

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

Agenda & Background Papers for

121st SLBC Meeting

VENUE:
**TAJ VIVANTA,
Panaji - Goa**

Date: 16th MAY 2023

Time: 11.00 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

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

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Confirmation of minutes of the 120th SLBC Meeting dated 14.03.2023

The Minutes of the 120th SLBC meeting for the quarter ended December 2022 (held on 14.03.2023) 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 120TH SLBC MEETING HELD ON 14th March 2023

The 120th meeting of the State Level Bankers Committee, Goa State, was held at Vivanta by Taj, on 14th March 2023 under the Chairmanship of Smt. Smita C. Kumar, Regional Director, RBI, Goa. State Bank of India was represented by Shri. Jogendra Pal Singh, General Manager and SLBC Convenor. The Other dignitaries present were Shri. Milind Bhirud, General Manager, NABARD. The meeting was also 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

Shri. J. P. Singh, extended warm welcome to 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 **120th SLBC**.

He focused on the achievement for the quarter ended December 2022:

During the 119th SLBC meeting, it was decided to achieve 100% digitisation in South Goa. but he advised that the position could improve slightly from **92%** to **92.61%** in Savings Bank account and from **85%** to **87%** in Current account. Here requested the member banks to ensure that 100% digital penetration is achieved by March 23 in more focussed manner. He also suggested to LDM South to hold a meet with those Banks who are short of the target and draw a road map to achieve the target in March 2023.

He also advised that Banks have shown a net growth under all the 3 social security schemes like Atal Pension Yojana, PMJJBY and PMSBY. 81.93% of the accounts opened under PMJDY are seeded with Aadhar.

Regarding ACP (**Annual Credit Plan**), he congratulated the member banks for the overall achievement under ACP for the quarter ended **December 22** at **102%**. The comparative performance for the quarter ended **December 21** was **117%**. He assured Madam, that he



was confident that all Banks together will exceed the ACP target of **Rs.5800 Crs set for 2022-23.**

Total Priority Sector Lending is at **49.73%** of total advances as on **December 22** up from **40.08%** as of **December 2021**. He congratulated the Member Banks for achieving the benchmark target of 40% for the last five consecutive quarters.

Despite lending **Rs.5912.61Crs** upto the quarter ended **December 22**, the C.D. ratio for the quarter ended **December 22** is at **31.00%** vis a vis **30.38%** as on **December 21**. Government has undertaken multitude of schemes focussing on beneficiaries catering to their diverse needs in a comprehensive and convergent manner. Applications received under the Agri/Dairy/Fisheries and other Government sponsored schemes to be given top priority. There are around 19 applications pending under the PMEGP schemes with various Banks. Banks to dispose off these applications by 17.03.23. LDMS to follow up with respective Banks in this regard. Banks also to cooperate with the Government department as and when they hold camps. Applications scrutinised and forwarded by the Lead Bank department to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He shared the Areas of concerns, where performance is below par:

1. Lending to Agriculture infrastructure @ 18.77% (30 Crs/5.63Crs)
2. Credit to Exporters @12.70% (10Crs/1.27Crs) (*Exposure upto Rs.40 Crs is reported under SLBC*)
3. Social Infrastructure @7.92% (15.02 Crs/1.19Crs)

He asked the Banks to focus on the above 3 areas and make correct reporting, so that lending to these sectors is reported correctly.

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.

Mrs Smita Kumar informed the house that as per SLBC data for the State, as a percentage of total advances, the priority sector lending (PSL) has steadily improved to 49.73%. The position has remained above 40% for the last four quarters and it needs to be maintained for the upcoming quarters.

She further informed the house that as per SLBC data for the State, the CD ratio has improved marginally from 30.23 % in the previous quarter (September 2022) to 31.00 % in this quarter (December 2022). All the banks are advised to improve their respective credit portfolio.

She appreciated all the banks for achieving around 102 percent of the ACP targets in the third quarter itself (R.5912.61 Crs. Against target of Rs. 5800 Crs.) But showed her concerns on lower financing under agri. infrastructure (18.77 %), export credit (12.70 %) and social infrastructure (7.92 %). She advised all banks to improve lending to these sectors.

She observed that there is an increase in zero balance accounts from 14,705 to 17667. She advised all banks to expedite funding to all the remaining accounts wherever feasible.

She stressed that financial literacy is the basic requirement for the economic well-being of the customers/people and FLCs may conduct more financial literacy camps. Banks may carry out more of digital camps as part of their F L activities. The Department of Payment and Settlement Systems (DPSS) has observed Digital Payments Awareness Week (DPAW) to celebrate the impact and importance of digital payments and to create awareness about safe usage of digital payment products with the theme "Digital Payment Apnao, AuronkoSikhao".

Banks should make efforts to increase coverage under all social security schemes viz. PMSBY, PMJJBY, APY.

She advised the Banks that there should be no delay in opening SHG accounts. Account/loan applications should not be kept pending for long period of time. Banks should not insist on customer due diligence of all the SHG members for account opening. Customer Due Diligence (CDD) of all the office bearers shall suffice. CDD of all the members of SHG may be undertaken at the time of credit linking of SHGs.

In this regard, banks may please refer to para 7(ii) of Master Circular on DeendayalAntyodaya Yojana – National Rural Livelihoods Mission



(DAY-NRLM) dated July 20, 2022 which is "For KYC verification pertaining to SHG members, instructions in the Master Direction of KYC (dated February 25, 2016, as updated from time to time).

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

He congratulated all Banks for achieving the ACP targets for the year 2022-23 at the end of the third quarter of the FY.

Barring some of the sectors under Priority Sector, ACP targets are overachieved at the QE December 2022. He hoped that the ACP allocations for all the sectors will also be achieved by the end of current Financial Year.

He informed the house that NABARD has prepared PLPs for next financial year i.e. 2023-24 for both the districts in consultation with Banks and Govt Departments. The consolidated Credit Potentials for the State as whole is assessed at Rs 7100 crore. In terms of RBI circular dated 08th December 2004, He requested SLBC Convenor to finalise the district wise allocations based on the PLP projections.

Under KCC saturation drive, Department of Agriculture, Govt. of India advised all the banks to prepare a list of all PM-Kisan beneficiaries and map it with the list of KCC beneficiaries so as to prepare a list of those PM-Kisan beneficiaries who do not have KCC accounts. A special module has been developed to enable banks to enter the relevant details of KCC account holders.

Ministry of Micro Small and Medium Enterprises, Government of India, through CGTMSE, is providing financial assistance to the eligible MSME units in the form of credit guarantee on collateral free term loans. Similarly, NABSANRAKSHAN also provides credit guarantee for AHIDF activities and FPOs formed under CSS, MoA. He requested banks to take advantage of these schemes and enhance credit flow to these activities.

He stated that the state has good potential for post harvest activities under Food and Agriculture sectors and to enhance the Institutional credit flow to these activities, MOFPI, GoI has launched subsidy scheme (PMFME) for SHG, FPCs. He urged banks to provide credit support to micro enterprises to set up their units. Recently, in a review meeting held



on PMFME loans, Chief Secretary, GoG also advised the banks to enhance credit flow under the scheme.


As 2023 is an International Millet Year and millets have very good acceptance due to its nutritive value, he observed that farmers are cultivating mostly Nachani in some pockets of the Goa State only and the area coverage is very less. So, to encourage farmers to take up Millet cultivation, He requested GSCB to decide SOF for different millets in consultation with Agriculture Department.

Once again, he congratulated banks for achieving the overall ACP targets and for their performance.

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 & Member Secretary, SLBC 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.

State Bank of India
SLBC, Goa
Date: 14.03.2023.


f 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 December 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.	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.	All Banks
5	Financial Literacy Camps	More camps to be held and the target to be achieved. UBI to open FLC and cover the backlog of camps in the quarter ended Dec 22.	All Banks/LDM/UBI
7	Property Register	Further action from Government of Goa is awaited.	Govt. of Goa.
8	Coverage of Unbanked villages	CSPs to be appointed at the earliest.	SBI, UBI, 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 49.73 % as on 31.12.2022 to 49.90 % as on 31.03.2023
2.	Digitization of South Goa District	All Banks	The Digitization position of South Goa District stands at 92.69% in Saving Banks and 88.48% in Current Accounts as on 31.03.2023.
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/c's from 14367 as on 31.03.2022 to 16211 as on 31.03.2023. However, the number of A/c's with zero balance has decreased as compared to 17667 as on 31.12.2022
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 934 proposals as against 795 proposals for the quarter ended March, 22.
6.	Financial Literacy Camps	LDMs / All Banks	Banks were able to conduct 93 Camps against the target of 84 Camps for the quarter ended March 2023
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	As per the directives of the DFS, concerned banks have been instructed to appoint CSP's in the 4 villages.
9.	Campaign for Saturation under Jansuraksha Schemes at Gram Panchayat level (01.04.23 to 30.06.23)	All Banks	Banks have been allotted targets under PMJJBY and PMSBY. One review has been undertaken towards the performance of the Banks in April 2023

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 31.03.2023 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
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 31.03.2023

SR. No.	Name of the Bank	As on March 2023
1	STATE BANK OF INDIA	18
2	BANK OF BARODA	18
3	BANK OF INDIA	14
4	UNION BANK OF INDIA	17
5	CANARA BANK	5
	GRAND TOTAL	72

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) - **NIL**

Hurdles / Issues of CSPs / Bank Mitras:

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

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 March 2023 is given below:

FLC CAMPS held by FL Centres during the quarter March 2023					
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	19	22	41
4	UNION BANK OF INDIA	21	5	5	10
		84	38	55	93

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for March 2023 quarter is Rs 162.28 cr. There is an increase of Rs 30.53 cr as compared to March 2022 quarter.

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.

PMJDY Deposits:

	March 2022	March 2023
Amount (in cr)	131.85	162.28

Zero Balance Accounts:

	March 2022	March 2023
Number	14367	16211

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.03.2023

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	43288	0	25531	17757	43288	409261662.5	4413	23655	37940
2	Union Bank of India	39047	0	21402	17645	39047	219143657.5	3250	21256	27390
3	Punjab National Bank	9689	0	7038	2651	9689	71672138.92	2230	4197	6219
4	Bank of India	21839	0	11754	10085	21839	222115221.4	1488	19327	19318
5	Central Bank of India	10913	0	5068	5845	10913	48741407.35	1090	6066	9522
6	Bank of Baroda	20097	0	10607	9490	20097	212363549.9	678	15500	15876
7	State Bank of India	4088	5563	4416	5235	9651	55756003.57	622	8421	8380
8	HDFC Bank Ltd	1672	1233	988	1917	2905	17070332.51	550	2905	1831
9	Indian Bank	3868	0	2075	1793	3868	16807503.5	495	3680	3050
10	IDBI Bank Ltd.	235	2926	1927	1234	3161	11366683.39	447	2150	2297
11	Indian Overseas Bank	5103	13200	10753	7550	18303	279415309.6	289	7659	6595
12	UCO Bank	1320	1871	1627	1564	3191	24601670.18	270	1640	1942
13	ICICI Bank Ltd	55	163	148	70	218	884067.37	175	218	61
14	Bank of Maharashtra	3143	0	1519	1624	3143	20525269	68	2865	2956
15	Federal Bank Ltd	594	0	297	297	594	7475693.1	50	165	418
16	Axis Bank Ltd	233	355	431	157	588	2270640.3	33	490	437
17	RBL Bank Ltd	448	0	0	448	448	622241.04	19	448	300
18	IndusInd Bank Ltd	242	451	394	299	693	1219046.77	18	325	605
19	Kotak Mahindra Bank Ltd	69	0	47	22	69	96405.91	16	63	39
20	South Indian Bank Ltd	0	50	17	33	50	300355.68	4	38	39
21	Jammu & Kashmir Bank Ltd	23	0	10	13	23	42740	3	21	17
22	Punjab & Sind Bank	326	0	129	197	326	988331.64	3	240	302
23	Karur Vysya Bank	3	0	2	1	3	1909	0	3	3
24	Yes Bank Ltd	11	0	10	1	11	81776.78	0	11	0
		166306	25812	106190	85928	192118	1622823617	16211	121343	145537

➤ Source – DFS site

➤ Percentage of Aadhar seeded Accounts: 75.75%

f) Govt Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 31.03.2023

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	109561	370079
2	BANK OF BARODA	21362	59902
3	BANK OF INDIA	41754	95764
4	BANK OF MAHRASHTRA	6919	11700
5	CANARA BANK	104705	206833
6	CENTRAL BANK OF INDIA	9875	32420
7	INDIAN BANK	3368	5626
8	INDIAN OVERSEAS BANK	6810	15138
9	PUNJAB NATIONAL BANK	14465	66051
10	PUNJAB AND SIND BANK	629	997
11	UNION BANK OF INDIA	51142	136062
12	UCO BANK	3349	6727
	SUB TOTAL	373939	1007299
13	AXIS BANK	1445	3733
14	CSB BANK LIMITED	14	24
15	DCB BANK	47	69
16	FEDERAL BANK	17	31
17	HDFC BANK	10470	17341
18	ICICI BANK	11	3
19	INDUSIND BANK	29	791
20	J & K BANK	16	15
21	KARNATAKA BANK	2012	3811
22	KARUR VYSYA BANK	1997	3765
23	KOTAK MAHINDRA BANK	223	275
24	RBL BANK	572	870
25	SOUTH INDIAN BANK	340	788
26	YES BANK	151	198
27	IDBI BANK	2547	3899
	SUB TOTAL	19891	35613
28	APNA SAHAKARI BANK LTD.	190	274
29	BICHOLIM URBAN CO-OP BANK LTD.	182	1868
30	CITIZEN CO-OP BANK LTD,	58	199
31	CITIZEN CREDIT CO-OPERATIVE BANK LTD	58	112
32	GOA STATE CO-OP BANK LTD.	8302	18546
33	GOA URBAN CO-OP BANK LTD.	676	3412
34	NKGSB CO-OP BANK LTD.	110	58182
35	TJSB SAHAKARI BANK LTD.	0	1915
36	WOMEN CO-OP BANK LTD.	0	130
	SUB TOTAL	9576	84638
37	AU SMALL FINANCE BANK LTD.	51	77
38	UNITY SMALL FINANCE BANK	78	420
	SUB TOTAL	129	497
	GRAND TOTAL (March 2023)	403535	1128047
	GRAND TOTAL (as on March 2022)	288575	792395
	Increase during the year	1,14,960	3,35,652

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.03.2023**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	27634
2	UNION BANK OF INDIA	13091
3	CENTRAL BANK OF INDIA	10573
4	BANK OF INDIA	8034
5	STATE BANK OF INDIA	6591
6	BANK OF BARODA	5127
7	HDFC BANK LTD	5111
8	INDIAN OVERSEAS BANK	4554
9	PUNJAB NATIONAL BANK	4009
10	AXIS BANK LTD	3504
11	BANK OF MAHARASHTRA	1888
12	INDIAN BANK	1534
13	UCO BANK	981
14	KARNATAKA BANK LIMITED	905
15	IDBI BANK LTD	460
16	ICICI BANK LIMITED	376
17	PUNJAB AND SIND BANK	345
18	THE SOUTH INDIAN BANK LTD	179
19	RBL BANK LIMITED	159
20	THE FEDERAL BANK LTD	136
21	KOTAK MAHINDRA BANK	57
22	YES BANK LIMITED	38
23	THE JAMMU AND KASHMIR BANK LTD	20
24	THE KARUR VYSYA BANK LTD	17
25	BANDHAN BANK LIMITED	13
26	THE CATHOLIC SYRIAN BANK LIMITED	11
27	INDUSIND BANK LIMITED	10
28	DCB BANK LIMITED	6
	Grand Total (March 2023)	95,363
	Grand Total (March 2022)	67,558
	<i>Increase during the year</i>	27,805

(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 March 2022 and March 2023 is as under:

(Rs. In crores)

Activity	ACP Target (for 2021-22)	Achievement under ACP 2020-21 upto 31.03.2022	% Achievement 31.03.2022	ACP Target (for 2022- 23)	Achievement under ACP upto 31.03.23	% Achievement 31.03.23
Crop loans	190.00	398.03	209.49	292.00	438.79	150.27
Agri Term loans	470.00	540.35	114.97	506.00	525.99	103.95
Sub Total AGRI	660.00	938.38	142.18	798.00	964.78	120.90
Agri Infrastructure	40.00	1.56	3.90	30.00	6.44	21.47
Ancillary Activities	240.00	192.76	80.32	152.00	319.86	210.43
Credit Potential for Agriculture	940.00	1132.70	120.50	980.00	1291.08	131.74
MSME	3250.00	3835.28	118.01	3880.00	5218.08	134.49
Export Credit	20.00	1.06	5.30	10.00	2.96	29.60
Education	120.00	58.88	49.07	120.00	56.66	47.22
Housing	450.00	329.03	73.12	560.00	313.17	55.92
Social Infrastructure	3.00	0.07	2.33	15.02	2.00	13.33
Renewable Energy	40.00	2.46	6.15	6.98	7.38	105.43
Others	277.00	296.11	106.90	228.00	123.48	54.16
TOTAL	5100.00	5655.59	110.89	5800.00	7014.81	120.95

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
MARCH 2023**

(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	44.04	128.02	105.00	24.14	22.99	139.40	68.18	48.91
2	BANK OF BARODA	14.00	17.58	125.57	18.00	128.00	711.11	32.00	145.58	454.94
3	BANK OF INDIA	7.10	16.32	229.86	79.50	167.73	210.98	86.60	184.05	212.53
4	BANK OF MAHRASHTRA	5.00	2.44	48.80	9.00	5.93	65.89	14.00	8.37	59.79
5	CANARA BANK	11.20	5.17	46.16	89.00	22.70	25.51	100.20	27.87	27.81
6	CENTRAL BANK OF INDIA	16.40	27.59	168.23	18.00	38.73	215.17	34.40	66.32	192.79
7	INDIAN BANK	1.90	3.66	192.63	2.00	0.00	0.00	3.90	3.66	93.85
8	INDIAN OVERSEAS BANK	4.70	12.33	262.34	9.00	2.28	25.33	13.70	14.61	106.64
9	PUNJAB NATIONAL BANK	2.80	0.04	1.43	4.00	0.65	16.25	6.80	0.69	10.15
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	30.45	200.33	34.00	94.24	277.18	49.20	124.69	253.43
12	UCO BANK	2.80	0.71	25.36	4.00	0.72	18.00	6.80	1.43	21.03
	SUB TOTAL	115.50	160.33	138.81	371.50	485.12	130.58	487.00	645.45	132.54
13	AXIS BANK	2.50	0.00	0.00	2.00	1.37	68.50	4.50	1.37	30.44
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	0.24	12.00	2.00	7.44	372.00	4.00	7.68	192.00
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	161.88	175.77	0.20	0.74	370.00	92.30	162.62	176.19
18	HDFC BANK	10.00	0.34	3.40	29.00	5.82	20.07	39.00	6.16	15.79
19	ICICI BANK	8.40	39.28	467.62	20.00	0.35	1.75	28.40	39.63	139.54
20	INDUSIND BANK	1.00	0.00	0.00	1.70	5.78	340.00	2.70	5.78	214.07
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	22.72	119.58	5.00	0.85	17.00	24.00	23.57	98.21
23	KARUR VYASYA BANK	0.00	0.20	0.00	0.00	0.04	0.00	0.00	0.24	0.00
24	KOTAK MAHINDRA BANK	0.20	0.00	0.00	1.00	0.00	0.00	1.20	0.00	0.00
25	RBL BANK	3.40	0.19	5.59	7.50	2.09	27.87	10.90	2.28	20.92
26	SOUTH INDIAN BANK	4.60	34.65	753.26	2.00	0.00	0.00	6.60	34.65	525.00
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	4.44	148.00	4.00	0.52	13.00	7.00	4.96	70.86
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	263.94	178.94	79.60	25.02	31.43	227.10	288.96	127.24
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	14.52	65.41	39.60	13.17	33.26	61.80	27.69	44.81
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	0.00	0.00	2.80	0.00	0.00
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	2.50	0.00	0.00	2.50	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	14.52	50.07	54.90	15.67	28.54	83.90	30.19	35.98
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.18	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	0.18	0.00	0.00	0.18	0.00
	GRAND TOTAL	292.00	438.79	150.27	506.00	525.99	103.95	798.00	964.78	120.90

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2023

(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	0.00	0.00	13.00	2.13	16.38	156.00	70.31	45.07
2	BANK OF BARODA	2.10	0.75	35.71	9.00	2.14	23.78	43.10	148.47	344.48
3	BANK OF INDIA	2.10	0.00	0.00	10.40	20.11	193.37	99.10	204.16	206.01
4	BANK OF MAHRASHTRA	0.50	3.95	790.00	4.40	22.56	512.73	18.90	34.88	184.55
5	CANARA BANK	2.50	0.00	0.00	12.40	4.87	39.27	115.10	32.74	28.44
6	CENTRAL BANK OF INDIA	1.80	0.47	26.11	13.40	62.46	466.12	49.60	129.25	260.58
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.15	12.50	5.20	3.81	73.27
8	INDIAN OVERSEAS BANK	0.40	0.08	20.00	3.40	0.85	25.00	17.50	15.54	88.80
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	2.40	0.68	28.33	9.50	1.37	14.42
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	0.58	23.20	13.00	38.76	298.15	64.70	164.03	253.52
12	UCO BANK	0.20	0.01	5.00	2.40	0.20	8.33	9.40	1.64	17.45
	SUB TOTAL	16.10	5.84	36.27	85.00	154.91	182.25	588.10	806.20	137.09
13	AXIS BANK	0.06	0.00	0.00	3.00	0.00	0.00	7.56	1.37	18.12
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.70	35.00	4.00	0.72	18.00
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	4.00	7.68	192.00
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	1.70	34.00	97.34	164.32	168.81
18	HDFC BANK	3.70	0.00	0.00	11.00	16.39	149.00	53.70	22.55	41.99
19	ICICI BANK	1.88	0.00	0.00	10.00	3.91	39.10	40.28	43.54	108.09
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	6.00	5.78	96.33
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	23.69	83.42
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	14.30	286.00	6.26	14.30	228.43
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	2.28	13.62
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.02	1.00	8.72	34.67	397.59
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	1.77	177.00	8.20	6.73	82.07
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	38.91	68.26	294.10	327.87	111.48
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	0.06	0.00	1.00	0.10	10.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.73	146.00	6.70	0.73	10.90
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	0.56	18.67	6.80	125.00	1838.24	71.60	153.25	214.04
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	0.00	0.00
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	2.50	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	0.60	15.38	10.00	125.79	1257.90	97.80	156.58	160.10
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.25	0.00	0.00	0.43	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	0.25	0.00	0.00	0.43	0.00
	GRAND TOTAL	30.00	6.44	21.47	152.00	319.86	210.43	980.00	1291.08	131.74

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2023

(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	504.86	132.86	2.00	2.96	148.00	23.00	39.18	170.35
2	BANK OF BARODA	115.00	247.63	215.33	1.00	0.00	0.00	7.20	2.35	32.64
3	BANK OF INDIA	245.00	336.43	137.32	1.00	0.00	0.00	6.30	1.84	29.21
4	BANK OF MAHRASHTRA	450.00	349.21	77.60	0.00	0.00	0.00	3.00	0.77	25.67
5	CANARA BANK	506.00	38.37	7.58	3.00	0.00	0.00	12.00	4.28	35.67
6	CENTRAL BANK OF INDIA	100.00	149.55	149.55	0.00	0.00	0.00	4.00	0.94	23.50
7	INDIAN BANK	35.00	47.43	135.51	0.00	0.00	0.00	3.00	0.32	10.67
8	INDIAN OVERSEAS BANK	70.00	51.59	73.70	0.00	0.00	0.00	4.00	0.94	23.50
9	PUNJAB NATIONAL BANK	110.00	153.78	139.80	2.00	0.00	0.00	3.50	0.43	12.29
10	PUNJAB AND SIND BANK	1.00	1.09	109.00	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	416.00	1247.72	299.93	1.00	0.00	0.00	10.50	2.36	22.48
12	UCO BANK	28.00	20.40	72.86	0.00	0.00	0.00	2.50	0.22	8.80
	SUB TOTAL	2456.00	3148.06	128.18	10.00	2.96	29.60	80.00	53.63	67.04
13	AXIS BANK	125.00	64.90	51.92	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	1.24	8.86	0.00	0.00	0.00	0.70	0.00	0.00
17	FEDERAL BANK	38.00	32.91	86.61	0.00	0.00	0.00	1.25	0.01	0.80
18	HDFC BANK	181.00	675.38	373.14	0.00	0.00	0.00	6.00	0.05	0.83
19	ICICI BANK	155.00	228.54	147.45	0.00	0.00	0.00	4.00	0.86	21.50
20	INDUSIND BANK	97.00	124.91	128.77	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	1.23	123.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	65.00	26.53	40.82	0.00	0.00	0.00	2.70	0.02	0.74
23	KARUR VYASYA BANK	1.00	5.50	550.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	40.00	80.69	201.73	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	5.44	18.76	0.00	0.00	0.00	1.20	0.00	0.00
27	YES BANK	190.00	408.71	215.11	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	117.00	29.03	24.81	0.00	0.00	0.00	1.00	0.40	40.00
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	1685.51	154.21	0.00	0.00	0.00	27.00	1.34	4.96
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	26.29	69.18	0.00	0.00	0.00	1.20	0.15	12.50
32	CITIZEN CO-OP BANK LTD,	44.00	15.32	34.82	0.00	0.00	0.00	1.70	0.97	57.06
33	CITIZEN CREDIT CO-OPERATIVE BANK	9.00	4.55	50.56	0.00	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	88.00	32.00	36.36	0.00	0.00	0.00	3.00	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	61.00	225.81	370.18	0.00	0.00	0.00	2.70	0.49	18.15
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	0.00	0.00	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	48.61	324.07	0.00	0.00	0.00	0.50	0.08	16.00
42	WOMEN CO-OP BANK LTD.	0.00	4.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	324.00	357.80	110.43	0.00	0.00	0.00	12.40	1.69	13.63
43	AU SMALL FINANCE BANK LTD.	2.00	26.63	1331.50	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	0.08	2.67	0.00	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	7.00	26.71	381.57	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	3880.00	5218.08	134.49	10.00	2.96	29.60	120.00	56.66	47.22

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2023

(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	41.21	65.41	1.60	0.00	0.00	1.14	2.19	192.11
2	BANK OF BARODA	42.00	18.24	43.43	1.30	0.00	0.00	1.06	0.00	0.00
3	BANK OF INDIA	42.00	9.76	23.24	1.30	0.00	0.00	1.06	0.00	0.00
4	BANK OF MAHRASHTRA	15.40	10.85	70.45	1.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	50.00	28.81	57.62	1.60	0.00	0.00	1.11	0.00	0.00
6	CENTRAL BANK OF INDIA	22.00	12.50	56.82	1.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	8.00	1.47	18.38	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	20.60	20.36	98.83	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	16.00	6.78	42.38	1.30	0.00	0.00	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	2.00	1.23	61.50	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	41.00	8.61	21.00	1.60	0.00	0.00	1.10	0.00	0.00
12	UCO BANK	8.00	3.76	47.00	0.28	0.00	0.00	0.02	0.00	0.00
	SUB TOTAL	330.00	163.58	49.57	12.08	0.00	0.00	5.75	2.19	37.95
13	AXIS BANK	17.00	4.62	27.18	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	16.96	565.33	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	4.00	0.55	13.75	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	50.00	6.45	12.90	1.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	24.00	3.57	14.88	1.10	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	5.50	0.96	17.45	0.12	0.00	0.00	0.04	5.15	12875.00
21	J & K BANK	1.00	0.23	23.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	12.00	3.17	26.42	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	0.07	2.80	0.00	0.81	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	0.48	2.53	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	37.16	23.70	2.94	1.50	51.02	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	25.67	164.55	0.00	0.50	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	4.98	138.33	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	2.40	1.77	73.75	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	10.17	113.00	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	27.50	41.62	151.35	0.00	0.00	0.00	0.07	0.04	57.14
36	GP PARSIK SAHAKARI BANK LTD.	1.20	0.56	46.67	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	14.10	940.00	0.00	0.00	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	2.00	9.32	466.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	71.20	108.97	153.05	0.00	0.50	0.00	0.53	0.04	7.55
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	3.46	247.14	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	2.00	3.46	173.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	560.00	313.17	55.92	15.02	2.00	13.32	6.98	7.38	105.43

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
MARCH 2023**

(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	25.71	85.70	656.74	686.42	104.52
2	BANK OF BARODA	14.00	0.00	0.00	224.66	416.69	185.48
3	BANK OF INDIA	54.00	0.00	0.00	449.76	552.19	122.77
4	BANK OF MAHRASHTRA	16.00	10.32	64.50	504.64	406.03	80.46
5	CANARA BANK	27.00	0.84	3.11	715.81	105.04	14.67
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	185.96	292.24	157.15
7	INDIAN BANK	3.00	0.00	0.00	54.44	53.03	97.41
8	INDIAN OVERSEAS BANK	3.00	0.53	17.67	115.44	88.96	77.06
9	PUNJAB NATIONAL BANK	4.00	0.01	0.25	146.38	162.37	110.92
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	2.32	58.00
11	UNION BANK OF INDIA	30.00	0.00	0.00	565.90	1422.72	251.41
12	UCO BANK	8.00	18.45	230.63	56.20	44.47	79.10
	SUB TOTAL	198.00	55.86	28.21	3679.93	4232.48	115.01
13	AXIS BANK	2.00	0.00	0.00	154.30	70.89	45.94
14	BANDHAN BANK	0.00	18.77	0.00	11.32	19.99	176.59
15	CSB BANK LIMITED	0.00	0.01	0.00	11.84	7.69	64.95
16	DCB BANK	1.00	0.00	0.00	24.18	18.20	75.27
17	FEDERAL BANK	0.00	0.00	0.00	140.73	197.79	140.55
18	HDFC BANK	4.00	25.87	646.75	295.92	730.30	246.79
19	ICICI BANK	4.00	0.00	0.00	228.48	276.51	121.02
20	INDUSIND BANK	0.00	0.00	0.00	110.46	136.80	123.85
21	J & K BANK	0.00	0.00	0.00	2.00	1.46	73.00
22	KARNATAKA BANK	1.00	0.15	15.00	109.24	53.56	49.03
23	KARUR VYASYA BANK	0.00	0.00	0.00	1.00	5.74	574.00
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	55.30	95.08	171.93
25	RBL BANK	1.00	7.47	747.00	49.88	9.75	19.55
26	SOUTH INDIAN BANK	1.00	0.36	36.00	42.46	41.35	97.39
27	YES BANK	2.00	0.00	0.00	206.95	408.72	197.50
28	IDBI BANK	3.00	0.00	0.00	148.48	37.33	25.14
29	IDFC FIRST BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	20.00	52.63	263.15	1594.54	2111.16	132.40
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	52.71	94.39
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	56.04	22.00	39.26
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	1.48	0.00	12.66	7.80	61.61
34	GOA STATE CO-OP BANK LTD.	8.00	5.82	72.75	179.70	201.24	111.99
35	GOA URBAN CO-OP BANK LTD.	1.00	0.03	3.00	101.97	267.99	262.81
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	2.34	1.68	71.79
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	0.80	1.95
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	1.66	0.00	17.04	66.95	392.90
42	WOMEN CO-OP BANK LTD.	1.00	0.06	6.00	3.00	13.48	449.33
	SUB TOTAL	10.00	9.07	90.70	515.93	634.65	123.01
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	27.06	1082.40
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	5.92	0.00	4.60	9.46	205.65
	SUB TOTAL	0.00	5.92	0.00	9.60	36.52	380.42
	GRAND TOTAL	228.00	123.48	54.16	5800.00	7014.81	120.95

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2022, 30.06.2022, 31.12.2022 and 31.03.2023 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2022	31.06.2022	31.12.2022	31.03.2023
i	Total Deposits	N.A.	98267.58	98342.19	104076.22	107313.86
ii	Total Advances	N.A.	30045.92	29624.99	32268.40	33213.13
iii	C.D. Ratio	N.A.	30.58	30.12	31.00	30.95
iv	Total PSA Outstanding	N.A.	11100.50	11181.90	13341.77	13388.05
	%age of PSA to Total Advances	40%	42.41%	42.73%	49.73%	49.90%
v	DIR Advances	N.A.	1.29	0.64	0.70	0.69
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	1734.74	1767.87	1939.35	2010.72
	%age of Weaker Sec. Adv. to Total Adv.	10%	5.72%	5.92%	6.01%	6.05%
vii	SC/ST Advances	N.A.	142.35	131.85	142.77	150.97
	%age of SC/ST* Adv. To Total Advances	5%	0.47%	0.44%	0.44%	0.45%
viii	Advances to Women	N.A.	4427.98	4560.70	4999.74	5269.63
	%age of Adv. to Women to Total Adv.	10%	14.59%	15.28%	15.49%	15.87%

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

NOTIFICATION

Under Preferential Deposit Policy for Banks, 2023, letter no: 6/1/2023-Fin (DMU)/ 169 dated 10.04.2023 issued by Government of Goa, Banks will be given special treatment in any deposits of Government Department/ Autonomous Bodies/ Corporations and Semi Government Departments. The notification has been mailed to all the Banks on 15.04.2023

The Eligible criteria is that the

- (i) Bank having its branches in the State of Goa and is figuring in the top 5 Banks in the State.
- (ii) Bank should be having a Deposit Base of Rs 2500 crores and Advances base of 1000 crores in the State of Goa

Following are the eligible Banks:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	ICICI BANK	4179.79	1600.13	38.28
2	STATE BANK OF INDIA	22304.66	8303.97	37.23
3	AXIS BANK	3055.56	1006.4	32.94
4	HDFC BANK	12117.94	3755.5	30.99
5	CANARA BANK	12158.79	2585.84	21.27

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2023

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	88	22304.66	8303.97	37.23
2	BANK OF BARODA	50	8862.13	1570.1	17.72
3	BANK OF INDIA	47	10328.83	1937.51	18.76
4	BANK OF MAHRASHTRA	15	1203.9	888.1	73.77
5	CANARA BANK	76	12158.79	2585.84	21.27
6	CENTRAL BANK OF INDIA	31	3052.47	848.54	27.80
7	INDIAN BANK	11	700.1	112.98	16.14
8	INDIAN OVERSEAS BANK	26	1787.74	594.25	33.24
9	PUNJAB NATIONAL BANK	19	1573.4	935.6	59.46
10	PUNJAB AND SIND BANK	1	36.11	22	60.92
11	UNION BANK OF INDIA	73	11191.28	1942.5	17.36
12	UCO BANK	10	753.77	162.02	21.49
	SUB TOTAL	447	73953.18	19903.41	26.91
13	AXIS BANK	18	3055.56	1006.4	32.94
14	BANDHAN BANK	4	67.86	34.83	51.33
15	CSB BANK LIMITED	2	135.75	39.45	29.06
16	DCB BANK	4	454.93	35.16	7.73
17	FEDERAL BANK	6	716.5	423.89	59.16
18	HDFC BANK	69	12117.94	3755.5	30.99
19	ICICI BANK	33	4179.79	1600.13	38.28
20	INDUSIND BANK	9	1023.05	574.45	56.15
21	J & K BANK	1	24.78	33.1	133.58
22	KARNATAKA BANK	7	828.93	335.4	40.46
23	KARUR VYASYA BANK	1	59.82	42.84	71.61
24	KOTAK MAHINDRA BANK	7	889.57	383.16	43.07
25	RBL BANK	7	601.34	18.55	3.08
26	SOUTH INDIAN BANK	5	371.58	424.94	114.36
27	YES BANK	8	1023.91	569	55.57
28	IDBI BANK	8	904.22	241.08	26.66
29	IDFC FIRST BANK	3	837.85	70.75	8.44
	SUB TOTAL	192	27293.38	9588.63	35.13
30	APNA SAHAKARI BANK LTD.	2	25.31	95.24	376.29
31	BICHOLIM URBAN CO-OP BANK LTD.	11	542.68	297.17	54.76
32	CITIZEN CO-OP BANK LTD,	6	157.37	76.91	48.87
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	119.72	101.99	85.19
34	GOA STATE CO-OP BANK LTD.	54	2253.07	1210.5	53.73
35	GOA URBAN CO-OP BANK LTD.	16	857.46	480.69	56.06
36	GP PARSIK SAHAKARI BANK LTD.	2	3.7	9.31	251.62
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	6.46	9.15	141.64
38	NKGSB CO-OP BANK LTD.	5	0.24	0.31	129.17
39	SARASWAT CO-OP BANK LTD.	9	1295.92	914.21	70.55
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	117.91	116.92	99.16
41	TJSB SAHAKARI BANK LTD.	5	306.46	279.07	91.06
42	WOMEN CO-OP BANK LTD.	2	76.22	49.61	65.09
	SUB TOTAL	120	5762.52	3641.08	63.19
43	AU SMALL FINANCE BANK LTD.	1	215.96	60.75	28.13
44	JANA SMALL FINANCE BANK LTD.	1	0	0	0.00
45	INDIA POST PAYMENTS BANK	255	0	0	0.00
46	UJJIVAN SMALL FINANCE BANK	2	44.62	12.94	29.00
47	UNITY SMALL FINANCE BANK	6	44.2	6.32	14.30
	SUB TOTAL	265	304.78	80.01	26.25
	GRAND TOTAL	1024	107313.86	33213.13	30.95

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.03.2023)

(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	2733.78	53.16	0	0.00	0.00	7678	226.50	2.73
2	BANK OF BARODA	566.60	41.02	4	0.05	0.00	7552	166.37	10.60
3	BANK OF INDIA	826.70	46.05	0	0.00	0.00	10530	253.20	13.07
4	BANK OF MAHRASHTRA	422.64	53.13	0	0.00	0.00	1173	32.03	3.61
5	CANARA BANK	1599.79	64.83	683	0.64	0.02	29166	542.17	20.97
6	CENTRAL BANK OF INDIA	420.46	50.70	0	0.00	0.00	1769	47.43	5.59
7	INDIAN BANK	42.07	36.40	0	0.00	0.00	432	9.72	8.60
8	INDIAN OVERSEAS BANK	225.40	41.68	0	0.00	0.00	1295	19.07	3.21
9	PUNJAB NATIONAL BANK	476.71	51.32	0	0.00	0.00	240	6.74	0.72
10	PUNJAB AND SIND BANK	11.88	56.76	0	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	1121.73	64.61	0	0.00	0.00	7469	98.48	5.07
12	UCO BANK	80.13	51.44	0	0.00	0.00	1025	18.30	11.29
	SUB TOTAL	8527.89	53.60	687	0.69	0.00	68329	1420.02	7.13
13	AXIS BANK	247.79	30.13	0	0.00	0.00	1644	20.92	2.08
14	BANDHAN BANK	17.33	41.92	0	0.00	0.00	4159	16.63	47.75
15	CSB BANK LIMITED	11.32	29.24	0	0.00	0.00	176	5.40	13.69
16	DCB BANK	14.97	69.60	0	0.00	0.00	213	1.17	3.33
17	FEDERAL BANK	215.84	53.17	0	0.00	0.00	8258	160.77	37.93
18	HDFC BANK	886.73	46.81	0	0.00	0.00	12738	76.51	2.04
19	ICICI BANK	287.53	17.45	0	0.00	0.00	1464	45.14	2.82
20	INDUSIND BANK	233.96	50.26	0	0.00	0.00	3059	6.74	1.17
21	J & K BANK	10.32	31.65	0	0.00	0.00	62	5.02	15.17
22	KARNATAKA BANK	167.93	48.55	0	0.00	0.00	3542	75.21	22.42
23	KARUR VYASYA BANK	13.69	43.23	0	0.00	0.00	15	1.09	2.54
24	KOTAK MAHINDRA BANK	102.13	22.06	0	0.00	0.00	16	18.66	4.87
25	RBL BANK	15.46	55.53	0	0.00	0.00	4477	13.52	72.88
26	SOUTH INDIAN BANK	270.52	67.13	0	0.00	0.00	0	0.00	0.00
27	YES BANK	143.59	33.88	0	0.00	0.00	12	3.24	0.57
28	IDBI BANK	90.09	30.43	0	0.00	0.00	442	13.44	5.57
29	IDFC FIRST BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	2729.20	38.63	0	0.00	0.00	40277	463.45	4.83
30	APNA SAHAKARI BANK LTD.	95.25	91.03	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	162.85	57.99	0	0.00	0.00	555	12.31	4.14
32	CITIZEN CO-OP BANK LTD,	54.72	71.70	0	0.00	0.00	203	29.07	37.80
33	CITIZEN CREDIT CO-OPERATIVE BANK	54.12	46.52	0	0.00	0.00	78	7.21	7.07
34	GOA STATE CO-OP BANK LTD.	343.55	30.14	0	0.00	0.00	349	8.08	0.67
35	GOA URBAN CO-OP BANK LTD.	401.91	81.66	0	0.00	0.00	1236	55.95	11.64
36	GP PARSIK SAHAKARI BANK LTD.	2.45	17.61	0	0.00	0.00	2	0.19	2.04
37	KONKAN MERCANTILE CO-OP BANK	8.05	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.30	0.11	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	764.15	83.59	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	116.92	118.78	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	65.82	26.69	0	0.00	0.00	31	1.12	0.40
42	WOMEN CO-OP BANK LTD.	27.05	53.63	0	0.00	0.00	286	3.19	6.43
	SUB TOTAL	2097.14	55.04	0	0.00	0.00	2740	117.12	3.22
43	AU SMALL FINANCE BANK LTD.	24.03	76.70	0	0.00	0.00	75	3.02	4.97
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	9.79	77.15	0	0.00	0.00	1588	7.11	54.95
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	33.82	76.64	0	0.00	0.00	1663	10.13	12.66
	GRAND TOTAL	13388.05	49.90	687	0.69	0.00	113009	2010.72	6.05

ADVANCES TO SC, ST & WOMENS AS ON 31.03.2023

(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	374	19.71	0.24	529	12.20	0.15	18532	1252.72	15.09
2	BANK OF BARODA	169	6.53	0.42	377	7.74	0.49	8551	357.90	22.79
3	BANK OF INDIA	81	3.78	0.20	138	4.26	0.22	10480	458.88	23.68
4	BANK OF MAHRASHTRA	27	0.43	0.05	50	0.91	0.10	1923	84.26	9.49
5	CANARA BANK	990	26.76	1.03	381	6.60	0.26	19130	520.41	20.13
6	CENTRAL BANK OF INDIA	167	6.26	0.74	159	1.87	0.22	3343	224.14	26.41
7	INDIAN BANK	50	1.27	1.12	21	0.31	0.27	902	22.08	19.54
8	INDIAN OVERSEAS BANK	44	0.81	0.14	47	1.74	0.29	3082	101.82	17.13
9	PUNJAB NATIONAL BANK	66	6.71	0.72	9	0.55	0.06	1341	143.72	15.36
10	PUNJAB AND SIND BANK	5	0.58	2.64	1	0.01	0.05	78	6.80	30.91
11	UNION BANK OF INDIA	97	4.91	0.25	98	4.22	0.22	9622	358.35	18.45
12	UCO BANK	21	0.69	0.43	37	0.35	0.22	1191	34.00	20.99
	SUB TOTAL	2091	78.44	0.39	1847	40.76	0.20	78175	3565.08	17.91
13	AXIS BANK	18	0.63	0.06	9	0.16	0.02	4281	113.64	11.29
14	BANDHAN BANK	15	0.09	0.26	1	0.00	0.00	6428	33.03	94.83
15	CSB BANK LIMITED	51	1.10	2.79	1	0.02	0.05	649	14.53	36.83
16	DCB BANK	19	0.12	0.34	100	0.53	1.51	1044	5.77	16.41
17	FEDERAL BANK	33	0.36	0.08	30	0.30	0.07	7163	149.84	35.35
18	HDFC BANK	2	0.09	0.00	6	0.30	0.01	23596	322.14	8.58
19	ICICI BANK	19	1.57	0.10	18	0.49	0.03	7081	667.10	41.69
20	INDUSIND BANK	605	3.06	0.53	450	1.47	0.26	3686	75.01	13.06
21	J & K BANK	1	0.11	0.33	0	0.00	0.00	55	3.89	11.75
22	KARNATAKA BANK	34	0.62	0.18	8	0.37	0.11	2170	43.62	13.01
23	KARUR VYASYA BANK	80	6.39	14.92	0	0.00	0.00	61	3.24	7.56
24	KOTAK MAHINDRA BANK	3	1.45	0.38	0	0.00	0.00	46	10.75	2.81
25	RBL BANK	219	0.78	4.20	70	0.78	4.20	4290	11.66	62.86
26	SOUTH INDIAN BANK	1	0.06	0.01	0	0.00	0.00	4983	33.46	7.87
27	YES BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28	IDBI BANK	34	0.69	0.29	26	0.56	0.23	1195	44.16	18.32
29	IDFC FIRST BANK	1	0.00	0.00	8	0.09	0.13	1929	12.76	18.04
	SUB TOTAL	1135	17.12	0.18	727	5.07	0.05	68657	1544.60	16.11
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	33	0.29	0.30
31	BICHOLIM URBAN CO-OP BANK LTD	129	3.42	1.15	36	1.18	0.40	1554	35.12	11.82
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	100	17.21	22.38
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	91	7.21	7.07
34	GOA STATE CO-OP BANK LTD.	1	0.00	0.00	0	0.00	0.00	1253	29.24	2.42
35	GOA URBAN CO-OP BANK LTD.	3	0.06	0.01	42	1.27	0.26	692	16.97	3.53
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	1	0.19	2.04
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	5	0.00	0.00	0	0.00	0.00	27	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD	0	0.00	0.00	0	0.00	0.00	132	14.41	12.32
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	129	13.10	4.69
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	248	2.80	5.64	126	0.75	1.51
	SUB TOTAL	138	3.48	0.10	326	5.25	0.14	4138	134.49	3.69
43	AU SMALL FINANCE BANK	3	0.05	0.08	0	0.00	0.00	277	11.76	19.36
44	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	76	0.42	3.25	87	0.38	2.94	2303	12.33	95.29
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	40	1.37	21.68
	SUB TOTAL	79	0.47	0.59	87	0.38	0.47	2620	25.46	31.82
	GRAND TOTAL	3443	99.51	0.30	2987	51.46	0.15	153590	5269.63	15.87

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 31.03.2022, 31.12.2022 and 31.03.2023 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.		
March 2022	5866	20.00	8198	155.66	1823	130.50	15887	306.16
Dec 2022	7403	22.52	6682	111.64	1828	129.44	15913	263.60
March 2023	9661	25.71	8123	147.30	2386	174.94	18459	347.92

b) Position of NPA in Mudra Accounts as on 31.03.2023

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	23454	61.99	2336	5.87
KISHORE	26240	344.59	1811	28.89
TARUN	7755	430.76	394	21.17
TOTAL	57449	837.34	4541	55.93
				6.68%

Comparative Report -Position of Lending under various Atmanirbhar Schemes for quarter ending March 2022 and March 2023

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
March 22	372	7.18	635	10.59	170	144
March 23	423	7.39	885	15.52	203	150

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
March 22	423	13.62	1722	22.04	543	512
March 23	511	14.50	2068	25.93	605	554

KCC TO CROP

(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
March 22	2960	68.07	12614	129.71	4688	2755
March 23	3102	65.17	15336	144.87	5644	3568

a) Position of Stand – up India Position as on March 2023

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
106	13.24	363	53.44	36	6.17

b) SELF HELP GROUP – Comparative Report as on March 2022 and March 2023

(Amt in Cr)

	As on 31.03.2022	As on 31.03.2023
Total number of SHGs	5605	6864
Outstanding (Amt in cr)	46.91	55.43
Total number of SHGs Credit Linked During the FY	678	711
Amount (in cr)	19.14	21.34

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 31.03.2023**

Sr No	Scheme	Position as on 31.03.2023			
		Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	130	46	54	30
2	PMEGP - KVIC	2	0	0	2
3	PMEGP - KVIB	132	52	54	26
	PMEGP TOTAL	264	98	108	58

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.03.2023

(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	289	16.13	29	1.45	10.03	8.99
2	BANK OF BARODA	244	8.41	12	0.32	4.92	3.80
3	BANK OF INDIA	503	20.42	62	5.63	12.33	27.57
4	BANK OF MAHARASHTRA	35	1.77	0	0	0.00	0.00
5	CANARA BANK	372	16.84	69	3.09	18.55	18.35
6	CENTRAL BANK OF INDIA	93	5.83	1	0.1	1.08	1.72
7	INDIAN BANK	9	0.56	2	0.23	22.22	41.07
8	INDIAN OVERSEAS BANK	109	3.36	3	0.03	2.75	0.89
9	PUNJAB NATIONAL BANK	29	2.18	16	1.09	55.17	50.00
10	UNION BANK OF INDIA	696	44.92	58	0.84	8.33	1.87
11	UCO BANK	35	1.76	12	0.12	34.29	6.82
12	HDFC BANK	1	30.92	0	0.03	0.00	0.10
13	KARNATAKA BANK	3	0.81	0	0	0.00	0.00
14	IDBI BANK	4	0.41	0	0	0.00	0.00
15	GOA STATE CO-OP BANK LTD.	229	6.24	43	0.52	18.78	8.33
	GRAND TOTAL	2653	161.53	278	12	10.48	7.43

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended March 2023 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	12.05.2023
2	Self Help Group	12.05.2023
3	Govt. Sponsored Schemes	12.05.2023
4	Financial Inclusion	12.05.2023

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