118.74	0.20	0.70	350.00	92.30	110.06	119.24
18	HDFC BANK	10.00	0.27	2.70	29.00	2.23	7.69	39.00	2.50	6.41
19	ICICI BANK	8.40	16.82	200.24	20.00	0.15	0.75	28.40	16.97	59.75
20	INDUSIND BANK	1.00	0.00	0.00	1.70	1.30	76.47	2.70	1.30	48.15
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	19.00	15.35	80.79	5.00	0.85	17.00	24.00	16.20	67.50
23	KARUR VYASYA BANK	0.00	0.20	0.00	0.00	0.00	0.00	0.00	0.20	0.00
24	KOTAK MAHINDRA BANK	0.20	0.50	250.00	1.00	0.00	0.00	1.20	0.50	41.67
25	RBL BANK	3.40	0.13	3.82	7.50	0.84	11.20	10.90	0.97	8.90
26	SOUTH INDIAN BANK	4.60	15.94	346.52	2.00	0.00	0.00	6.60	15.94	241.52
27	YES BANK	1.20	0.00	0.00	4.00	0.00	0.00	5.20	0.00	0.00
28	IDBI BANK	3.00	1.00	33.33	4.00	0.27	6.75	7.00	1.27	18.14
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	147.50	159.96	108.45	79.60	12.30	15.45	227.10	172.26	75.85
30	APNA SAHAKARI BANK LTD.	1.00	0.00	0.00	1.00	0.00	0.00	2.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	1.00	0.00	0.00	0.00	0.00	0.00	1.00	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.	22.20	5.71	25.72	39.60	7.17	18.11	61.80	12.88	20.84
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.	1.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.80	0.00	0.00	2.00	0.25	12.50	2.80	0.25	8.93
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.50	0.00	0.00	0.50	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	29.00	5.71	19.69	54.90	7.92	14.43	83.90	13.63	16.25
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.00
	GRAND TOTAL	292.00	231.49	79.28	506.00	378.24	74.75	798.00	609.73	76.41

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPT 2022

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	3.60	1.39	38.61	13.00	0.45	3.46	156.00	31.72	20.33
2	BANK OF BARODA	2.10	0.02	0.95	9.00	0.75	8.33	43.10	70.68	163.99
3	BANK OF INDIA	2.10	0.00	0.00	10.40	16.89	162.40	99.10	114.35	115.39
4	BANK OF MAHRASHTRA	0.50	0.00	0.00	4.40	16.13	366.59	18.90	18.99	100.48
5	CANARA BANK	2.50	0.00	0.00	12.40	2.34	18.87	115.10	166.65	144.79
6	CENTRAL BANK OF INDIA	1.80	0.06	3.33	13.40	35.62	265.82	49.60	51.87	104.58
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.15	12.50	5.20	1.61	30.96
8	INDIAN OVERSEAS BANK	0.40	0.00	0.00	3.40	0.52	15.29	17.50	9.85	56.29
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	2.40	0.68	28.33	9.50	0.69	7.26
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	2.50	0.09	3.60	13.00	24.70	190.00	64.70	56.66	87.57
12	UCO BANK	0.20	0.00	0.00	2.40	0.10	4.17	9.40	0.64	6.81
	SUB TOTAL	16.10	1.56	9.69	85.00	98.33	115.68	588.10	523.71	89.05
13	AXIS BANK	0.06	0.00	0.00	3.00	0.00	0.00	7.56	0.37	4.89
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.32	16.00	4.00	0.34	8.50
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.02	0.00	4.00	5.98	149.50
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	0.36	7.20	97.34	110.42	113.44
18	HDFC BANK	3.70	0.00	0.00	11.00	8.10	73.64	53.70	10.60	19.74
19	ICICI BANK	1.88	0.00	0.00	10.00	1.03	10.30	40.28	18.00	44.69
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	6.00	1.30	21.67
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	0.40	0.00	0.00	4.00	0.12	3.00	28.40	16.32	57.46
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	0.00	0.00	6.26	0.50	7.99
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	0.97	5.79
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	8.72	15.94	182.80
27	YES BANK	0.36	0.00	0.00	2.00	0.00	0.00	7.56	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	1.20	120.00	8.20	2.47	30.12
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	10.00	0.00	0.00	57.00	11.15	19.56	294.10	183.41	62.36
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.04	0.00	0.00	0.00	0.00	1.00	0.04	4.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.00	0.00	6.70	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.02	0.00	0.00	0.20	0.00	0.00	0.72	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	3.00	0.26	8.67	6.80	125.00	1838.24	71.60	138.14	192.93
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	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	0.25	6.72
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	3.90	0.30	7.69	10.00	125.00	1250.00	97.80	138.93	142.06
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.10	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.10	0.00
	GRAND TOTAL	30.00	1.86	6.20	152.00	234.56	154.32	980.00	846.15	86.34

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPT 2022

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	380.00	311.62	82.01	2.00	0.67	33.50	23.00	20.43	88.83
2	BANK OF BARODA	115.00	79.68	69.29	1.00	0.00	0.00	7.20	1.43	19.86
3	BANK OF INDIA	245.00	263.33	107.48	1.00	0.00	0.00	6.30	1.16	18.41
4	BANK OF MAHRASHTRA	450.00	13.76	3.06	0.00	0.00	0.00	3.00	0.57	19.00
5	CANARA BANK	506.00	66.01	13.05	3.00	0.00	0.00	12.00	2.33	19.42
6	CENTRAL BANK OF INDIA	100.00	57.87	57.87	0.00	0.00	0.00	4.00	0.25	6.25
7	INDIAN BANK	35.00	22.50	64.29	0.00	0.00	0.00	3.00	0.26	8.67
8	INDIAN OVERSEAS BANK	70.00	17.11	24.44	0.00	0.00	0.00	4.00	0.35	8.75
9	PUNJAB NATIONAL BANK	110.00	91.87	83.52	2.00	0.00	0.00	3.50	0.23	6.57
10	PUNJAB AND SIND BANK	1.00	0.55	55.00	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	416.00	823.95	198.06	1.00	0.00	0.00	10.50	0.81	7.71
12	UCO BANK	28.00	5.55	19.82	0.00	0.00	0.00	2.50	0.13	5.20
	SUB TOTAL	2456.00	1753.80	71.41	10.00	0.67	6.70	80.00	27.95	34.94
13	AXIS BANK	125.00	47.57	38.06	0.00	0.00	0.00	2.70	0.00	0.00
14	BANDHAN BANK	7.00	0.50	7.14	0.00	0.00	0.00	0.10	0.00	0.00
15	CSB BANK LIMITED	7.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
16	DCB BANK	14.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
17	FEDERAL BANK	38.00	19.61	51.61	0.00	0.00	0.00	1.25	0.00	0.00
18	HDFC BANK	181.00	237.36	131.14	0.00	0.00	0.00	6.00	0.05	0.83
19	ICICI BANK	155.00	185.61	119.75	0.00	0.00	0.00	4.00	0.33	8.25
20	INDUSIND BANK	97.00	57.46	59.24	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	0.20	20.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	65.00	22.13	34.05	0.00	0.00	0.00	2.70	0.01	0.37
23	KARUR VYASYA BANK	1.00	5.30	530.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	40.00	70.07	175.18	0.00	0.00	0.00	1.30	0.00	0.00
25	RBL BANK	26.00	0.00	0.00	0.00	0.00	0.00	2.20	0.00	0.00
26	SOUTH INDIAN BANK	29.00	5.39	18.59	0.00	0.00	0.00	1.20	0.00	0.00
27	YES BANK	190.00	190.29	100.15	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	117.00	26.48	22.63	0.00	0.00	0.00	1.00	0.34	34.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1093.00	867.97	79.41	0.00	0.00	0.00	27.00	0.73	2.70
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.	38.00	8.60	22.63	0.00	0.00	0.00	1.20	0.09	7.50
32	CITIZEN CO-OP BANK LTD,	44.00	0.00	0.00	0.00	0.00	0.00	1.70	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	9.00	1.83	20.33	0.00	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	88.00	23.61	26.83	0.00	0.00	0.00	3.00	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	61.00	115.49	189.33	0.00	0.00	0.00	2.70	0.28	10.37
36	GP PARSIK SAHAKARI BANK LTD.	1.00	1.12	112.00	0.00	0.00	0.00	0.10	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	24.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	34.00	0.25	0.74	0.00	0.00	0.00	1.30	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	15.00	6.08	40.53	0.00	0.00	0.00	0.50	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	2.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	324.00	159.11	49.11	0.00	0.00	0.00	12.40	0.37	2.98
43	AU SMALL FINANCE BANK LTD.	2.00	11.77	588.50	0.00	0.00	0.00	0.20	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	3.00	0.05	1.67	0.00	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	7.00	11.82	168.86	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	3880.00	2792.70	71.98	10.00	0.67	6.70	120.00	29.05	24.21

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED SEPT 2022

(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	63.00	16.81	26.68	1.60	0.00	0.00	1.14	0.71	62.28
2	BANK OF BARODA	42.00	10.47	24.93	1.30	0.00	0.00	1.06	0.00	0.00
3	BANK OF INDIA	42.00	4.87	11.60	1.30	0.00	0.00	1.06	0.00	0.00
4	BANK OF MAHRASHTRA	15.40	9.59	62.27	1.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	50.00	14.68	29.36	1.60	0.00	0.00	1.11	0.00	0.00
6	CENTRAL BANK OF INDIA	22.00	3.17	14.41	1.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	8.00	1.27	15.88	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	20.60	8.77	42.57	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	16.00	4.78	29.88	1.30	0.00	0.00	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	2.00	0.27	13.50	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	41.00	2.45	5.98	1.60	0.00	0.00	1.10	0.00	0.00
12	UCO BANK	8.00	1.97	24.63	0.28	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	330.00	79.10	23.97	12.08	0.00	0.00	5.77	0.71	12.31
13	AXIS BANK	17.00	2.14	12.59	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.10	0.00	0.00	0.08	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	0.60	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
16	DCB BANK	3.00	0.50	16.67	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	4.00	0.21	5.25	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	50.00	3.53	7.06	1.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	24.00	1.79	7.46	1.10	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	5.50	0.59	10.73	0.12	0.00	0.00	0.04	5.15	12875.00
21	J & K BANK	1.00	0.22	22.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	12.00	2.59	21.58	0.10	0.00	0.00	0.04	0.00	0.00
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	6.70	0.09	1.34	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	3.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	2.50	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	5.50	0.01	0.18	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	19.00	0.45	2.37	0.24	0.69	287.50	0.04	0.00	0.00
29	IDFC FIRST BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	156.80	12.12	7.73	2.94	0.69	23.47	0.70	5.15	735.71
30	APNA SAHAKARI BANK LTD.	0.20	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	15.60	16.83	107.88	0.00	0.50	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	2.40	0.22	9.17	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	0.75	8.33	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	27.50	20.46	74.40	0.00	0.00	0.00	0.07	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	1.20	0.46	38.33	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	1.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	2.00	0.78	39.00	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	3.30	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	1.50	2.38	158.67	0.00	0.00	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	2.00	5.60	280.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	71.20	47.48	66.69	0.00	0.50	0.00	0.53	0.00	0.00
43	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	1.40	1.42	101.43	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	2.00	1.42	71.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	560.00	140.12	25.02	15.02	1.19	7.92	6.98	5.86	83.95

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
SEPT 2022**

(Amt in crores)

SR. No.	Name of the Bank	OTHERS			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	30.00	0.00	0.00	656.72	381.96	58.16
2	BANK OF BARODA	14.00	0.00	0.00	224.66	162.26	72.22
3	BANK OF INDIA	54.00	0.76	1.41	449.76	384.47	85.48
4	BANK OF MAHRASHTRA	16.00	10.32	64.50	504.64	53.23	10.55
5	CANARA BANK	27.00	0.67	2.48	715.81	250.34	34.97
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	185.96	113.16	60.85
7	INDIAN BANK	3.00	0.00	0.00	54.44	25.64	47.10
8	INDIAN OVERSEAS BANK	3.00	0.34	11.33	115.44	36.42	31.55
9	PUNJAB NATIONAL BANK	4.00	0.01	0.25	146.38	97.58	66.66
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	0.82	20.50
11	UNION BANK OF INDIA	30.00	0.00	0.00	565.90	883.87	156.19
12	UCO BANK	8.00	2.95	36.88	56.22	11.24	19.99
	SUB TOTAL	198.00	15.05	7.60	3679.93	2400.99	65.25
13	AXIS BANK	2.00	0.00	0.00	154.30	50.08	32.46
14	BANDHAN BANK	0.00	5.72	0.00	11.32	6.56	57.95
15	CSB BANK LIMITED	0.00	0.17	0.00	11.84	6.15	51.94
16	DCB BANK	1.00	0.00	0.00	24.18	0.50	2.07
17	FEDERAL BANK	0.00	0.00	0.00	140.73	130.24	92.55
18	HDFC BANK	4.00	0.00	0.00	295.92	251.54	85.00
19	ICICI BANK	4.00	0.00	0.00	228.48	205.73	90.04
20	INDUSIND BANK	0.00	0.00	0.00	110.46	64.50	58.39
21	J & K BANK	0.00	0.00	0.00	2.00	0.42	21.00
22	KARNATAKA BANK	1.00	0.10	10.00	109.24	41.15	37.67
23	KARUR VYASYA BANK	0.00	0.00	0.00	1.00	5.50	550.00
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	55.30	70.66	127.78
25	RBL BANK	1.00	2.04	204.00	49.88	3.01	6.03
26	SOUTH INDIAN BANK	1.00	0.00	0.00	42.46	21.33	50.24
27	YES BANK	2.00	0.00	0.00	206.95	190.30	91.95
28	IDBI BANK	3.00	0.00	0.00	148.48	30.43	20.49
29	IDFC FIRST BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	20.00	8.03	40.15	1594.54	1078.10	67.61
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	7.34	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	55.84	26.06	46.67
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	56.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	1.48	0.00	12.66	3.53	27.88
34	GOA STATE CO-OP BANK LTD.	8.00	2.58	32.25	179.70	165.08	91.86
35	GOA URBAN CO-OP BANK LTD.	1.00	0.02	2.00	101.97	136.25	133.62
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	2.34	1.58	67.52
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	2.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	28.50	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.00	0.02	0.00	41.06	1.30	3.17
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	8.44	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.32	0.00	17.04	9.28	54.46
42	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	3.00	7.73	257.67
	SUB TOTAL	10.00	4.42	44.20	515.93	350.81	68.00
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	11.87	474.80
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	4.53	0.00	4.60	6.00	130.43
	SUB TOTAL	0.00	4.53	0.00	9.60	17.87	186.15
	GRAND TOTAL	228.00	32.03	14.05	5800.00	3847.77	66.34

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2021, 31.03.2022, 30.06.2022 and 30.09.2022 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.09.2021	31.03.2022	30.06.2022	30.09.2022
i	Total Deposits	N.A.	93618	98267.58	98342.19	101780.46
ii	Total Advances	N.A.	30609	30045.92	29624.99	30769.92
iii	C.D. Ratio	N.A.	32.70	30.58	30.12	30.23
iv	Total PSA Outstanding	N.A.	9323.87	11100.50	11181.90	13169.14
	%age of PSA to Total Advances	40%	35.63%	42.41%	42.73%	49.09%
v	DIR Advances	N.A.	12.04	1.29	0.64	0.74
	%age of DIR Adv. to Total Advances	1%	0.04%	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	1943.37	1734.74	1767.87	1926.36
	%age of Weaker Sec. Adv. to Total Adv.	10%	6.35%	5.72%	5.92%	6.26%
vii	SC/ST Advances	N.A.	121.08	142.35	131.85	133.36
	%age of SC/ST* Adv. To Total Advances	5%	0.37%	0.47%	0.44%	0.43%
viii	Advances to Women	N.A.	3962.21	4427.98	4560.70	4860.45
	%age of Adv. to Women to Total Adv.	10%	12.94%	14.59%	15.28%	15.80%

* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2022.

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2022

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	88	22445.52	7261.00	32.35
2	BANK OF BARODA	50	8322.12	1489.51	17.90
3	BANK OF INDIA	47	10084.83	1866.15	18.50
4	BANK OF MAHRASHTRA	15	1004.46	1017.31	101.28
5	CANARA BANK	76	11467.28	2505.34	21.85
6	CENTRAL BANK OF INDIA	31	2962.72	1003.95	33.89
7	INDIAN BANK	11	654.58	111.62	17.05
8	INDIAN OVERSEAS BANK	26	1821.27	539.29	29.61
9	PUNJAB NATIONAL BANK	19	1625.19	951.45	58.54
10	PUNJAB AND SIND BANK	1	33.91	21.14	62.34
11	UNION BANK OF INDIA	73	10191.56	1807.11	17.73
12	UCO BANK	10	778.46	156.55	20.11
	SUB TOTAL	447	71391.9	18730.42	26.24
13	AXIS BANK	18	2530.27	846.7	33.46
14	BANDHAN BANK	4	63.07	34.57	54.81
15	CSB BANK LIMITED	2	132.97	38.33	28.83
16	DCB BANK	4	412.44	26.38	6.40
17	FEDERAL BANK	6	636.29	412.86	64.89
18	HDFC BANK	69	10984.86	3020.4	27.50
19	ICICI BANK	33	3490.32	1599.89	45.84
20	INDUSIND BANK	9	1235.05	491.79	39.82
21	J & K BANK	1	23.39	31.48	134.59
22	KARNATAKA BANK	7	802.13	319.57	39.84
23	KARUR VYASYA BANK	1	45.81	38.76	84.61
24	KOTAK MAHINDRA BANK	7	765.7	412	53.81
25	RBL BANK	7	530.51	19.23	3.62
26	SOUTH INDIAN BANK	5	370.92	433.98	117.00
27	YES BANK	8	874.07	444.24	50.82
28	IDBI BANK	8	905.81	226.52	25.01
29	IDFC FIRST BANK	3	679.64	61.11	8.99
	SUB TOTAL	192	24483.25	8457.81	34.55
30	APNA SAHAKARI BANK LTD.	2	27.09	97.24	358.95
31	BICHOLIM URBAN CO-OP BANK LTD.	11	531.1	271.91	51.20
32	CITIZEN CO-OP BANK LTD,	6	169	80.89	47.86
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	118.44	94.37	79.68
34	GOA STATE CO-OP BANK LTD.	54	2202.36	1256.55	57.05
35	GOA URBAN CO-OP BANK LTD.	16	863.18	481.59	55.79
36	GP PARSIK SAHAKARI BANK LTD.	2	4.23	8.71	205.91
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	5	0.23	0.29	126.09
39	SARASWAT CO-OP BANK LTD.	9	1295.92	914.21	70.55
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	101.9	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	5	283.06	261.06	92.23
42	WOMEN CO-OP BANK LTD.	2	77.39	51.89	67.05
	SUB TOTAL	120	5673.9	3518.71	62.02
43	AU SMALL FINANCE BANK LTD.	1	194.42	49.2	25.31
44	JANA SMALL FINANCE BANK LTD.	1	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	255	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	2	36.99	13.78	37.25
	SUB TOTAL	259	231.41	62.98	27.22
	GRAND TOTAL	1018	101780.46	30769.92	30.23

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.09.2022)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DRI SCHEME		% of DIR to Total Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	2674.65	52.01	1	0	0.00	7194	202.07	2.78
2	BANK OF BARODA	586.45	42.46	4	0.07	0.00	7345	159.57	10.71
3	BANK OF INDIA	807.19	44.97	0	0	0.00	10791	253.4	13.58
4	BANK OF MAHRASHTRA	400.68	50.37	0	0	0.00	1148	29.4	2.89
5	CANARA BANK	1598.68	64.78	702	0.67	0.03	27872	508.89	20.31
6	CENTRAL BANK OF INDIA	612.84	73.90	0	0	0.00	1841	50.3	5.01
7	INDIAN BANK	57.11	49.41	0	0	0.00	351	14.08	12.61
8	INDIAN OVERSEAS BANK	250.97	46.40	0	0	0.00	1564	20.15	3.74
9	PUNJAB NATIONAL BANK	479.01	51.56	0	0	0.00	242	5.8	0.61
10	PUNJAB AND SIND BANK	11.82	56.47	0	0	0.00	0	0	0.00
11	UNION BANK OF INDIA	1044.4	60.16	0	0	0.00	6881	85.17	4.71
12	UCO BANK	73.55	47.22	0	0	0.00	1078	27.8	17.76
	SUB TOTAL	8597.35	54.04	707	0.74	0.00	66307	1356.63	7.24
13	AXIS BANK	230.55	28.04	0	0	0.00	1451	17.84	2.11
14	BANDHAN BANK	15.52	37.54	0	0	0.00	4645	14.65	42.38
15	CSB BANK LIMITED	11.78	30.43	0	0	0.00	156	4.88	12.73
16	DCB BANK	3.16	14.69	0	0	0.00	4	0.07	0.27
17	FEDERAL BANK	213.26	52.53	0	0	0.00	7443	139.95	33.90
18	HDFC BANK	667.04	35.22	0	0	0.00	10186	47.52	1.57
19	ICICI BANK	309.63	18.79	0	0	0.00	1403	59.24	3.70
20	INDUSIND BANK	217.58	46.74	0	0	0.00	3090	6.74	1.37
21	J & K BANK	15.18	46.55	0	0	0.00	132	10.85	34.47
22	KARNATAKA BANK	168.36	48.67	0	0	0.00	3328	70.65	22.11
23	KARUR VYASYA BANK	14.76	46.61	0	0	0.00	29	1.58	4.08
24	KOTAK MAHINDRA BANK	92.07	19.89	0	0	0.00	13	14.93	3.62
25	RBL BANK	15.33	55.06	0	0	0.00	6214	13.34	69.37
26	SOUTH INDIAN BANK	255.56	63.42	0	0	0.00	0	0	0.00
27	YES BANK	145.62	34.36	0	0	0.00	10	3.42	0.77
28	IDBI BANK	101.2	30.43	0	0	0.00	506	16.73	7.39
29	IDFC FIRST BANK	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	2476.6	35.05	0	0	0.00	38610	422.39	4.99
30	APNA SAHAKARI BANK LTD.	97.24	92.93	0	0	0.00	0	0	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	158.85	56.57	0	0	0.00	842	18.89	6.95
32	CITIZEN CO-OP BANK LTD,	59.16	77.52	0	0	0.00	235	33.83	41.82
33	CITIZEN CREDIT CO-OPERATIVE BANK	60.5	52.01	0	0	0.00	106	14.05	14.89
34	GOA STATE CO-OP BANK LTD.	358.98	31.49	0	0	0.00	272	6.58	0.52
35	GOA URBAN CO-OP BANK LTD.	407.53	82.80	0	0	0.00	1323	57.37	11.91
36	GP PARSIK SAHAKARI BANK LTD.	3.31	23.80	0	0	0.00	5	0.21	2.41
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0	0	0.00	0	0	0.00
38	NKGSB CO-OP BANK LTD.	0.29	0.11	0	0	0.00	0	0	0.00
39	SARASWAT CO-OP BANK LTD.	764.14	83.58	0	0	0.00	0	0	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
41	TJSB SAHAKARI BANK LTD.	124.04	50.30	0	0	0.00	0	0	0.00
42	WOMEN CO-OP BANK LTD.	26.57	52.68	0	0	0.00	305	3.36	6.48
	SUB TOTAL	2060.61	54.09	0	0	0.00	3088	134.29	3.82
43	AU SMALL FINANCE BANK LTD.	22.54	71.94	0	0	0.00	86	3.57	7.26
44	JANA SMALL FINANCE BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0	0	0.00	0	0	0.00
46	UJJIVAN SMALL FINANCE BANK	12.04	94.88	0	0	0.00	2204	9.48	68.80
	SUB TOTAL	34.58	78.36	0	0	0.00	2290	13.05	20.72
	GRAND TOTAL	13169.14	49.09	707	0.74	0.00	110295	1926.36	6.26

ADVANCES TO SC, ST & WOMENS AS ON 30.09.2022

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	344	16.59	0.23	456	10.22	0.14	17498	1153.29	15.88
2	BANK OF BARODA	177	6.53	0.44	361	7.31	0.49	8073	319.94	21.48
3	BANK OF INDIA	91	3.86	0.21	134	4	0.21	10655	446.4	23.92
4	BANK OF MAHRASHTRA	27	0.51	0.05	75	1.37	0.13	3757	68.14	6.70
5	CANARA BANK	1032	27.6	1.10	356	5.8	0.23	18656	564.35	22.53
6	CENTRAL BANK OF INDIA	53	1.55	0.15	35	0.49	0.05	3092	190.3	18.96
7	INDIAN BANK	50	1.4	1.25	22	0.28	0.25	905	22.31	19.99
8	INDIAN OVERSEAS BANK	48	0.86	0.16	52	1.75	0.32	2901	88.51	16.41
9	PUNJAB NATIONAL BANK	61	5.55	0.58	8	0.54	0.06	1265	133.53	14.03
10	PUNJAB AND SIND BANK	1	0.01	0.05	1	0.01	0.05	72	5.21	24.65
11	UNION BANK OF INDIA	86	4.43	0.25	74	2.56	0.14	8852	319.03	17.65
12	UCO BANK	65	1.58	1.01	142	2.08	1.33	1224	33.08	21.13
	SUB TOTAL	2035	70.47	0.38	1716	36.41	0.19	76950	3344.09	17.85
13	AXIS BANK	27	0.98	0.12	12	0.19	0.02	2459	86.24	10.19
14	BANDHAN BANK	21	0.13	0.38	1	0	0.00	7038	32.31	93.46
15	CSB BANK LIMITED	48	1.14	2.97	3	0.02	0.05	721	14.24	37.15
16	DCB BANK	0	0	0.00	0	0	0.00	81	1.26	4.78
17	FEDERAL BANK	20	0.29	0.07	18	0.24	0.06	7578	151.28	36.64
18	HDFC BANK	2	0.09	0.00	7	0.24	0.01	19365	272.5	9.02
19	ICICI BANK	19	1.21	0.08	18	0.53	0.03	6334	573.61	35.85
20	INDUSIND BANK	420	0.89	0.18	459	1.34	0.27	3592	66.01	13.42
21	J & K BANK	1	0.14	0.44	0	0	0.00	50	3.61	11.47
22	KARNATAKA BANK	38	0.65	0.20	5	0.08	0.03	2112	38.01	11.89
23	KARUR VYASYA BANK	91	7.1	18.32	0	0	0.00	60	3.21	8.28
24	KOTAK MAHINDRA BANK	3	1.5	0.36	0	0	0.00	44	9.98	2.42
25	RBL BANK	166	0.36	1.87	112	1.18	6.14	6011	10.7	55.64
26	SOUTH INDIAN BANK	2	0.05	0.01	0	0	0.00	2316	30.66	7.06
27	YES BANK	0	0	0.00	0	0	0.00	0	0	0.00
28	IDBI BANK	31	0.58	0.26	25	0.58	0.26	1050	43.35	19.14
29	IDFC FIRST BANK	2	0	0.00	2	0.1	0.16	1214	9.8	16.04
	SUB TOTAL	891	15.11	0.18	662	4.5	0.05	60025	1346.77	15.92
30	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	30	0.34	0.35
31	BICHOLIM URBAN CO-OP BANK LTD	105	2.33	0.86	71	1.35	0.50	1484	40.66	14.95
32	CITIZEN CO-OP BANK LTD,	0	0	0.00	0	0	0.00	124	18.93	23.40
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0	0.00	0	0	0.00	144	10.75	11.39
34	GOA STATE CO-OP BANK LTD.	2	0	0.00	0	0	0.00	1171	27.4	2.18
35	GOA URBAN CO-OP BANK LTD.	1	0.02	0.00	33	0.96	0.20	757	19.13	3.97
36	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	1	0.2	2.30
37	KONKAN MERCANTILE CO-OP BANK	0	0	0.00	0	0	0.00	0	0	0.00
39	NKGSB CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
41	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD	0	0	0.00	0	0	0.00	124	14.32	0.00
43	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	238	15.81	6.06
44	WOMEN CO-OP BANK LTD.	41	0.7	1.35	1	0.04	0.08	120	0.65	1.25
	SUB TOTAL	149	3.05	0.09	105	2.35	0.07	4193	148.19	4.21
45	AU SMALL FINANCE BANK	2	0.02	0.04	0	0	0.00	214	8.35	16.97
46	JANA SMALL FINANCE BANK	0	0	0.00	0	0	0.00	0	0	0.00
47	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
48	UJJIVAN SMALL FINANCE BANK	265	0.94	6.82	142	0.51	3.70	3095	13.05	94.70
	SUB TOTAL	267	0.96	1.52	142	0.51	0.81	3309	21.4	33.98
	GRAND TOTAL	3342	89.59	0.29	2625	43.77	0.14	144477	4860.45	15.80

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 30.09.2021, 31.03.2022 and 30.09.2022 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.		
Sept 2021	2168	6.55	3646	59.17	1006	59.95	6820	125.67
March 2022	5866	20.00	8198	155.66	1823	130.50	15887	306.16
Sept 2022	5110	17.40	6444	108.08	1744	112.88	13298	238.36

b) Position of NPA in Mudra Accounts as on 30.09.2022

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	22302	54.79	2569	6.22
KISHORE	24792	331.50	2092	32.60
TARUN	5827	320.78	415	23.81
TOTAL	52921	707.07	5076	62.63
				8.86%

Comparative Report -Position of Lending under various Atmanirbhar Schemes for quarter ending Sept 2021 and Sept 2022

KCC TO FISHERY

(Amount in Crores)

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 21	288	3.15	553	9.97	141	89
Sept 22	337	5.09	887	17.89	199	177

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

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 21	218	5.54	1675	20.19	495	465
Sept 22	312	7.11	1833	23.50	543	517

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
Sept 21	2143	26.81	9190	94.35	4099	2571
Sept 22	2157	28.80	12953	128.34	4767	3012

a) Position of Stand – up India Position as on Sept 2022

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
43	6.42	461	67.93	42	7.97

b) SELF HELP GROUP – Comparative Report as on Sept 2021 and Sept 2022

(Amt in Cr)

	As on 30.09.2021	As on 30.09.2022
Total number of SHGs	5688	6585
Outstanding (Amt in cr)	47.33	50.19
Total number of SHGs Credit Linked During the FY	429	812
Amount (in cr)	12.09	12.23

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 30.09.2022**

Sr No	Scheme	Position as on 30.09.2022			
		Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	54	31	16	7
2	PMEGP - KVIC	1	0	0	1
3	PMEGP - KVIB	98	38	49	11
	PMEGP TOTAL	153	68	65	19

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.09.2022

(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	276	12.97	30	1.49	10.87	11.49
2	BANK OF BARODA	227	7.78	13	0.27	5.73	3.47
3	BANK OF INDIA	519	20.63	71	6.4	13.68	31.02
4	CANARA BANK	342	17.82	71	4.24	20.76	23.79
5	CENTRAL BANK OF INDIA	83	4.69	4	0.42	4.82	8.96
6	INDIAN BANK	11	0.57	4	0.25	36.36	43.86
7	INDIAN OVERSEAS BANK	112	2.56	5	0.03	4.46	1.17
8	PUNJAB NATIONAL BANK	31	2.51	14	1.09	45.16	43.43
9	UNION BANK OF INDIA	609	24.79	57	0.8	9.36	3.23
10	UCO BANK	28	1.09	12	0.12	42.86	11.01
11	HDFC BANK	1	0.08	0	0	0.00	0.00
12	INDUSIND BANK	55	7.06	0	0	0.00	0.00
13	KARNATAKA BANK	4	0.83	0	0	0.00	0.00
14	KOTAK MAHINDRA BANK	2	0.97	0	0	0.00	0.00
15	IDBI BANK	4	0.44	0	0	0.00	0.00
16	GOA STATE CO-OP BANK LTD.	233	6.45	48	0.53	20.60	8.22
	GRAND TOTAL	2559	111.24	299	14.15	11.68	12.72

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended Sept 2022 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	21-11-2022
2	Self Help Group	21-11-2022
3	Govt. Sponsored Schemes	21-11-2022
4	Financial Inclusion	21-11-2022

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