

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

Agenda & Background Papers for

117th SLBC Meeting

VENUE:
TAJ VIVANTA,
Panaji - Goa

Date: 23rd JUNE 2022

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 116th SLBC Meeting dated 25.03.2022

The Minutes of the 116th SLBC meeting for the quarter ended December 2021 (held on 25.03.2022) 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 116TH SLBC MEETING HELD ON 25TH MARCH 2022

The 116th meeting of the State Level Bankers Committee, Goa State, was held at Vivanta by Taj, on 25th March 2022 under the Chairmanship of Shri. Puneet Kumar Goel, (IAS) Chief Secretary, Govt. of Goa. State Bank of India was represented by Ms. Sukhvinder Kaur, General Manager (NW 1) & SLBC Convenor. The Other dignitaries present were Shri. Ajay Michyari, Regional Director, RBI, Mumbai & Shri. N. J. Nampoothiri, General Manager, (Officer-in-Charge), Reserve Bank of India Goa, Shri. K. V. Shaji, DMD, NABARD, Mumbai and Smt. Usha Ramesh, 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.

Highlights of the speeches are as under: -

Ms. Sukhvinder Kaur, General Manager and SLBC Convenor

Madam extended warm welcome to Shri. Puneet Kumar Goel, Chief Secretary, Government of Goa, Shri. Ajay Michyari, Regional Director, Reserve Bank of India (Maharashtra & Goa), Shri. N.J. Nampoorthiri, General Manager, (O.I.C), Reserve Bank of India, Panaji – Goa, Shri. K. V. Shaji, Deputy Managing Director, NABARD, Mumbai & Smt. Usha Ramesh, General Manager, NABARD, Goa.

She also welcomed 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 116th SLBC.

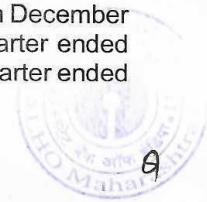
She informed the participants that India has overcome the Covid 19 pandemic and that most of the restrictions introduced by various States are being gradually withdrawn and that the economy is slowly opening. From 1st April, all restriction except mask and social distancing will be removed. She highlighted the achievement for the quarter ended December 2021.

She confirmed that in the last SLBC, North Goa District has achieved 100% digital penetration. We had started focussing on South Goa District in achieving the 100% digital penetration. The present position in digital penetration in the South Goa Districts is 88 % in Savings Bank and 76 % in the Current account. We hope to achieve the 100% digital penetration in this financial year. She informed the participants that to celebrate 75 years of independence of progressive India and to boost Digital economy, Government has announced setting of 75 digital banking unit 75 District in the country. 1 such unit will be opened in South Goa.

She Congratulated the member banks for the overall achievement under ACP for December 21 quarter at 109%. The comparative performance for the quarter ending December 20 was 81%. She Urged all members to achieve 100% targets under ACP for the balance quarters without exception.

Total Priority Sector Lending is at 40.08% of total advances as on December 21 up from 37.35% as on December 20. She informed that this is the first time that the Banks have achieved the benchmark target of 40%. She congratulated the Member Banks on this achievement and urge them to achieve the benchmark target as at the close of the March 22 quarter.

The C.D.ratio has decreased from 34.21% in December 20 to 31.28% as on December 21. The fall has been attributed to non-utilisation of the limits for the quarter ended December 21 and was confident that the ratio will improve further for the quarter ended



March 22. She instructed the Banks to submit the details of the loans made available to the units located in the State of Goa and financed by branches located outside Goa. Due to non-submission of the figures, letters were written to Chairman/CEO/MD of these Banks. However, it appears that many Banks have still not reported the figures, nor the Head Office has taken any steps to ensure that the figures are reported to SLBC. She informed that SLBC Proposes to write again to the Head Offices of the defaulting Banks. She desired that Head Office either through Lead Bank or through SLBC department, should confirm to SLBC, Goa about the data.

She urged bankers to accept the challenge to penetrate Financial Inclusion in the State of Goa. She informed that she was happy to note that Banks have undertaken 99 camps for the quarter ended December 21 against the target of 84. She informed that Banks also held camps for educating the SHG groups and encouraging them to approach the Banks for their financial requirements and the Banks should help them not only in financing but also in availing the Subsidy. Banks should also educate the members to avoid falling prey to cybercrimes. Member banks to endeavour to increase the number of CSPs to be engaged which will assist us to achieve the goal of financial inclusion. She requested Banks to give more focus on the proposals received under PMEGP, PMMY and Stand-Up India.

With these few words, she concluded her speech.

Shri. Ajay Michyari, Regional Director, RBI, (Mah & Goa)

Shri. Michyari welcomed all the participants to the meet. He shared that the lending under priority sector is a big concern, and he expressed his happiness to note that for the first time the priority sector lending has crossed 40% benchmark. He urged the bankers to sustain the performance in the future and should be taken forward. He commented upon the drop in the CD ratio i.e. reduction from 33.54 in December, 20 to 30.38 in December, 21. He hoped that in March, 21, the figures will improve further.

He expressed his happiness for surpassing the targets under ACP as on December 21 and was confident that Banks will achieve the target in March, 22.

As far as areas of concerns, he highlighted low performance in Export credit, Social infrastructure, Lending to Renewable energy and urged the Bankers to focus on these areas and show improvement in future as these areas are not focussed by Banks and subdued performance continuous through the financial year.

He appreciated the good work done in the area of Crop Loans, Agri Term Loans & Ancillary activities & MSME.

As far as opening of Zero balance accounts under PMJDY, there is an increase in zero balance account to a small extent. Banks to ensure that these accounts are funded at the earliest.

He expressed his happiness as SBI will be shortly opening a Digital Branch in South Goa and look forward for other Banks to take suitable measures to improve the digital penetration. He concluded his speech, with warm fare well to Shri. Nampoothiri, who was retiring in March 22.



Shri. N. J. Nampoothiri, General Manager (OIC), RBI, Panaji Goa

Shri. Nampoothiri welcomed all the participants to the meet. He expressed his gratitude to all the bankers for achieving the Priority sector target of 40% as on 31.12.2021 as it was his long wish to achieve this milestone. While referring to the fall in the CD ratio, he brought to the notice of the members that due to the substantial increase in the deposit and subdued increase in advance, the CD ratio is bound to decrease. He felt that due to slow economic growth for the last 2 years and due to gradual removal of restriction, the economy should bounce back and so the performance of the Banks.

He expressed his happiness for achieving the 100% digital penetration in North Goa. South Goa District should follow all the measures taken in North Goa District to complete the 100% digitization at the earliest, so that Goa becomes the 1st State in the country to achieve 100% digital penetration. He cautioned the Bankers that as the State moves towards fully digitisation, there will be attempt by the fraudsters to cheat Senior Citizens, depositors who are non-digital savvy and hence more camps to educate such people needs to be held in the State. He also appealed to the Bankers to send their Branch Managers to RBI for a formal training on the subject, so that they can hold such camps in their branches for the benefit of such class.

He informed the participants that SBI has started Centre for Financial Literacy (CFL) in the two districts covering 6 blocks. He instructed SBI to sensitise the trainers of the CFLs. He expressed his happiness towards the FLC camps held in the State by all the Banks. Besides the notified Banks, he requested other Banks to also hold such camps.

He informed the members that MOS (Finance) Dr. Karad, had highlighted only 2 to 3 areas where Goa fell short. Going through the performance of December 21, it appears that the Banks have improved on the Social Security Schemes.

On Digitalisation of land record, he requested the Chief Secretary to provide the digital data access to the Bankers, so that online charge can be created by the Bankers.

He thanked all the Bankers for giving full cooperation during his tenure in Goa.

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

Smt. Usha Ramesh, General Manager, NABARD, Panaji Goa.

Smt. Usha Ramesh welcomed all the participants in the meet. At the outset she informed the participants that NABARD is going to work on Rural Tourism in coordination with Tourism department and the Office of the Governor. She requested the DMD of NABARD Shri. K. V. Shaji to guide the participants.

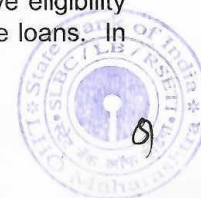
With these few words, she concluded her speech.

Shri. K. V. Shaji, Deputy Managing Director, NABARD, Mumbai.

Shri. Shaji welcomed all the participants to the meet. He informed the participants that the potential of the State is not fully tapped. Although, Goa is having the highest per capital income in the Country, there is lot of disparity in income in the State. Rural and



Urban divide is also visible and that is where the function of the Banks come to play. He informed the participants that though is not aware of the reason of closing R-SETI in Goa, attempts can be made by Lead Bank to re-start the same as due to non-availability of training facility, credit facilities should not be deprived to the needy customers. Banks also have a development role to play in addition to the accepting of deposit and lending of funds to the project after making a decent recovery on those lending. Highlighting the performance of the Banks, he agreed that the low CD ratio is a concern. To achieve the improvement in CD ratio, Banks have to break the larger target to smaller once and then tackle those targets effectively. He felt that many micro industries are not getting the desired credit as 65% of GDP is coming from Secondary sector, around 5% from Agriculture sector and 30% from the tertiary sector. NABARD in its role as Development Banker must assist in achieving this development. Government of Goa are taking many initiatives and it is the turn of the Bankers to transform this initiative to some credit linkage. He informed that the Government has taken money under IRDF and made lot of changes in the fisheries and irrigation sector. Banks have to follow up for credit linkages in these areas. Government of India has also come out with schemes like Credit Guarantee Corporation (CGTSME) to mitigate the risk associated with credit decision. Banks should lend and cover themselves under the (CGTSME) scheme and leverage those schemes which are promoted by State/Central Government. He highlighted that the weaker section exposure is very low as against the norm of 10%, Goa is at 7%. Banks should now focus on sub target within the weaker section target like credit flow to women entrepreneurs. Government of Goa is promoting lots of schemes for the women folks and Banks to use this scheme to leverage against margin money, so that timely credit is made available to them as envisaged by the Government. Banks should also focus on either SHG or JLGs as mutual guarantees takes care of credit risk and Bank should be happy about the same. Banks to customise the schemes as per the needs of the State. It is brought to my notice that in the State off Goa, the SHG group indulges in internal lending. It amounts to that these needy people are deprived of credit facilities. It has been informed to us that there exists a scope for Rural Tourism. Model villages can be thought of. Heritage Tourism can also be thought of. I have told my Goa Office to approach the Government of Goa, devise specific schemes and then come to SLBC for its approval. SLBC has the powers to formulate schemes as per the needs of the State and RBI has given such powers to SLBC. He requested the SLBC to look at the best practices adopted by other SLBC's so that the same can be adopted in the State of Goa. To improve the CD ratio, there is a Sub Committee approach for improving the CD Ratio. This committee needs to be little active and deliberate on this area thread bar. Another area of concern is loans to SC/St to total advance at 0.45% vis a vis total population of State population at 12%. There is a huge disparity. Banks need to introspect and the need to give advance to SC/ST and then to classify such advances properly. Credit to SME segment is also low vis a vis the component of SME segment in the GDP. The Regional Managers of the Banks should introspect in these areas and corrective steps to be taken without further delay to ensure that the sectoral advance of the Bank is in tune with the respective component in the GDP of the State. He requested Government of Goa to look into the digitisation of the land record and that the same is made available to the Banks. Government can also give eligibility certificates to the land less farmers, so that they are made eligible for the loans. In



addition to the Krishi cards, Banks can explore more scope in these area as farmers are there for financing the viable activity. Banks to also focus on JLGs and KCC as they will be comfortable in lending in these areas. Individual lending to the members of the JLGs under KCC together with the subsidy given by Government can also be explored. Banks should also focus on lending to FPOs. Bankers have to ensure end use of the funds and the balance risk is taken over by the guarantee corporation. The economy is moving from Sustenance economy to Surplus economy. He requested NABARD to fix ACP target as per the potential of the State rather than the past performance.

Shri. Punnet Kumar Goel, (IAS) Chief Secretary, Govt. of Goa.

Shri. Goel, welcomed all the participants in the meet. He requested the Bankers to look at the CD ratio and to take appropriate measures to increase the same. Any Bank having CD ratio lower than 20% is a cause of concern for the State Government. He also instructed Banks to report the figures with regard to units located in the State of Goa and financed by branches located outside Goa. With regard to the Social security schemes, only 50% of the population have been covered. Banks to endeavour to cover large population under these schemes. KCC also needs to be popularised more amongst the farmers. All the branches must participate in the BLBC meetings. With these few works he concluded his speech.

The meeting ended with a vote of thanks by **Shri. Naveen Kumar Gupta, Deputy General Manager (B&O) & 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. 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: 25.03.2022.



General Manager & Convenor SLBC Goa



Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased	All Banks
2	Digitalisation of South Goa District	Ensure digital maximisation and achieve 100% by 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	All Banks
5	Application under PMSVA Nidhi scheme to be disposed immediately	All applications should be disposed of immediately.	All banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved	All Banks/LDM
7	All the Banks to ensure that the credit exposures to the units located in Goa needs to be reported either by way of uploading in the portal or by way of mail to SLBC at the end of every quarter.	All the Banks to confirm having put the mechanism to report such exposure by 18.042022. Non confirmation will result in writing a letter by SLBC to the M.D./C.E. O of the defaulting Bank.	All Banks



Position in respect of Action Points of last quarter

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	During the quarter, percentage of Priority sector lending improved from 40.08% as on 31.12.2021 to 42.41% as on 31.03.2022
2.	Digitization of South Goa District	All Banks	Present Position is as under: Saving Accounts - 89.78% Current Accounts – 82.75%
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	Position of data uploading has improved.
4	Financial Inclusion – Zero Balance Accounts	All Banks	Ongoing Process. Banks are making efforts to fund these accounts.
5.	Applications under PM SVANidhi/ KCC Fisheries / Dairy to be disposed immediately	All Banks	SLBC is following up regularly with all Banks to locate the customers, and dispose the applications.
6.	Financial Literacy Camps	LDMs / All Banks	Financial Literacy Centre's were able to do 92 camps during the quarter.
7.	All the Banks to ensure that the credit exposures to the units located in Goa needs to be reported either by way of uploading in the portal or by way of mail to SLBC at the end of every quarter.	All Banks	Bank of Maharashtra has reported credit exposure with respect to Advance towards Mopa Airport to SLBC. Other banks are yet to submit the data. We understand TAJ Group has Credit exposure with HDFC Bank.
8.	Presentation of PM FME Scheme by Ministry of Food processing Industry, Govt of India.	SLBC	Representative of Ministry will be attending the meeting and present the scheme before SLBC

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

a) Banking Scenario of the State

There are total 1031 Bank Branches in the state catering to 15 lacs plus population. Out of which, 585 are in semi urban areas and 446 in rural villages.

Banking network as on 31.03.2022 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	113	101	138	206	251
Private Sector Banks	17	31	65	27	69	58	134
Co-operative Banks	15	15	49	16	43	31	92
Small Finance Banks	4	101	60	50	48	151	108
Total		252	287	194	298	446	585
Grand Total	48	539		492		1031	

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 31.03.2022

SR. No.	Name of the Bank	As on March 2022
1	STATE BANK OF INDIA	16
2	BANK OF BARODA	2
3	BANK OF INDIA	13
4	INDIAN OVERSEAS BANK	5
5	UNION BANK OF INDIA	14
6	CENTRAL BANK OF INDIA	2
	GRAND TOTAL	52

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

c) List of unbanked villages

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

All villages are covered with banking outlets.

Hurdles / Issues of CSPs / Bank Mitras:

Connectivity issues are still present at some places in the State making it difficult for the CSPs to render smooth service.

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 2022 is given below:

FLC CAMPS held by FL Centres during the quarter March 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	20	21	41
3	GOA STATE CO-OPERATIVE BANK	21	6	6	12
4	UNION BANK OF INDIA	21	0	18	18
		84	33	59	92

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for March 2021 quarter is Rs 117.54 cr. There is an increase of Rs 14.32 cr as compared to March 2022 (131.86 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:

	March 2021	March 2022
Number	16071	14367

Aadhar Seeding:

	March 2021	March 2022
Percentage	81.06%	81.79%

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.03.2022

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	40354	0	23909	16445	40354	359593174	4315	18899	35083
2	Union Bank of India	31908	0	17863	14045	31908	244640789	2348	21066	25060
3	Bank of India	22378	0	12086	10292	22378	211202610	1505	20027	19831
4	Bank of Baroda	20274	0	10686	9588	20274	181614308	691	15606	16084
5	Central Bank of India	10811	0	4972	5839	10811	45430464.9	1057	6125	9392
6	State Bank of India	3770	5471	4177	5064	9241	48380992.4	562	8240	7924
7	Punjab National Bank	9847	0	7147	2700	9847	92397756.6	862	4033	6316
8	Indian Overseas Bank	1855	5368	4064	3159	7223	40592578.1	533	6865	5832
9	Bank of Maharashtra	3253	0	1600	1653	3253	23201754	429	2959	3052
10	Indian Bank	3703	0	1968	1735	3703	14186340	456	3588	3040
11	IDBI Bank Ltd.	272	2158	1417	1013	2430	13106282.1	347	1870	1882
12	Federal Bank Ltd	1671	1229	985	1915	2900	15280271.1	565	2900	1827
13	UCO Bank	1240	1725	1520	1445	2965	18640113	282	1523	1780
14	IndusInd Bank Ltd	245	454	399	300	699	1189252.68	18	345	610
15	Axis Bank Ltd	262	416	518	160	678	2460436.51	138	593	488
16	Federal Bank Ltd	614	0	305	309	614	4376726.7	53	188	418
17	Punjab & Sind Bank	305	0	121	184	305	825564	3	213	302
18	RBL Bank Ltd	448	0	0	448	448	644069.36	9	448	301
19	ICICI Bank Ltd	55	166	151	70	221	463429.6	172	221	62
20	South Indian Bank Ltd	0	54	21	33	54	241764.44	3	38	42
21	Kotak Mahindra Bank Ltd	68	0	46	22	68	65709.24	16	2	37
22	Jammu & Kashmir Bank Ltd	23	0	10	13	23	31970	3	21	17
23	Karur Vysya Bank	4	0	3	1	4	2713	0	4	3
24	Yes Bank Ltd	1	0	1	0	1	1399.96	0	1	0
		153361	17041	93969	76433	170402	1318570468	14367	115775	139383

Percentage of Aadhar seeded Accounts: 81.79%

➤ Source – DFS site

f) Govt Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 31.03.2022

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	72360	201540
2	BANK OF BARODA	24931	70594
3	BANK OF INDIA	36249	86672
4	BANK OF MAHRASHTRA	6059	10350
5	CANARA BANK	37129	72283
6	CENTRAL BANK OF INDIA	9097	26661
7	INDIAN BANK	2712	4759
8	INDIAN OVERSEAS BANK	6760	14249
9	PUNJAB NATIONAL BANK	12494	59036
10	PUNJAB AND SIND BANK	392	983
11	UNION BANK OF INDIA	48304	124820
12	UCO BANK	3022	6233
	SUB TOTAL	259509	403735
13	AXIS BANK	1439	3725
14	CSB BANK LIMITED	18	28
15	DCB BANK	52	75
16	FEDERAL BANK	18	33
17	HDFC BANK	11172	17301
18	ICICI BANK	25	2
19	INDUSIND BANK	29	791
20	J & K BANK	15	15
21	KARNATAKA BANK	2318	3912
22	KOTAK MAHINDRA BANK	221	274
23	RBL BANK	687	1041
24	SOUTH INDIAN BANK	392	821
25	YES BANK	165	217
26	IDBI BANK	2591	3961
	SUB TOTAL	19142	32196
26	APNA SAHAKARI BANK LTD	186	271
27	BICHOLIM URBAN CO-OP BANK LTD	160	1817
28	CITIZEN CO-OP BANK LTD,	65	204
29	CITIZEN CREDIT CO-OPERATIVE BANK LTD	68	126
30	GOA STATE CO-OP BANK LTD.	8588	18166
31	GOA URBAN CO-OP BANK LTD	728	3557
32	NKGSB CO-OP BANK LTD.	110	58182
	SUB TOTAL	9905	73711
33	AU SMALL FINANCE BANK LTD	19	40
	SUB TOTAL	19	40
	GRAND TOTAL	288575	792395
	GRAND TOTAL (March 2021)	212987	555886
	Increase during the year	75588	236509

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.03.2022**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	19,337
2	UNION BANK OF INDIA	9,636
3	CENTRAL BANK OF INDIA	5,892
4	HDFC BANK LTD	4,519
5	BANK OF INDIA	4,957
6	STATE BANK OF INDIA	4,184
7	PUNJAB NATIONAL BANK	3,288
8	AXIS BANK	2,841
9	BANK OF MAHARASHTRA	1,266
10	INDIAN OVERSEAS BANK	2,276
11	BANK OF BARODA	4,732
12	INDIAN BANK- BANKING OPERATIONS DEPT	803
13	UCO BANK	567
14	RBL BANK LIMITED	143
15	KARNATAKA BANK LIMITED	801
16	DEPARTMENT OF POSTS	793
17	SOUTH INDIAN BANK LTD	147
18	THE FEDERAL BANK LTD	96
19	PUNJAB AND SIND BANK	225
20	ICICI BANK LIMITED	333
21	KOTAK MAHINDRA BANK	36
22	IDBI BANK LTD	389
23	BANDHAN BANK LIMITED	12
24	AU SMALL FINANCE BANK LIMITED	17
25	THE CATHOLIC SYRIAN BANK LIMITED	10
26	INDUSIND BANK LIMITED	8
27	YES BANK LIMITED	36
28	THE JAMMU AND KASHMIR BANK LTD	15
29	THE KARUR VYSYA BANK LTD	12
30	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	12
31	DCB BANK LIMITED	3
	Grand Total (March 2022)	67,558

(Source: NSDL Site)

NATIONAL PENSION SCHEME (NPS)
AS ON 31.03.2022

Sr. No.	Name of Bank	Total Subscribers
1	State Bank of India	2,702
2	ICICI Bank Limited	504
3	Union Bank Of India	503
4	Indian Overseas Bank	93
5	The South Indian Bank Limited	65
6	Karnataka Bank Limited	49
7	Kotak Mahindra Bank Limited	27
8	Central Bank of India	24
9	The Federal Bank Ltd	20
10	Bank of Maharashtra	19
11	Canara Bank	13
12	RBL Bank Limited	6
13	Punjab National Bank	5
14	IDBI Bank Limited	4
15	Indian Bank	2
16	Yes Bank Limited	2
17	Axis Bank Limited	1
	Grand Total	4039

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

The comparative position of Annual Credit Plan is as under:

(Rs. In crores)

Activity	ACP Target (for 2020-21)	Achievement under ACP 2020-21 upto 31.03.2021	% Achievement 31.03.2021	ACP Target (for 2021- 22)	Achievement under ACP upto 31.03.22	% Achievement 31.03.22
Crop loans	343.00	212.89	62.07	190.00	398.03	209.49
Agri Term loans	470.00	476.97	101.48	470.00	540.35	114.97
Sub Total AGRI	813.00	689.86	84.85	660.00	938.38	142.18
Agri Infrastructure	50.09	2.14	4.27	40.00	1.56	3.90
Ancillary Activities	140.08	244.68	174.67	240.00	192.76	80.32
Credit Potential for Agriculture	1003.17	936.68	93.37	940.00	1132.70	120.50
MSME	3400.00	3609.75	106.17	3250.00	3835.28	118.01
Export Credit	105.00	3.95	3.76	20.00	1.06	5.30
Education	149.51	52.73	35.27	120.00	58.88	49.07
Housing	750.00	287.44	38.33	450.00	329.03	73.12
Social Infrastructure	42.04	0.03	0.07	3.00	0.07	2.33
Renewable Energy	5.23	299.51	5726.77	40.00	2.46	6.15
Others	45.05	1.27	2.82	277.00	296.11	106.90
TOTAL	5500	5191.36	94.39	5100.00	5655.59	110.89

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED
MARCH 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	21.40	22.10	103.27	85.00	40.24	47.34	106.40	62.34	58.59
2	BANK OF BARODA	17.00	20.52	120.71	25.50	8.58	33.65	42.50	29.10	68.47
3	BANK OF INDIA	17.10	4.25	24.85	27.00	128.17	474.70	44.10	132.42	300.27
4	BANK OF MAHRASHTRA	13.00	0.58	4.46	8.50	0.72	8.47	21.50	1.30	6.05
5	CANARA BANK	21.20	3.40	16.04	49.00	242.06	494.00	70.20	245.46	349.66
6	CENTRAL BANK OF INDIA	5.40	24.36	451.11	14.00	29.51	210.79	19.40	53.87	277.68
7	INDIAN BANK	0.90	0.63	70.00	2.00	0.01	0.50	2.90	0.64	22.07
8	INDIAN OVERSEAS BANK	3.00	1.78	59.33	9.60	7.10	73.96	12.60	8.88	70.48
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	5.10	0.05	0.98	7.60	0.05	0.66
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	15.44	101.58	41.00	38.61	94.17	56.20	54.05	96.17
12	UCO BANK	1.80	1.51	83.89	4.00	0.24	6.00	5.80	1.75	30.17
	SUB TOTAL	118.50	94.57	79.81	270.70	495.29	182.97	389.20	589.86	151.56
13	AXIS BANK	3.00	0.61	20.33	7.00	0.25	3.57	10.00	0.86	8.60
14	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	CSB BANK LIMITED	0.06	9.27	15450.00	0.10	9.02	9020.00	0.16	18.29	11431.25
16	DCB BANK	0.10	0.14	140.00	0.20	0.00	0.00	0.30	0.14	46.67
17	FEDERAL BANK	0.10	204.03	204030.00	0.20	0.18	90.00	0.30	204.21	68070.00
18	HDFC BANK	19.00	0.25	1.32	54.00	1.61	2.98	73.00	1.86	2.55
19	ICICI BANK	14.40	0.00	0.00	38.00	0.62	1.63	52.40	0.62	1.18
20	INDUSIND BANK	1.00	0.00	0.00	1.70	1.37	80.59	2.70	1.37	50.74
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	2.00	20.16	1008.00	5.00	0.00	0.00	7.00	20.16	288.00
23	KARUR VYASYA BANK	0.06	0.00	0.00	0.40	0.00	0.00	0.46	0.00	0.00
24	KOTAK MAHINDRA BANK	0.31	0.00	0.00	2.00	0.00	0.00	2.31	0.00	0.00
25	RBL BANK	1.53	1.05	68.63	10.50	2.99	28.48	12.03	4.04	33.58
26	SOUTH INDIAN BANK	0.60	54.76	9126.67	2.00	0.00	0.00	2.60	54.76	2106.15
27	YES BANK	1.35	0.00	0.00	12.00	0.00	0.00	13.35	0.00	0.00
28	IDBI BANK	0.00	0.59	0.00	4.00	0.00	0.00	4.00	0.59	14.75
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	43.51	290.86	668.49	137.10	16.04	11.70	180.61	306.90	169.92
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	1.00	0.00	0.00	5.00	0.00	0.00	6.00	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.40	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	24.20	12.60	52.07	47.90	24.84	51.86	72.10	37.44	51.93
35	GOA URBAN CO-OP BANK LTD.	1.60	0.00	0.00	6.00	0.00	0.00	7.60	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.80	0.00	0.00	2.00	0.00	0.00	2.80	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	4.00	0.00	0.00	4.00	0.00
44	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	28.00	12.60	45.00	62.20	28.84	46.37	90.20	41.44	45.94
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.18	0.00
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.18	0.00
	GRAND TOTAL	190.01	398.03	209.48	470.00	540.35	114.97	660.01	938.38	142.18

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 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	4.60	0.00	0.00	44.46	3.78	8.50	155.46	66.12	42.53
2	BANK OF BARODA	3.10	0.11	3.55	13.50	10.46	77.48	59.10	39.67	67.12
3	BANK OF INDIA	2.15	0.00	0.00	12.90	15.69	121.63	59.15	148.11	250.40
4	BANK OF MAHRASHTRA	0.70	0.11	15.71	5.00	8.36	167.20	27.20	9.77	35.92
5	CANARA BANK	3.50	0.04	1.14	30.40	42.72	140.53	104.10	288.22	276.87
6	CENTRAL BANK OF INDIA	1.80	0.00	0.00	11.40	49.16	431.23	32.60	103.03	316.04
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.10	8.33	4.20	0.74	17.62
8	INDIAN OVERSEAS BANK	0.51	0.10	19.61	4.40	0.04	0.91	17.51	9.02	51.51
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	3.40	0.12	3.53	11.30	0.17	1.50
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	3.50	0.19	5.43	23.00	8.90	38.70	82.70	63.14	76.35
12	UCO BANK	0.20	0.01	5.00	2.40	0.15	6.25	8.40	1.91	22.74
	SUB TOTAL	20.46	0.56	2.74	152.06	139.48	91.73	561.72	729.90	129.94
13	AXIS BANK	1.06	0.00	0.00	3.80	0.00	0.00	14.86	0.86	5.79
14	BANDHAN BANK	0.00	0.00	0.00	2.00	0.00	0.00	2.00	0.00	0.00
15	CSB BANK LIMITED	0.10	0.00	0.00	0.17	0.00	0.00	0.43	18.29	4253.49
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.14	2.62
17	FEDERAL BANK	0.04	0.00	0.00	5.00	0.30	6.00	5.34	204.51	3829.78
18	HDFC BANK	6.20	0.00	0.00	16.80	32.31	192.32	96.00	34.17	35.59
19	ICICI BANK	3.88	0.00	0.00	13.50	5.37	39.78	69.78	5.99	8.58
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	5.00	1.37	27.40
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	0.57	142.50	4.00	2.80	70.00	11.40	23.53	206.40
23	KARUR VYASYA BANK	0.05	0.00	0.00	0.60	0.00	0.00	1.11	0.00	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	0.00	0.00	7.37	0.00	0.00
25	RBL BANK	1.04	0.00	0.00	7.00	0.00	0.00	20.07	4.04	20.13
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.28	14.00	4.72	55.04	1166.10
27	YES BANK	1.16	0.00	0.00	9.50	10.14	106.74	24.01	10.14	42.23
28	IDBI BANK	0.20	0.00	0.00	1.00	1.46	146.00	5.20	2.05	39.42
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	14.65	0.57	3.89	77.37	52.66	68.06	272.63	360.13	132.09
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.19	38.00	6.70	0.19	2.84
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.02	0.00	0.00	0.20	0.00	0.00	0.72	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	4.00	0.43	10.75	7.25	0.00	0.00	83.35	37.87	45.43
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	1.60	0.00	0.00	9.70	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00
44	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	4.90	0.43	8.78	10.45	0.19	1.82	105.55	42.06	39.85
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.43	0.00	0.00	0.61	0.00
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.43	0.00	0.00	0.61	0.00
	GRAND TOTAL	40.01	1.56	3.90	239.88	192.76	80.36	939.90	1132.70	120.51

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 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	540.00	554.56	102.70	2.75	0.00	0.00	13.73	45.32	330.08
2	BANK OF BARODA	265.00	476.32	179.74	1.75	0.00	0.00	7.65	1.74	22.75
3	BANK OF INDIA	255.00	307.94	120.76	1.55	0.00	0.00	6.80	1.73	25.44
4	BANK OF MAHRASHTRA	110.00	220.62	200.56	0.90	0.00	0.00	5.50	0.45	8.18
5	CANARA BANK	301.00	137.99	45.84	6.55	0.00	0.00	16.00	3.87	24.19
6	CENTRAL BANK OF INDIA	88.00	85.95	97.67	0.90	0.00	0.00	5.50	1.15	20.91
7	INDIAN BANK	30.00	18.21	60.70	0.00	0.00	0.00	2.12	0.05	2.36
8	INDIAN OVERSEAS BANK	71.00	55.11	77.62	0.00	0.00	0.00	3.10	0.24	7.74
9	PUNJAB NATIONAL BANK	130.00	144.38	111.06	4.00	0.00	0.00	2.80	0.66	23.57
10	PUNJAB AND SIND BANK	1.00	0.18	18.00	0.00	0.00	0.00	1.80	0.00	0.00
11	UNION BANK OF INDIA	137.00	529.68	386.63	1.55	0.00	0.00	11.00	1.44	13.09
12	UCO BANK	21.00	21.00	100.00	0.00	0.00	0.00	1.60	0.30	18.75
	SUB TOTAL	1949.00	2551.94	130.94	19.95	0.00	0.00	77.60	56.95	73.39
13	AXIS BANK	85.00	78.55	92.41	0.00	0.00	0.00	1.97	0.00	0.00
14	BANDHAN BANK	9.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
15	CSB BANK LIMITED	8.00	0.00	0.00	0.00	0.00	0.00	0.21	0.00	0.00
16	DCB BANK	15.00	0.00	0.00	0.00	0.00	0.00	0.71	0.02	2.82
17	FEDERAL BANK	32.00	26.42	82.56	0.00	0.00	0.00	1.85	0.00	0.00
18	HDFC BANK	306.00	184.33	60.24	0.00	0.00	0.00	9.56	0.01	0.10
19	ICICI BANK	160.00	172.74	107.96	0.00	0.00	0.00	4.80	0.43	8.96
20	INDUSIND BANK	68.00	164.01	241.19	0.00	0.00	0.00	1.88	0.00	0.00
21	J & K BANK	1.00	0.48	48.00	0.00	0.00	0.00	0.01	0.00	0.00
22	KARNATAKA BANK	51.00	22.61	44.33	0.00	0.00	0.00	1.74	0.17	9.77
23	KARUR VYASYA BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
24	KOTAK MAHINDRA BANK	43.00	45.48	105.77	0.00	0.00	0.00	1.40	0.00	0.00
25	RBL BANK	31.00	2.29	7.39	0.00	0.00	0.00	1.30	0.11	8.46
26	SOUTH INDIAN BANK	29.00	12.78	44.07	0.00	0.00	0.00	1.21	0.00	0.00
27	YES BANK	71.00	334.91	471.70	0.00	0.00	0.00	1.95	0.00	0.00
28	IDBI BANK	64.00	65.73	102.70	0.00	0.00	0.00	1.20	0.55	45.83
29	IDFC FIRST BANK	1.00	0.00	0.00	0.06	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	975.00	1110.33	113.88	0.06	0.00	0.00	29.95	1.29	4.31
30	APNA SAHAKARI BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	36.00	6.95	19.31	0.00	0.00	0.00	1.40	0.01	0.71
32	CITIZEN CO-OP BANK LTD,	43.00	20.55	47.79	0.00	0.00	0.00	1.78	0.23	12.92
33	CITIZEN CREDIT CO-OPERATIVE BANK	7.00	3.28	46.86	0.00	0.00	0.00	0.50	0.01	2.00
34	GOA STATE CO-OP BANK LTD.	82.00	25.03	30.52	0.00	0.00	0.00	3.05	0.11	3.61
35	GOA URBAN CO-OP BANK LTD.	62.00	19.70	31.77	0.00	0.00	0.00	1.78	0.18	10.11
36	GP PARSIK SAHAKARI BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	25.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	34.00	0.00	0.00	0.00	0.00	0.00	1.31	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	15.00	84.67	564.47	0.00	1.06	0.00	0.50	0.10	20.00
44	WOMEN CO-OP BANK LTD.	1.00	1.19	119.00	0.00	0.00	0.00	0.01	0.00	0.00
	SUB TOTAL	318.00	161.37	50.75	0.00	1.06	0.00	11.86	0.64	5.40
45	AU SMALL FINANCE BANK LTD.	2.00	10.79	539.50	0.00	0.00	0.00	0.20	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	4.00	0.85	21.25	0.00	0.00	0.00	0.24	0.00	0.00
	SUB TOTAL	8.00	11.64	145.50	0.00	0.00	0.00	0.64	0.00	0.00
	GRAND TOTAL	3250.00	3835.28	118.01	20.01	1.06	5.30	120.05	58.88	49.05

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 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	40.41	44.27	109.55	0.34	0.00	0.00	9.13	0.00	0.00
2	BANK OF BARODA	26.00	13.28	51.08	0.21	0.00	0.00	6.00	0.00	0.00
3	BANK OF INDIA	25.50	15.10	59.22	0.21	0.00	0.00	1.31	0.00	0.00
4	BANK OF MAHRASHTRA	17.90	3.72	20.78	0.10	0.00	0.00	1.51	0.00	0.00
5	CANARA BANK	46.00	58.36	126.87	0.27	0.00	0.00	3.10	0.00	0.00
6	CENTRAL BANK OF INDIA	22.20	53.58	241.35	0.12	0.00	0.00	1.40	0.00	0.00
7	INDIAN BANK	10.90	1.06	9.72	0.04	0.00	0.00	0.20	0.02	10.00
8	INDIAN OVERSEAS BANK	15.60	10.51	67.37	0.04	0.00	0.00	0.38	0.00	0.00
9	PUNJAB NATIONAL BANK	14.30	4.66	32.59	0.08	0.00	0.00	0.55	0.00	0.00
10	PUNJAB AND SIND BANK	4.00	0.10	2.50	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	37.00	7.20	19.46	0.22	0.00	0.00	2.40	0.44	18.33
12	UCO BANK	6.20	2.93	47.26	0.04	0.00	0.00	0.28	0.00	0.00
	SUB TOTAL	266.01	214.77	80.74	1.67	0.00	0.00	26.26	0.46	1.75
13	AXIS BANK	12.40	2.53	20.40	0.10	0.00	0.00	0.45	0.00	0.00
14	BANDHAN BANK	2.60	0.00	0.00	0.04	0.00	0.00	0.08	0.00	0.00
15	CSB BANK LIMITED	1.10	0.00	0.00	0.04	0.00	0.00	0.07	0.00	0.00
16	DCB BANK	1.60	3.29	205.63	0.04	0.00	0.00	0.10	0.00	0.00
17	FEDERAL BANK	4.64	2.10	45.26	0.04	0.00	0.00	0.30	0.00	0.00
18	HDFC BANK	34.00	8.18	24.06	0.22	0.00	0.00	8.60	0.00	0.00
19	ICICI BANK	26.20	6.73	25.69	0.10	0.00	0.00	0.60	0.00	0.00
20	INDUSIND BANK	12.90	1.45	11.24	0.04	0.00	0.00	0.20	0.00	0.00
21	J & K BANK	0.20	0.40	200.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	2.50	1.73	69.20	0.04	0.00	0.00	0.16	0.00	0.00
23	KARUR VYASYA BANK	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	12.64	0.00	0.00	0.04	0.00	0.00	0.14	0.00	0.00
25	RBL BANK	3.90	0.36	9.23	0.04	0.00	0.00	0.16	0.00	0.00
26	SOUTH INDIAN BANK	1.88	1.44	76.60	0.04	0.00	0.00	0.17	0.40	235.29
27	YES BANK	21.34	0.24	1.12	0.04	0.00	0.00	0.22	0.00	0.00
28	IDBI BANK	5.04	4.86	96.43	0.04	0.00	0.00	0.24	0.10	41.67
29	IDFC FIRST BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	143.33	33.31	23.24	0.86	0.00	0.00	11.49	0.50	4.35
30	APNA SAHAKARI BANK LTD.	0.39	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	4.28	10.92	255.14	0.04	0.00	0.00	0.20	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	4.18	2.55	61.00	0.04	0.00	0.00	0.24	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.50	0.06	12.00	0.04	0.00	0.00	0.10	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	7.40	2.41	32.57	0.10	0.00	0.00	0.60	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	12.76	45.58	357.21	0.07	0.07	100.00	0.30	1.50	500.00
36	GP PARSIK SAHAKARI BANK LTD.	3.25	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.99	0.00	0.00	0.04	0.00	0.00	0.20	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	1.96	0.00	0.00	0.04	0.00	0.00	0.25	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	2.22	0.00	0.00	0.04	0.00	0.00	0.05	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.60	11.19	1865.00	0.04	0.00	0.00	0.06	0.00	0.00
44	WOMEN CO-OP BANK LTD.	0.18	7.20	4000.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	38.85	79.91	205.69	0.53	0.07	13.21	2.10	1.50	71.43
45	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
46	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	1.20	1.04	86.67	0.00	0.00	0.00	0.05	0.00	0.00
	SUB TOTAL	1.80	1.04	57.78	0.00	0.00	0.00	0.15	0.00	0.00
	GRAND TOTAL	449.99	329.03	73.12	3.06	0.07	2.29	40.00	2.46	6.15

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
MARCH 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	51.17	0.00	0.00	812.99	710.27	87.37
2	BANK OF BARODA	22.07	0.00	0.00	387.78	531.01	136.94
3	BANK OF INDIA	83.00	0.37	0.45	432.52	473.25	109.42
4	BANK OF MAHRASHTRA	12.00	234.37	1953.08	175.11	468.93	267.79
5	CANARA BANK	26.10	6.39	24.48	503.12	494.83	98.35
6	CENTRAL BANK OF INDIA	11.05	0.14	1.27	161.77	243.85	150.74
7	INDIAN BANK	1.00	0.00	0.00	48.46	20.08	41.44
8	INDIAN OVERSEAS BANK	1.00	0.00	0.00	108.63	74.88	68.93
9	PUNJAB NATIONAL BANK	2.50	0.00	0.00	165.53	149.87	90.54
10	PUNJAB AND SIND BANK	0.00	0.07	0.00	6.80	0.35	5.15
11	UNION BANK OF INDIA	24.13	0.00	0.00	296.00	601.90	203.34
12	UCO BANK	4.00	15.34	383.50	41.52	41.48	99.90
	SUB TOTAL	238.02	256.68	107.84	3140.23	3810.70	121.35
13	AXIS BANK	1.00	0.48	48.00	115.78	82.42	71.19
14	BANDHAN BANK	0.00	0.00	0.00	13.83	0.00	0.00
15	CSB BANK LIMITED	0.00	0.33	0.00	9.85	18.62	189.04
16	DCB BANK	1.00	0.00	0.00	23.79	3.45	14.50
17	FEDERAL BANK	0.00	0.00	0.00	44.17	233.03	527.58
18	HDFC BANK	20.89	12.41	59.41	475.27	239.10	50.31
19	ICICI BANK	2.00	0.00	0.00	263.48	185.89	70.55
20	INDUSIND BANK	0.00	0.00	0.00	88.02	166.83	189.54
21	J & K BANK	0.00	0.00	0.00	1.21	0.88	72.73
22	KARNATAKA BANK	1.00	0.12	12.00	67.84	48.16	70.99
23	KARUR VYASYA BANK	0.00	0.00	0.00	2.41	0.00	0.00
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	65.59	45.48	69.34
25	RBL BANK	2.08	4.85	233.17	58.55	11.65	19.90
26	SOUTH INDIAN BANK	1.00	0.87	87.00	38.02	70.53	185.51
27	YES BANK	0.00	4.30	0.00	118.56	349.59	294.86
28	IDBI BANK	1.00	0.00	0.00	76.72	73.29	95.53
29	IDFC FIRST BANK	0.00	0.00	0.00	1.20	0.00	0.00
	SUB TOTAL	30.97	23.36	75.43	1464.29	1528.92	104.41
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	5.58	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	41.92	17.88	42.65
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	55.94	23.52	42.05
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	0.07	0.00	8.86	3.42	38.60
34	GOA STATE CO-OP BANK LTD.	7.00	3.06	43.71	183.50	68.48	37.32
35	GOA URBAN CO-OP BANK LTD.	1.00	0.11	11.00	87.61	67.14	76.64
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	5.45	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	1.15	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	28.79	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	41.28	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	7.42	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0.00	9.05	0.00	16.20	110.07	679.44
44	WOMEN CO-OP BANK LTD.	0.00	1.75	0.00	1.19	10.14	852.10
	SUB TOTAL	8.00	14.04	175.50	484.89	300.65	62.00
45	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	11.40	447.06
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.55	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	0.00	2.03	0.00	5.49	3.92	71.40
	SUB TOTAL	0.00	2.03	0.00	10.59	15.32	144.66
	GRAND TOTAL	276.99	296.11	106.90	5100.00	5655.59	110.89

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2020, 31.03.2021, 31.12.2021 and 31.03.2022 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.12.2020	31.03.2021	31.12.2021	31.03.2022
i	Total Deposits	N.A.	89205	90236	96154.87	98267.58
ii	Total Advances	N.A.	28703	30267	29209.57	30045.92
iii	C.D. Ratio	N.A.	32.18	33.54	30.38	30.58
iv	Total PSA Outstanding	N.A.	8459.00	8959.30	10489.80	11100.50
	%age of PSA to Total Advances	40%	35.27%	37.35%	40.08	42.41
v	DIR Advances	N.A.	0.76	2.09	2.29	1.29
	%age of DIR Adv. to Total Advances	1%	0	0.01%	0.01%	0
vi	Weaker Section Advances	N.A.	2964.43	1521.15	2504.77	1734.74
	%age of Weaker Sec. Adv. to Total Adv.	10%	10.33%	5.02 %	7.03%	5.72
vii	SC/ST Advances	N.A.	108.13	108.18	130.06	142.35
	%age of SC/ST* Adv. To Total Advances	5%	0.38%	0.36%	0.45%	0.47
viii	Advances to Women	N.A.	2358.61	3289.75	4269.43	4427.98
	%age of Adv. to Women to Total Adv.	10%	8.22%	10.87%	14.62%	14.59

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

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2022

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	89	21268.06	7404.00	34.81
2	BANK OF BARODA	51	8003.62	1381.12	17.26
3	BANK OF INDIA	52	9845.79	1795.06	18.23
4	BANK OF MAHRASHTRA	15	986.42	795.44	80.64
5	CANARA BANK	79	11178.15	2467.68	22.08
6	CENTRAL BANK OF INDIA	31	2866.68	829.29	28.93
7	INDIAN BANK	11	729.78	115.58	15.84
8	INDIAN OVERSEAS BANK	26	1769.15	540.84	30.57
9	PUNJAB NATIONAL BANK	19	1859.14	928.96	49.97
10	PUNJAB AND SIND BANK	1	29.43	20.93	71.12
11	UNION BANK OF INDIA	73	9961.02	1736.07	17.43
12	UCO BANK	10	782.30	155.77	19.91
	SUB TOTAL	457	69279.54	18170.74	26.23
13	AXIS BANK	18	2571.84	822.32	31.97
14	BANDHAN BANK	4	73.44	41.34	56.29
15	CSB BANK LIMITED	2	127.71	38.71	30.31
16	DCB BANK	4	375.58	21.51	5.73
17	FEDERAL BANK	6	635.87	405.95	63.84
18	HDFC BANK	69	10338.65	2894.19	27.99
19	ICICI BANK	33	3366.18	1647.96	48.96
20	INDUSIND BANK	9	1037.14	465.47	44.88
21	J & K BANK	1	21.14	32.61	154.26
22	KARNATAKA BANK	7	797.84	345.91	43.36
23	KARUR VYASYA BANK	1	44.22	31.67	71.62
24	KOTAK MAHINDRA BANK	7	735.04	462.93	62.98
25	RBL BANK	7	587.31	27.84	4.74
26	SOUTH INDIAN BANK	5	381.58	402.96	105.60
27	YES BANK	8	736.05	423.84	57.58
28	IDBI BANK	8	863.41	213.31	24.71
29	IDFC FIRST BANK	3	511.96	45.08	8.81
	SUB TOTAL	192	23204.96	8323.60	35.87
30	APNA SAHAKARI BANK LTD.	2	47.29	104.64	221.27
31	BICHOLIM URBAN CO-OP BANK LTD.	11	549.54	280.81	51.10
32	CITIZEN CO-OP BANK LTD,	6	168.42	76.32	45.32
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	124.09	116.33	93.75
34	GOA STATE CO-OP BANK LTD.	54	2161.12	1140.03	52.75
35	GOA URBAN CO-OP BANK LTD.	16	856.07	492.19	57.49
36	GP PARSIK SAHAKARI BANK LTD.	2	17.96	13.91	77.45
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	3.21	10.00	311.53
38	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	0.00
39	NKGSB CO-OP BANK LTD.	5	217.16	265.98	122.48
40	PMC BANK LTD.	3	0.00	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	9	1295.92	914.21	70.55
42	SHAMRAO VITHAL CO-OP BANK LTD.	2	101.50	98.43	96.98
43	TJSB SAHAKARI BANK LTD.	5	263.01	246.59	93.76
44	WOMEN CO-OP BANK LTD.	2	75.55	50.44	66.76
	SUB TOTAL	123	5880.84	3809.88	64.78
45	AU SMALL FINANCE BANK LTD.	1	132.98	31.33	23.56
46	JANA SMALL FINANCE BANK LTD.	1	52.45	0.11	0.21
47	INDIA POST PAYMENTS BANK	255	0.00	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	2	25.46	12.69	49.84
	SUB TOTAL	259	210.89	44.13	20.93
	GRAND TOTAL	1031	98576.23	30348.35	30.79

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.03.2022)

(Amount in crores)

SR. No	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	2106.59	44.87	4	0	0.00	7419	202.77	2.74
2	BANK OF BARODA	612.30	54.40	4	0.08	0.01	5232	125.84	9.11
3	BANK OF INDIA	763.21	46.48	0	0	0.00	10985	233.42	13.00
4	BANK OF MAHRASHTRA	279.45	37.40	0	0	0.00	1024	24.79	3.12
5	CANARA BANK	1556.36	65.69	641	0.59	0.02	23806	429.53	17.41
6	CENTRAL BANK OF INDIA	529.13	86.46	24	0.62	0.07	1856	43.10	5.20
7	INDIAN BANK	55.31	44.63	0	0	0.00	228	12.85	11.12
8	INDIAN OVERSEAS BANK	274.88	57.65	0	0	0.00	1509	17.90	3.31
9	PUNJAB NATIONAL BANK	476.91	50.69	0	0	0.00	306	6.61	0.71
10	PUNJAB AND SIND BANK	9.29	43.92	0	0	0.00	5	0.25	1.19
11	UNION BANK OF INDIA	961.51	58.30	0	0	0.00	6520	84.05	4.84
12	UCO BANK	80.76	53.70	0	0	0.00	1414	32.94	21.15
	SUB TOTAL	7705.70	52.95	673	1.29	0.01	60304	1214.05	6.68
13	AXIS BANK	209.09	31.58	0	0	0.00	1117	13.90	1.69
14	BANDHAN BANK	18.87	54.41	0	0	0.00	3389	10.01	24.21
15	CSB BANK LIMITED	13.40	23.57	0	0	0.00	0	0.00	0.00
16	DCB BANK	3.58	21.23	0	0	0.00	8	0.11	0.51
17	FEDERAL BANK	205.47	67.65	0	0	0.00	7064	116.83	28.78
18	HDFC BANK	628.62	24.03	0	0	0.00	8823	49.17	1.70
19	ICICI BANK	276.57	21.60	0	0	0.00	1227	48.05	2.92
20	INDUSIND BANK	221.51	37.14	0	0	0.00	2271	5.59	1.20
21	J & K BANK	15.75	46.94	0	0	0.00	133	11.48	35.20
22	KARNATAKA BANK	0.00	0.00	0	0	0.00	3267	66.02	19.09
23	KARUR VYASYA BANK	0.00	0.00	0	0	0.00	25	0.93	2.94
24	KOTAK MAHINDRA BANK	80.68	14.56	0	0	0.00	10	14.15	3.06
25	RBL BANK	21.15	99.02	0	0	0.00	8947	19.41	69.72
26	SOUTH INDIAN BANK	269.58	63.84	0	0	0.00	0	0.00	0.00
27	YES BANK	138.20	33.36	0	0	0.00	7	2.58	0.61
28	IDBI BANK	111.48	57.33	0	0	0.00	737	20.44	9.58
29	IDFC FIRST BANK	0.02	0.08	0	0	0.00	0	0.00	0.00
	SUB TOTAL	2213.97	28.01	0	0	0.00	37025	378.67	4.55
30	APNA SAHAKARI BANK LTD.	104.65	101.32	0	0	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	180.17	61.33	0	0	0.00	941	23.26	8.28
32	CITIZEN CO-OP BANK LTD,	55.82	64.14	0	0	0.00	214	33.46	43.84
33	CITIZEN CREDIT CO-OPERATIVE BANK	65.54	52.36	0	0	0.00	75	9.16	7.87
34	GOA STATE CO-OP BANK LTD.	253.57	21.10	0	0	0.00	282	5.61	0.49
35	GOA URBAN CO-OP BANK LTD.	414.93	75.72	0	0	0.00	1392	56.00	11.38
36	GP PARSIK SAHAKARI BANK LTD.	0.98	15.99	0	0	0.00	4	0.20	1.44
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0	0	0.00	0	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0	0	0.00	0	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0.00	0.00	0	0	0.00	0	0.00	0.00
40	PMC BANK LTD.	0.00	0.00	0	0	0.00	0	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0.00	0.00	0	0	0.00	0	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0	0	0.00	0	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	102.50	50.91	0	0	0.00	30	1.26	0.51
44	WOMEN CO-OP BANK LTD.	2.67	5.56	0	0	0.00	57	0.35	0.69
	SUB TOTAL	1180.83	32.04	0	0	0.00	2995	129.30	3.39
45	AU SMALL FINANCE BANK LTD.	18.57	101.87	0	0	0.00	136	4.42	14.11
46	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0	0.00	0	0.00	0.00
47	INDIA POST PAYMENTS BANK	0.00	0.00	0	0	0.00	0	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	11.02	100.09	0	0	0.00	2323	8.30	65.41
	SUB TOTAL	29.59	100.75	0	0	0.00	2459	12.72	28.82
	GRAND TOTAL	11100.50	42.41	673	1.29	0.00	102783	1734.74	5.72

ADVANCES TO SC, ST & WOMENS AS ON 31.03.2022

(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	AMOUNT	%	NO	AMT	%
1	STATE BANK OF INDIA	368	19.12	0.26	394	8.00	0.11	16785	1101.59	14.88
2	BANK OF BARODA	169	5.92	0.43	333	6.87	0.50	7171	266.44	19.29
3	BANK OF INDIA	94	3.76	0.21	154	4.43	0.25	10447	441.50	24.60
4	BANK OF MAHRASHTRA	73	2.98	0.37	122	3.10	0.39	1481	63.05	7.93
5	CANARA BANK	1012	25.90	1.05	309	5.26	0.21	17502	501.60	20.33
6	CENTRAL BANK OF INDIA	154	5.74	0.69	193	2.12	0.26	2680	151.09	18.22
7	INDIAN BANK	51	1.32	1.14	24	0.33	0.29	935	24.43	21.14
8	INDIAN OVERSEAS BANK	49	0.93	0.17	53	1.69	0.31	2654	81.36	15.04
9	PUNJAB NATIONAL BANK	75	6.48	0.70	10	0.55	0.06	1273	118.73	12.78
10	PUNJAB AND SIND BANK	3	0.51	2.44	1	0.02	0.10	62	5.05	24.13
11	UNION BANK OF INDIA	75	4.10	0.24	68	2.56	0.15	8412	293.03	16.88
12	UCO BANK	68	1.94	1.25	144	2.05	1.32	1341	35.66	22.89
	SUB TOTAL	2191	78.70	0.43	1805	36.98	0.20	70743	3083.53	16.97
13	IDBI BANK	19	0.39	0.05	17	0.23	0.03	2154	87.23	10.61
14	AXIS BANK	21	0.15	0.36	1	0.00	0.00	6688	38.88	94.05
15	BANDHAN BANK	53	1.29	3.33	6	0.11	0.28	754	14.23	36.76
16	CSB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	81	1.24	5.76
17	DCB BANK	16	0.26	0.06	16	0.17	0.04	7697	148.81	36.66
18	FEDERAL BANK	1	0.10	0.00	6	0.22	0.01	17725	251.06	8.67
19	HDFC BANK	21	1.06	0.06	20	0.52	0.03	5511	496.67	30.14
20	ICICI BANK	311	0.96	0.21	338	1.35	0.29	3528	59.94	12.88
21	INDUSIND BANK	1	0.14	0.43	0	0.00	0.00	49	3.61	11.07
22	J & K BANK	32	0.44	0.13	2	0.03	0.01	2024	37.28	10.78
23	KARNATAKA BANK	98	7.52	23.74	0	0.00	0.00	53	2.58	8.15
24	KARUR VYASYA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25	KOTAK MAHINDRA BANK	372	0.82	2.95	103	1.28	4.60	8719	16.84	60.49
26	RBL BANK	2	0.08	0.02	0	0.00	0.00	1016	30.71	7.62
27	SOUTH INDIAN BANK	0	0.00	0.00	0	0.00	0.00	2	0.01	0.00
28	YES BANK	31	0.64	0.30	29	0.70	0.33	994	39.96	18.73
29	IDFC FIRST BANK	0	0.00	0.00	0	0.00	0.00	752	6.53	14.49
	SUB TOTAL	978	13.85	0.17	538	4.61	0.06	57747	1235.58	14.84
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	23	0.25	0.24
31	BICHOLIM URBAN CO-OP BANK LTD.	168	4.54	1.62	25	0.64	0.23	1360	39.45	14.05
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	109	18.98	24.87
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	55	6.61	5.68
34	GOA STATE CO-OP BANK LTD.	2	0.00	0.00	0	0.00	0.00	0	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	5	0.09	0.02	28	0.66	0.13	823	20.81	4.23
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	1	0.20	1.44
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	NKGSB CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	PMC BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
42	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
43	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	103	5.50	2.23
44	WOMEN CO-OP BANK LTD.	51	0.85	1.69	0	0.00	0.00	118	0.53	1.05
	SUB TOTAL	226	5.48	0.14	53	1.30	0.03	2592	92.33	2.42
45	AU SMALL FINANCE BANK	4	0.13	0.41	0	0.00	0.00	141	4.51	14.40
46	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	UJJIVAN SMALL FINANCE BANK	246	0.86	6.78	133	0.44	3.47	2912	12.03	94.80
	SUB TOTAL	250	0.99	2.24	133	0.44	1.00	3053	16.54	37.48
	GRAND TOTAL	3645	99.02	0.33	2529	43.33	0.14	134135	4427.98	14.59

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

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.06.2021, 30.09.2021, 31.12.2021 and 31.03.2022 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.	No.of A/cs	Disbursed Amt.
June 2021	1424	3.19	2413	36.69	548	34.53	4385	74.41
Sept 2021	2168	6.55	3646	59.17	1006	59.95	6820	125.67
Dec 2021	5267	18.07	6815	127.02	1457	103.62	13539	248.71
March 2022	5866	20.00	8198	155.66	1823	130.50	15887	306.16

b) Position of NPA in Mudra Accounts as on 31.03.2022

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	19698	43.11	2416	5.75
KISHORE	22122	328.07	2063	33.87
TARUN	5494	300.03	471	27.53
TOTAL	47314	671.21	4950	67.15
				10.00%

Present Position of Lending under various Atmanirbhar Schemes for quarter ending March 2022

KCC TO FISHERY

(Amount in Crores)

	Applications Received at District level Camps	Applications sent to banks for Sanction	Applications Sanctioned by Banks	Applications Rejected by Banks	Applications under process
North Goa	0	0	0	0	0
South Goa	21	21	14	7	0
Total	21	21	14	7	0

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	Applications Received at District level Camps	Applications sent to banks for Sanction	Applications Sanctioned by Banks	Applications Rejected by Banks	Applications under process
North Goa	83	83	70	13	0
South Goa	53	53	41	12	0
Total	136	136	111	25	0

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
March 22	2960	68.07	12614	129.71	4688	2755

PM SVANidhi

	Total Applications Sourced	Sanctioned Amt (in crs)	Disbursed Amt (in crs)
MARCH 21	1428	1.04	0.99
MARCH 22	1698	1.43	1.40

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

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
98	16.40	438	65.52	37	6.97

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

(Amt in Cr)

	As on 31.12.2021	As on 31.03.2022
Total number of SHGs	5583	5605
Outstanding (Amt in cr)	46.20	46.91
Total number of SHGs Credit Linked During the FY	532	678
Amount (in cr)	16.00	19.14

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 31.03.2022**

Sr No	Scheme	Target	Position as on 31.03.2022			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	35	50	23	12	15
2	PMEGP - KVIC	35	7	2	3	2
3	PMEGP - KVIB	35	47	15	22	10
	PMEGP TOTAL	105	104	40	37	27

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.03.2022

(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	259	10.44	31	1.53	11.97	14.65
2	BANK OF BARODA	230	8.2	12	0.33	5.22	4.02
3	BANK OF INDIA	531	20.27	88	6.15	16.57	30.34
4	BANK OF MAHRASHTRA	154	22.5	7	0.77	4.55	3.42
5	CANARA BANK	322	15.24	67	2.55	20.81	16.73
6	CENTRAL BANK OF INDIA	62	3.21	2	0.19	3.23	5.92
7	INDIAN BANK	14	0.52	5	0.09	35.71	17.31
8	INDIAN OVERSEAS BANK	113	2.12	7	0.05	6.19	2.36
9	PUNJAB NATIONAL BANK	26	2.44	17	1.28	65.38	52.46
10	UNION BANK OF INDIA	671	24.88	75	1.59	11.18	6.39
11	UCO BANK	31	1.52	13	0.16	41.94	10.53
12	HDFC BANK	417	1.36	5	0	1.20	0.00
13	INDUSIND BANK	58	7.63	0	0	0.00	0.00
14	KARNATAKA BANK	4	0.92	0	0	0.00	0.00
15	KARUR VYASYA BANK	21	4.28	0	0	0.00	0.00
16	KOTAK MAHINDRA BANK	2	0.97	0	0	0.00	0.00
17	IDBI BANK	3	0.47	0	0	0.00	0.00
18	GOA STATE CO-OP BANK LTD.	242	5.53	55	0.61	22.73	11.03
	GRAND TOTAL	4467	161.90	384	15.30	8.59	9.45

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	21-06-2022
2	Self Help Group	21-06-2022
3	Govt. Sponsored Schemes	21-06-2022
4	Financial Inclusion	21-06-2022

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