

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

Agenda & Background Papers for

118th SLBC Meeting

VENUE:
TAJ VIVANTA,
Panaji - Goa

Date: 23rd AUGUST 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 117th SLBC Meeting dated 23.06.2022

The Minutes of the 117th SLBC meeting for the quarter ended March 2022 (held on 23.06.2022) 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 117TH SLBC MEETING HELD ON 23RD June 2022

The 117th meeting of the State Level Bankers Committee, Goa State, was held at Vivanta by Taj, on 23rd June 2022 under the Chairmanship of Dr. Puneet Kumar Goel, (IAS) Chief Secretary, Govt. of Goa & Dr. V. Candavelou, Principal Secretary (Finance), Shri Vikas Gaunekar, Additional Secretary, Govt. of Goa Government of Goa. State Bank of India was represented by Ms. Sukhvinder Kaur, General Manager (NW-1) & SLBC Convenor & Shri Jogendra Pal Singh, incoming General Manager (NW-1) & SLBC Convenor. The Other dignitaries present were Smt. Smita C. Kumar, Regional Director, RBI, Goa and Shri Milind Bhirud, General Manager, NABARD attended the meet. The meeting was attended by other Senior Officials from the State Government and sponsoring Agencies, Senior Executives of Commercial Banks and representatives of State Co-operative 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 Dr. Puneet Kumar Goel, Chief Secretary, Government of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Vikas Gaunekar, Additional Secretary, Govt. of Goa, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa & Shri Milind Bhirud, General Manager, NABARD, Goa.

She also welcome Senior Executives of Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 117th SLBC.

She focused on the achievement for the quarter ended March 2022:

She informed that it is heartening to note that all North Goa District has achieved 100% digital penetration as on 30.09.2021 and South Goa has achieved 83% digital penetration in current account and 90% penetration in Savings Account. She urged the Banks to achieve 100% digital penetration by September 2022 and make Goa State the first State in the Country which has 100% digital penetration in the account maintained in the districts.

She congratulated the member banks for the overall achievement under ACP for the quarter ending March 2022 at 111% (ACP for 2021-22 was Rs.5100 Crs). The comparative performance for the year ending March 2021 was 94%. She Urged all members to achieve 100% targets quarter upon quarter for the year 2022-23.

Total Priority Sector Lending is at 42.41% of total advances as on March 22 up from 37.35% as on March 21. She expressed her happiness to note that it has improved from 40.08% as on 31.12.2021. For two consecutive quarters, the performance of the State is above the benchmark level of 40%.

The C.D. ratio has improved from 30.38% as on December 21 to 30.58% as on March 2022. However, it has decreased from 33.54% in March 21 to 30.58% as on March 2022. She informed that SLBC had written letters to the Heads of most of the

PSUs and Pvt. Bank for reporting the data on loans made available to the units located in the State of Goa by branches located outside Goa. After the last SLBC meet, the Office of the Chief Secretary had also written letters to the heads of the Banks to submit the data. However, only SBI, CBI & BOM has reported its exposure. Other major Banks have not reported so far. It is learned that HDFC Bank has exposure to TAJ group of companies. HDFC should make efforts to report the exposure to the units of TAJ in the State of Goa. Similarly, other Banks must be having exposure to various units located at Verna Industrial Estate.

She urged bankers to accept the challenge to penetrate Financial Inclusion in the State of Goa. I am happy to note that Banks have undertaken 92 camps for the quarter ended March 2022 against the target of 84. 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 informed the house that the nation is celebrating the Azadi Ka Amrit Mahotsav to commemorate the Indian Independence. Government has undertaken multitude of schemes focussing on beneficiaries catering to their diverse needs in a comprehensive and convergent manner. I am happy to note that on 8th of this month, Banks had conducted Credit Outreach Program and nearly 119 loan sanction letters amounting to Rs.18.65 Crs were handed over to the borrowers in the presence of the Hon'ble Chief Minister of Goa. Taking forward this momentum, Banks to ensure that the schemes launched in the recent past aim at saturating the entire universe of eligible individuals. I urge the member banks to give more focus on

1. Pradhan Mantri Awaas Yojana (both Gramin & 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.

She welcomed Shri Jogendra Pal Singh and informed the house that will be my last SLBC meeting. She thanked Respected Chief Secretary Dr. Puneet Goel, Regional Director - RBI, General Manager - NABARD, Heads of the member Banks and all the Government of Goa and their Officials for extending her full co-operation during her tenure as SLBC Convenor.

With these few words, she concluded her speech.

Shri Jogendra Pal Singh, incoming General Manager & SLBC Convenor.

Shri Jogendra Pal extended warm welcome to Dr. Puneet Goel, Chief Secretary, Government of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Vikas Gaunekar, Additional Secretary, Govt. of Goa, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa, Shri Milind Bhirud, General Manager, NABARD, Goa and 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 117th SLBC.

He stated that it is his 1st meeting and his privilege to be part of this meeting in the first week of joining and look forward for co-operation for the coming months and years. With these few words, he concluded his speech.

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

Dr. Candavelou thanked the Chief Secretary for his introduction about the various past assignments he held to the participants. He said that he has just taken over the charge and that the economy is recovering, and the Bankers should play key role in supporting in the growth of the economy. He referred to the low CD ratio as compared to the other States where the CD ratio is around 65% and above. In the State of Goa the CD ratio is below the benchmark and he has noted that some banks are doing well and few banks CD ratio is not upto the mark. We have to identify the reasons for low CD ratio and try to rectify the same. With these few words, he concluded his speech.

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

Madam extended warm welcome to Dr. Puneet Kumar Goel, Chief Secretary, Government of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Vikas Gaunekar, Additional Secretary Finance, Govt. of Goa, Ms. Sukhvinder Kaur, SBI, GM and Convenor of SLBC, Successor Shri Jogendra Pal Singh & Shri Milind Bhirud, General Manager, NABARD, Goa.

She also welcome Senior Executives of Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 117th SLBC.

She said that as a percentage of Total Advances, the PSL reported has improved to 42.41% (as below). The position this quarter has seen major improvement and need to be maintained above 40% for the upcoming quarters. the CD ratio has also improved marginally from 30.38 % to 30.58 %. All banks need to pull up their socks and show drastic improvement in their respective credit portfolios.

Against the annual target of Rs. 5100 Crores and Achievement stood at ₹5655.59 Crores (110.89%) as on end of March 2022. I would like to congratulate all the banks for going over and above the ACP target. But still some concerns remain such as Agri Infrastructure (3.90 %), Export credit (5.30 %), Social Infrastructure (2.33 %) and renewable energy (6.15 %). I advise all banks to improve lending for these sectors.

There is a decrease in zero balance accounts from 16,071 to 14,367. I advise all banks to expedite funding all the remaining accounts wherever feasible.

Banks have undertaken 92 camps against the target of 84. I urge the Banks to conduct more for financial literacy camps so that the customers can be educated to avoid responding to the fraudulent calls and falling prey to them.

She observed that in PMJJBY total accounts of 2,88,575 has been covered (increase of 75,588 accounts annually) and in PMSBY total account of 7,92,395 has been covered (increase of 2,36,509 accounts annually). Atal Pension Yojana (APY) total accounts 67,558. Banks should make efforts to increase.

It has been observed in the last 2-3 quarters that the SLBC meeting is not happening within the stipulated 45 days from the end of the quarter. To facilitate the same, the SLBC convener has been advised to keep the SLBC portal open for around 10 days for encapsulation of data from the end of the quarter. To this effect SLBC was advised vide email dated June 15, 2022. Further, SLBC was also advised to get the details from all the banks in the State of Goa regarding pledge financing and to send a progress report (LBS MIS I, II & III) on Annual Credit Plan for every completed quarter.

To enhance the quality of currency management services at the grassroots level, all bankers may put in place a feedback mechanism whereby the Reserve Bank would be able to get qualitative feedback on various currency related parameters, such as,

1. Quality of the banknotes in circulation.
2. Feedback on extent of exchange facilities of soiled and mutilated notes provided by the bank branches.
3. Supply of fresh banknotes by the bank branches.
4. Distribution of coins by the bank branches.
5. Availability of display of notice boards at bank branches indicating the availability of note and coin exchange facility.
6. Ascertain if the bank branches are providing exchange facilities to non-customers of the bank also.

With these few words, Madam concluded her speech.

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

Dr. Milind Bhirud welcomed Dr. Puneet Kumar Goel, Chief Secretary, Government of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri Vikas Gaunekar, Additional Secretary Finance, Govt. of Goa, the Outgoing Convenor Ms. Sukhvinder Kaur and welcomed the incoming Convenor Mr. Jogendra Pal Singh, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa.

He also welcome Senior Executives of Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 117th SLBC.

He congratulated Bankers for achieving the overall target under ACP at 111% but highlighted that target for all sub sectors have not been achieved. Targets under Agriculture, CL & ATL targets have been achieved but Agricultural Infra and Ancillary activities have not been achieved.

He stated that there is good scope for financing of Storage – RG and CS, biotech projects and for Nurseries. Under Ancillary activities, Food and Agro processing and ACABC has good scope. Banks should also focus on financing under Subsidy linked schemes like AIF, PMFME, PMMSY etc.

He observed that there are anomalies in targets and achievements under CL and MSME sectors when compared with the last year. Under MSME, targets are overachieved but not under export credit, Social infra and Renewable Energy sector. Banks to focus in these areas and improve upon in the remaining quarters.

He requested Banks to focus on Credit Guarantee Scheme promoted by Government of India where by the applicant can avail collateral free loans upto Rs.2.00 Crs. Banks to have a dedicated KCC, Animal Husbandry and Fisheries camps, so that targets under saturation camps are achieved. Banks should also focus on PM Kisan Beneficiaries.

NABARD has been given targets under CSS – FPO schemes. NABARD is working.

He observed that Co-operative bank share in Agricultural finance is less than expected. The exposure should be increased in KCC and JLG. NABARD is making efforts to convert PACS as MPCS with support under AIF. PACS should be fully computerised within say next 3 years.

Banks to promote Financial Literacy and Financial awareness camps to reduce the Cybercrimes. Banks should also increase coverage under Social Security Schemes. NABARD can support such activities through enabling infra and providing demo mobile vans etc.

With these few words, he concluded his speech.

Dr. Puneet Kumar Goel, (IAS) Chief Secretary, Govt. of Goa.

Dr. Puneet Kumar Goel welcomed the Outgoing Convenor Ms. Sukhvinder Kaur and welcomed the incoming Convenor Mr. Jogendra Pal Singh, Smt. Smita C. Kumar, Regional Director, Reserve Bank of India, Goa) & Shri. Milind Bhirud, General Manager, NABARD, Goa.

He also welcome Senior Executives of Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, and all other participants to the 117th SLBC and the last meeting of the financial year 2021-22.

At the outset, he admitted that the meeting was delayed as the Government could not give earlier date due to administrative reasons and hope that the next quarter meeting will be held in time. He suggested to hold 118th SLBC between 11th to 20th August 2022. He congratulated all the Banks for the good performance in most of the areas. He highlighted few areas of concerns like low CD ratio. As the low CD ratio is issue for the last several years, he called upon the Banks to take issue seriously and to ensure that a senior level officer is deputed for SLBC. This Officer is expected to appraise his senior about the issues discussed in the meeting. Low CD ratio is not taken serious by many banks and no action is seen being taken to improve this. Now, the State Government has decided to investigate this issue with seriousness. Many Banks approach State Government for deposits. Now before giving the deposit to the banks, government will check the CD ratio of the Bank. Last SLBC, the same was discussed but did not find mention in the minutes. This time I

want this to be minuted. The draft of the minutes will be approved by the Chairman and only then signed by the Convenor.

He expressed his displeasure against the Banks for not sponsoring the schemes under which Credit Guarantee is given by the Government (CGTSME). The performance of the Banks under this category needs to be reviewed. He felt that there is a reluctance on the part of the Banks to finance under this scheme. He said he can't say this about Goa but in North India, the situation is serious. He said that this scheme is designed for the benefit of the entrepreneurs, who do not have anything to mortgage. He said that the next SLBC only the seniors should attend and each bank to give details of the loan sanctioned in the State of Goa under the scheme. He said that the limit under the scheme is Rs.2.00 Crs. He demanded the details from the bank as to number of applications received under the scheme and in how many cases, the banks have explained to the applicant about the scheme. He also demanded training for the bankers in MSME finance. He noted that the ground reality vis a vis the figures shown in the presentation is totally different. He noted that the Branch Manager wants to give only risk-free loans, although with the credit cover these loans are risk free. He felt that may be due to spoiling of annual confidential report at the yearend due to account going bad, the BMs are reluctant to give loans. He said that he is aware of the 1 or 2% higher rate of interest being charged to cover the insurance premium fee from the customer. During the discussion, Chief Secretary was informed that 75% of the loan amount is reimbursed subject to the conditions laid down by the CGTSME. Ms. Sukhvinder Kaur updated that it is difficult to dispose of the property which is taken as security and that Bank also prefer CGTSME scheme route as it is mandated by the Banks as per extent instructions to the branches.

During the discussion, Chief Secretary informed about the meeting held by Western Zonal Council under the guidance of Home Ministry which was chaired by Home Minister Shri Amit Shah. The home minister gave a clear direction to open Brick and Mortar Bank branches in 5 non banked villages irrespective of population, in the State of Goa. Either banks should open branches, or the Government of Goa will link the decision to park deposit with Banks. During the discussion, it was decided as under:

Sl No	District code	Sub District name	Name of the village	Total Pop	Distance to nearest service	Nearest service point	Distance range	Following Bank will open Branch
1	586	Quepem	Cavorem	920	5011	Bank Branch	5 TO <6 KMS	AXIS
2	586	Quepem	Gocoldem	579	5130	IPPB	5 TO <6 KMS	UBI
3	586	Sanguem	Sonauli	63	6515	IPPB	6 TO <7 KMS	SBI
4	585	Satari	Satrem	176	5459	IPPB	5 TO <6 KMS	HDFC
5	585	Satari	Caranzol	839	6420	IPPB	6 TO <7 KMS	BOI

He expressed his displeasure to HDFC for deputing his Junior officer to SLBC meet and Regional Head of HDFC Bank not attending the meet.

During the deliberation on opening of the branch, Banks shared the RBI directives of opening branch for population of 3000 and above and below that Banks were free to open CSPs. The banks also shared that due to very limited population, the branch if opened will be a loss-making branch abinitio and will never turn around.

While referring the second meeting where all the Chief Secretaries along with Finance Secretaries were called by Hon'ble Prime Minister at Dharmshala. A state wise presentation was made as to how the State is functioning on financial and growth path. Presentation was made by two experts and that he wanted to share the outcome of the meet. He desired to present few important points as under:

1. Limited scope for Agriculture lending in the State of Goa. The lending institution should focus on units manufacturing Carbohydrates like Rice, Wheat and ethanol is now manufactured and mixed with petrol. However, our real strength is in pulses & Oil. Although in terms of percentage it is low. We need to focus on how to double or triple the production is an area we all need to focus. The credit flow to this segment needs to be targeted. Director of Agriculture needs to be invited to the meeting and strategies to be drawn to improve the credit flow to this segment by identifying few farmers. Ministry of Agriculture is very supporting and willing to give all type of technical support and all type of guidance and willing to come down to Goa for assistance. Madhya Pradesh has done a good work in this area and the Additional Chief Secretary agreed to depute suitable person to guide Goa in this regard. Farmers to be given finance either under the Credit Guarantee schemes or any other Priority Sector scheme and give the farmers the benefit of interest subvention/Subsidy, whereby the actual cost of interest will be less than 3%. Considering the Central Government interest subvention of 3% and State Government interest subvention of 4%, the actual rate of interest works out to Zero for limits up to Rs. 2.00 lacs. SLBC to highlight the details of such support given by the Banks to the farmers. He said that Government of Goa has various schemes to meet the requirements of the farmers, but the biggest challenge is to how to double the production.
2. How to ensure financial inclusion thereby achieving the growth in all the segments of the economy. Finance Secretary from the Ministry of Finance desired to increase the growth from the existing level of 7% to 10%. He highlighted how China has grown during the last 10 years and how India is struck at 6.5% growth. The Ministry showed from where the growth comes. One of the measures to achieve the growth is through export of low scale products like China exports growth is through export of foot wares.

The Ministry has submitted a detailed presentation to the States and the State is going to share the details to the bankers in due course. He desired that the Senior Bankers should come together and draw a plan of action in the desired direction. He informed the house that in the small State category, Sikkim is fast catching up with Goa. He also admitted that the Government of Goa is aware of the shortfall in not

creating a very conducive atmosphere for setting up of business units. The Government is aware of the short coming and Hon'ble Chief Minister is very keen in attending to the bocks thereby making the full process simple and fast. However, after doing the administrative process smooth, he expected Banks to come forward and give feedback as to the area creating bottlenecks in smooth movements. One such observations is requirement of SANAD for construction of house/flat is compulsory although the area is in Settlement Zone. He felt that as Senior Banks comes from various States with exposure to various rules and regulations, they should come forward to let the Government of Goa know, if any rules are super flux and are not required. The Bankers can submit their suggestion either through SBLC, NABARD or RBI. He also invited suggestions for withdrawals of act or cutting down on compliances.

Finally, he said that with growth in the economy by higher lending, CD ratio can be improved in the long run.

With these few words, he concluded his speech.

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

Observations during the presentation:

1. Agenda item no 8. Government sponsored schemes: 39 proposals were returned by the Banks.
2. Chief Secretary has instructed Banks to submit the reasons of the return in respect of 39 applications within a week's time. **(Data Submitted)**

The meeting ended with a vote of thanks by Shri Naveen Kumar Gupta, Deputy General Manager (B&O) & SLBC Secretary, Panaji – 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: 15.07.2022.


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

Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased	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 as portal will be closed by 24.07.2022.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Application under PMSVANidhi scheme to be disposed immediately	All applications should be disposed of within 15 days.	All banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved. Citizens to be educated on precautions to be taken while responding to unknown calls.	All Banks/LDM
7	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 24.07.2022. 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	Priority sector lending improved from 42.41 % as on 31.03.2022 to 42.73 % as on 30.06.2022
2.	Digitization of South Goa District	All Banks	The Digitization position of South Goa District has improved from 90% in Saving Banks Ac to 92% and from 83% in Current Accounts to 85%.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	During the quarter ended June 2022, 4 Banks have not uploaded the Data and 6 Banks have not authorized the data in the SLBC Portal. However, we will ensure that all Banks will upload and authorize data by Quarter end Sept 22.
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is substantial improvement in funding of PMJDY A/cs. The state position has improved from 90% to 92% as on June, 2022 against the Pan India average of 72%
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the quarter, banks have sanctioned and disbursed 605 proposals as against 152 proposals for the quarter ended June, 21.
6.	Financial Literacy Camps	LDMs / All Banks	Banks were able to achieve the target by 122% by conducting 103 Camps against the target of 84 Camps for the quarter ended June, 22
7.	Property Register	All Banks	Noting of Mortgage charge in Property Register in a time bound manner.

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

a) Banking Scenario of the State

There are total 1018 Bank Branches in the state catering to 15 lacs plus population. Out of which, 572 are in semi urban areas and 446 in rural villages.

Banking network as on 30.06.2022 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	S U	Rural	S U	Rural	S U
Public Sector Banks	12	105	106	101	135	206	241
Private Sector Banks	17	31	66	27	68	58	134
Co-operative Banks	13	15	46	16	43	31	89
Small Finance Banks	4	101	60	50	48	151	108
Total		252	278	194	294	446	572
Grand Total	46	530		488		1018	

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

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

●Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.06.2022

SR. No.	Name of the Bank	As on June 2022
1	STATE BANK OF INDIA	18
2	BANK OF BARODA	14
3	BANK OF INDIA	14
4	INDIAN OVERSEAS BANK	2
5	UNION BANK OF INDIA	17
6	CANARA BANK	3
	GRAND TOTAL	68

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

c) List of unbanked villages (on Jan Dhan Darshak GIS App – as advised by DFS)

●Coverage of unbanked villages within 5 kms radius

The villages have been allotted to various Banks as under:

Sr. No	Name of the village	Allotted to	Present Status
<u>1</u>	<u>Cavorem</u>	Axis Bank	Preliminary process initiated.
<u>2</u>	<u>Gocoldem</u>	Union Bank of India	Matter taken up with their higher management.
<u>3</u>	<u>Sonauli</u>	State Bank of India	Under process. Locating Pucca structure for setting up Branch premises.
<u>4</u>	<u>Satrem</u>	HDFC Bank	Preliminary process initiated
<u>5</u>	<u>Caranzol</u>	Bank of India	Preliminary process initiated

Hurdles / Issues of CSPs / Bank Mitras:

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

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

The data forwarded by the four FL Center's in Goa for the quarter ended June 2022 is given below:

FLC CAMPS held by FL Centres during the quarter June 2022					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	13	13	26
2	SBI SOUTH DISTRICT	21	8	16	24
3	GOA STATE CO-OPERATIVE BANK	21	11	15	26
4	UNION BANK OF INDIA	21	16	11	27
		84	40	55	103

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for June 2022 quarter is Rs 151.37 cr. There is an increase of Rs 19.51 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 2022	June 2022
Number	14367	14481

Aadhar Seeding:

	March 2022	June 2022
Percentage	81.79%	79.64%

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.06.2022

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	41087	0	24298	16789	41087	367413456.2	4373	18899	35795
2	Union Bank of India	32043	0	17944	14099	32043	257016575.3	2369	21122	25262
3	Bank of India	22471	0	12130	10341	22471	222240002.1	1529	19928	19926
4	Central Bank of India	10803	0	4972	5831	10803	45069368.44	1053	5908	9400
5	Punjab National Bank	10363	0	7490	2873	10363	91442871.43	915	4195	6311
6	Bank of Baroda	20218	0	10667	9551	20218	185214049.7	696	15548	15974
7	State Bank of India	3869	5461	4257	5073	9330	55860903.88	563	8322	8059
8	HDFC Bank Ltd	1671	1229	985	1915	2900	16170172.1	546	2900	1831
9	Indian Overseas Bank	3176	8585	6715	5046	11761	182119194.6	532	6974	5949
10	Indian Bank	3729	0	1987	1742	3729	14163430.48	455	3602	3043
11	Bank of Maharashtra	3296	0	1644	1652	3296	28656836	429	3006	3084
12	IDBI Bank Ltd.	270	2152	1412	1010	2422	16004962.55	340	1825	1876
13	UCO Bank	1255	1758	1543	1470	3013	21034349.67	269	1520	1818
14	ICICI Bank Ltd	55	166	151	70	221	601944.78	172	221	62
15	Axis Bank Ltd	259	423	521	161	682	2507281.03	135	590	493
16	Federal Bank Ltd	606	0	302	304	606	4358908.4	53	182	415
17	IndusInd Bank Ltd	245	455	399	301	700	1950825.34	19	339	610
18	Kotak Mahindra Bank Ltd	68	0	46	22	68	70041.34	16	62	37
19	RBL Bank Ltd	448	0	0	448	448	648740.08	6	448	301
20	Punjab & Sind Bank	305	0	121	184	305	931189	4	214	301
21	South Indian Bank Ltd	0	53	20	33	53	240651.07	4	38	41
22	Jammu & Kashmir Bank Ltd	23	0	10	13	23	38090	3	21	17
23	Karur Vysya Bank	4	0	3	1	4	2745	0	4	3
24	Yes Bank Ltd	1	0	1	0	1	1427.96	0	1	0
		156265	20282	97618	78929	176547	1513758016	14481	115869	140608

Percentage of Aadhar seeded Accounts: 79.64%

➤ Source – DFS site

f) Govt Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY) AS ON 30.06.2022

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	111587	261481
2	BANK OF BARODA	20273	57288
3	BANK OF INDIA	37529	92782
4	BANK OF MAHRASHTRA	6420	10942
5	CANARA BANK	41290	85223
6	CENTRAL BANK OF INDIA	9033	26827
7	INDIAN BANK	2259	4269
8	INDIAN OVERSEAS BANK	3070	7067
9	PUNJAB NATIONAL BANK	14776	69894
10	PUNJAB AND SIND BANK	408	922
11	UNION BANK OF INDIA	48407	125054
12	UCO BANK	3183	6576
	SUB TOTAL	298235	748325
13	AXIS BANK	1440	3725
14	CSB BANK LIMITED	15	24
15	DCB BANK	47	69
16	FEDERAL BANK	18	32
17	HDFC BANK	10447	17243
18	ICICI BANK	1530	1523
19	INDUSIND BANK	29	791
20	KARNATAKA BANK	1974	3712
21	KARUR VYASYA BANK	0	0
22	KOTAK MAHINDRA BANK	221	274
23	RBL BANK	568	624
24	SOUTH INDIAN BANK	340	788
25	YES BANK	151	198
	SUB TOTAL	16780	29003
26	APNA SAHAKARI BANK LTD.	190	274
27	BICHOLIM URBAN CO-OP BANK LTD.	150	1868
28	CITIZEN CO-OP BANK LTD,	116	398
29	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	58	112
30	GOA STATE CO-OP BANK LTD.	4018	9076
31	GOA URBAN CO-OP BANK LTD.	676	3412
32	NKGSB CO-OP BANK LTD.	110	58182
32	TJSB SAHAKARI BANK LTD.	847	1718
33	WOMEN CO-OP BANK LTD.	0	128
	SUB TOTAL	6165	75168
34	AU SMALL FINANCE BANK LTD.	12	29
	SUB TOTAL	12	29
	GRAND TOTAL	321192	852525
	GRAND TOTAL (March 2022)	288575	792395
	<i>Increase during the quarter</i>	32617	60130

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.06.2022**

SR. NO.	BANK NAME	Grand Total
1	CANARA BANK	23,541
2	UNION BANK OF INDIA	11,242
3	CENTRAL BANK OF INDIA	9,462
4	BANK OF INDIA	6,497
5	BANK OF BARODA	5,021
6	HDFC BANK LTD	4,796
7	STATE BANK OF INDIA	5,504
8	INDIAN OVERSEAS BANK	3,000
9	AXIS BANK	3,386
10	PUNJAB NATIONAL BANK	3,615
11	BANK OF MAHARASHTRA	1,606
12	INDIAN BANK	1,292
13	KARNATAKA BANK LIMITED	861
14	UCO BANK	748
15	PUNJAB AND SIND BANK	295
16	IDBI BANK LTD	420
17	ICICI BANK LIMITED	357
18	RBL BANK LIMITED	159
19	THE FEDERAL BANK LTD	121
20	THE SOUTH INDIAN BANK LTD	168
21	KOTAK MAHINDRA BANK	47
22	YES BANK LIMITED	38
23	THE JAMMU AND KASHMIR BANK LTD	19
24	THE KARUR VYSYA BANK LTD	17
25	BANDHAN BANK LIMITED	13
26	INDUSIND BANK LIMITED	9
27	THE CATHOLIC SYRIAN BANK LIMITED	11
28	DCB BANK LIMITED	3
	Grand Total	82,248
	Grand Total (March 2022)	67,558
	Increase during the quarter	14690

(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 June 2021 and June 2022 is as under:

(Rs. In crores)

Activity	ACP Target (for 2021-22)	Achievement under ACP 2020-21 upto 30.06.2021	% Achievement 30.06.2021	ACP Target (for 2022- 23)	Achievement under ACP upto 30.06.22	% Achievement 30.06.22
Crop loans	190.00	104.34	54.92	292.00	107.45	36.80
Agri Term loans	470.00	108.67	23.12	506.00	163.67	32.35
Sub Total AGRI	660.00	213.01	32.27	798.00	271.12	33.97
Agri Infrastructure	40.00	5.67	14.18	30.00	0.38	1.27
Ancillary Activities	240.00	71.79	29.91	152.00	188.83	124.23
Credit Potential for Agriculture	940.00	290.47	30.90	980.00	460.33	46.97
MSME	3250.00	1083.37	33.33	3880.00	1853.98	47.78
Export Credit	20.00	0.00	0.00	10.00	2.36	23.60
Education	120.00	5.34	4.45	120.00	10.86	9.05
Housing	450.00	49.42	10.98	560.00	66.15	11.81
Social Infrastructure	3.00	0.67	1.68	15.02	0.00	0.00
Renewable Energy	40.00	0.00	0.00	6.98	1.40	20.06
Others	277.00	198.92	71.81	228.00	19.69	8.64
TOTAL	5100.00	1628.19	31.93	5800.00	2414.77	41.63

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

(Rs. In crores)

Activity	ACP Target (for 2021-22)	Achievement under ACP 2020-21 upto 30.06.2021	% Achievement 30.06.2021	ACP Target (for 2022- 23)	Achievement under ACP upto 30.06.22	% Achievement 30.06.22
Crop loans	47.5	104.34	219.66	73	107.45	147.19
Agri Term loans	117.5	108.67	92.49	126.5	163.67	129.38
Sub Total AGRI	165	213.01	129.10	199.5	271.12	135.90
Agri Infrastructure	10	5.67	56.70	7.5	0.38	5.07
Ancillary Activities	60	71.79	119.65	38	188.83	496.92
Credit Potential for Agriculture	235	290.47	123.60	245	460.33	187.89
MSME	812.5	1083.37	133.34	970	1853.98	191.13
Export Credit	5	0.00	0.00	2.5	2.36	94.40
Education	30	5.34	17.80	30	10.86	36.20
Housing	112.5	49.42	43.93	140	66.15	47.25
Social Infrastructure	10	0.67	6.70	3.755	0.00	0.00
Renewable Energy	0.75	0.00	0.00	1.745	1.40	80.23
Others	69.25	198.92	287.25	57	19.69	34.54
TOTAL	1275	1628.19	127.70	1450	2414.77	166.54

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

(Amt in crores)

SR. No	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	34.40	8.61	25.03	105.00	6.82	1.32	139.40	15.43	11.07
2	BANK OF BARODA	14.00	4.66	33.29	18.00	2.86	15.89	32.00	7.52	23.50
3	BANK OF INDIA	7.10	1.79	25.21	79.50	46.68	58.72	86.60	48.47	55.97
4	BANK OF MAHRASHTRA	5.00	0.00	0.00	9.00	0.00	0.00	14.00	0.00	0.00
5	CANARA BANK	11.20	0.88	7.86	89.00	78.51	88.21	100.20	79.39	79.23
6	CENTRAL BANK OF INDIA	16.40	7.11	43.35	18.00	9.08	50.44	34.40	16.19	47.06
7	INDIAN BANK	1.90	0.10	5.26	2.00	0.00	0.00	3.90	0.10	2.56
8	INDIAN OVERSEAS BANK	4.70	4.69	99.79	9.00	1.21	13.44	13.70	5.90	43.07
9	PUNJAB NATIONAL BANK	2.80	0.00	0.00	4.00	0.00	0.00	6.80	0.00	0.00
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	15.20	4.06	26.71	34.00	10.11	29.74	49.20	14.17	28.80
12	UCO BANK	2.80	0.31	11.07	4.00	0.01	0.25	6.80	0.32	4.71
	SUB TOTAL	115.50	32.21	27.89	371.50	155.28	41.80	487.00	187.49	38.50
13	AXIS BANK	2.50	0.00	0.00	2.00	0.18	9.00	4.50	0.18	4.00
14	BANDHAN BANK	0.00	0.00	0.00	1.00	0.01	1.00	1.00	0.01	1.00
15	CSB BANK LIMITED	2.00	0.39	19.50	2.00	1.92	96.00	4.00	2.31	57.75
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	49.65	53.91	0.20	0.00	0.00	92.30	49.65	53.79
18	HDFC BANK	10.00	0.27	2.70	29.00	0.97	3.34	39.00	1.24	3.18
19	ICICI BANK	8.40	7.50	89.29	20.00	0.11	0.55	28.40	7.61	26.80
20	INDUSIND BANK	1.00	0.00	0.00	1.70	0.32	18.82	2.70	0.32	11.85
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	7.11	37.42	5.00	0.30	6.00	24.00	7.41	30.88
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	0.20	0.00	0.00	1.00	0.00	0.00	1.20	0.00	0.00
25	RBL BANK	3.40	0.07	2.06	7.50	0.52	6.93	10.90	0.59	5.41
26	SOUTH INDIAN BANK	4.60	7.41	161.09	2.00	0.00	0.00	6.60	7.41	112.27
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	0.00	0.00	4.00	0.00	0.00	7.00	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	147.50	72.40	49.08	79.60	4.33	5.44	227.10	76.73	33.79
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	2.84	12.79	39.60	3.54	8.94	61.80	6.38	10.32
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	0.50	0.00	0.00	0.50	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	29.00	2.84	9.79	54.90	4.04	7.36	83.90	6.88	8.20
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.02	0.00
	GRAND TOTAL	292.00	107.45	36.80	506.00	163.67	32.35	798.00	271.12	33.97

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

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	3.60	0.12	3.33	13.00	0.45	3.46	156.00	16.00	10.26
2	BANK OF BARODA	2.10	0.02	0.95	9.00	0.31	3.44	43.10	7.85	18.21
3	BANK OF INDIA	2.10	0.00	0.00	10.40	11.91	114.52	99.10	60.38	60.93
4	BANK OF MAHRASHTRA	0.50	0.00	0.00	4.40	0.06	1.36	18.90	0.06	0.32
5	CANARA BANK	2.50	0.00	0.00	12.40	1.59	12.82	115.10	80.98	70.36
6	CENTRAL BANK OF INDIA	1.80	0.06	3.33	13.40	35.62	265.82	49.60	51.87	104.58
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.15	12.50	5.20	0.25	4.81
8	INDIAN OVERSEAS BANK	0.40	0.00	0.00	3.40	0.04	1.18	17.50	5.94	33.94
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	2.40	0.63	26.25	9.50	0.63	6.63
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	0.03	1.20	13.00	10.66	82.00	64.70	24.86	38.42
12	UCO BANK	0.20	0.00	0.00	2.40	0.03	1.25	9.40	0.35	3.72
	SUB TOTAL	16.10	0.23	1.43	85.00	61.45	72.29	588.10	249.17	42.37
13	AXIS BANK	0.06	0.00	0.00	3.00	0.00	0.00	7.56	0.18	2.38
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.10	5.00	4.00	0.11	2.75
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.02	0.00	4.00	2.33	58.25
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.00	0.00
17	FEDERAL BANK	0.04	0.00	0.00	5.00	0.09	1.80	97.34	49.74	51.10
18	HDFC BANK	3.70	0.00	0.00	11.00	1.78	16.18	53.70	3.02	5.62
19	ICICI BANK	1.88	0.00	0.00	10.00	0.00	0.00	40.28	7.61	18.89
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	6.00	0.32	5.33
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	7.53	26.51
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	0.06	0.00	0.00	5.00	0.00	0.00	6.26	0.00	0.00
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	0.59	3.52
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	8.72	7.41	84.98
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	0.00	0.00	8.20	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	10.00	0.00	0.00	57.00	2.11	3.70	294.10	78.84	26.81
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	0.00	0.00	0.00	0.00	0.00	1.00	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.	3.00	0.15	5.00	6.80	125.00	1838.24	71.60	131.53	183.70
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	0.50	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	3.90	0.15	3.85	10.00	125.19	1251.90	97.80	132.22	135.19
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.10	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.10	0.00
	GRAND TOTAL	30.00	0.38	1.27	152.00	188.83	124.23	980.00	460.33	46.97

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

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	380.00	287.53	75.67	2.00	0.67	33.50	23.00	7.79	33.87
2	BANK OF BARODA	115.00	52.59	45.73	1.00	0.13	13.00	7.20	0.43	5.97
3	BANK OF INDIA	245.00	184.54	75.32	1.00	0.27	27.00	6.30	0.52	8.25
4	BANK OF MAHRASHTRA	450.00	10.22	2.27	0.00	0.00	0.00	3.00	0.00	0.00
5	CANARA BANK	506.00	28.23	5.58	3.00	0.00	0.00	12.00	0.75	6.25
6	CENTRAL BANK OF INDIA	100.00	57.87	57.87	0.00	0.00	0.00	4.00	0.25	6.25
7	INDIAN BANK	35.00	11.19	31.97	0.00	0.00	0.00	3.00	0.15	5.00
8	INDIAN OVERSEAS BANK	70.00	7.71	11.01	0.00	0.00	0.00	4.00	0.07	1.75
9	PUNJAB NATIONAL BANK	110.00	35.01	31.83	2.00	0.67	33.50	3.50	0.09	2.57
10	PUNJAB AND SIND BANK	1.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	416.00	577.61	138.85	1.00	0.62	62.00	10.50	0.20	1.90
12	UCO BANK	28.00	3.53	12.61	0.00	0.00	0.00	2.50	0.00	0.00
	SUB TOTAL	2456.00	1256.03	51.14	10.00	2.36	0.00	80.00	10.25	12.81
13	AXIS BANK	125.00	9.73	7.78	0.00	0.00	0.00	2.70	0.00	0.00
14	BANDHAN BANK	7.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
15	CSB BANK LIMITED	7.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
16	DCB BANK	14.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
17	FEDERAL BANK	38.00	17.30	45.53	0.00	0.00	0.00	1.25	0.00	0.00
18	HDFC BANK	181.00	110.02	60.78	0.00	0.00	0.00	6.00	0.00	0.00
19	ICICI BANK	155.00	141.15	91.06	0.00	0.00	0.00	4.00	0.23	5.75
20	INDUSIND BANK	97.00	34.04	35.09	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	65.00	6.49	9.98	0.00	0.00	0.00	2.70	0.00	0.00
23	KARUR VYASYA BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	40.00	49.40	123.50	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	0.44	1.52	0.00	0.00	0.00	1.20	0.00	0.00
27	YES BANK	190.00	103.07	54.25	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	117.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1093.00	471.64	43.15	0.00	0.00	0.00	27.00	0.23	0.85
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	2.09	5.50	0.00	0.00	0.00	1.20	0.05	4.17
32	CITIZEN CO-OP BANK LTD,	44.00	20.55	46.70	0.00	0.00	0.00	1.70	0.23	13.53
33	CITIZEN CREDIT CO-OPERATIVE BANK	9.00	0.98	10.89	0.00	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	88.00	21.01	23.88	0.00	0.00	0.00	3.00	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	61.00	69.56	114.03	0.00	0.00	0.00	2.70	0.10	3.70
36	GP PARSIK SAHAKARI BANK LTD.	1.00	0.00	0.00	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	6.08	40.53	0.00	0.00	0.00	0.50	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	1.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	324.00	121.56	37.52	0.00	0.00	0.00	12.40	0.38	3.06
43	AU SMALL FINANCE BANK LTD.	2.00	4.73	236.50	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	0.02	0.67	0.00	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	7.00	4.75	67.86	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	3880.00	1853.98	47.78	10.00	2.36	23.60	120.00	10.86	9.05

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

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			SOCIAL INFRASTRUCTURE			RENEWABLE ENERGY		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	63.00	8.12	12.89	1.60	0.00	0.00	1.12	0.33	29.46
2	BANK OF BARODA	42.00	4.94	11.76	1.30	0.00	0.00	1.06	0.37	34.91
3	BANK OF INDIA	42.00	1.91	4.55	1.30	0.00	0.00	1.06	0.23	21.70
4	BANK OF MAHRASHTRA	15.40	0.10	0.65	1.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	50.00	6.69	13.38	1.60	0.00	0.00	1.11	0.19	17.12
6	CENTRAL BANK OF INDIA	22.00	2.95	13.41	1.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	8.00	0.52	6.50	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	20.60	3.43	16.65	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	16.00	1.34	8.38	1.30	0.00	0.00	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	41.00	1.23	3.00	1.60	0.00	0.00	1.10	0.28	25.45
12	UCO BANK	8.00	0.87	10.88	0.28	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	330.00	32.10	9.73	12.08	0.00	0.00	5.75	1.40	24.35
13	AXIS BANK	17.00	0.42	2.47	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.10	0.00	0.00	0.08	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	0.60	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
16	DCB BANK	3.00	0.25	8.33	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	4.00	0.17	4.25	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	50.00	1.86	3.72	1.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	24.00	0.75	3.13	1.10	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	5.50	0.00	0.00	0.12	0.00	0.00	0.04	0.00	0.00
21	J & K BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	12.00	1.28	10.67	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	0.27	4.03	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	3.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	2.50	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	5.50	0.01	0.18	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	19.00	0.00	0.00	0.24	0.00	0.00	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	5.01	3.20	2.94	0.00	0.00	0.70	0.00	0.00
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	8.47	54.29	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	2.55	70.83	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	2.40	0.21	8.75	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	0.37	4.11	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	27.50	10.76	39.13	0.00	0.00	0.00	0.07	0.00	0.00
36	GP PARIK SAHAKARI BANK LTD.	1.20	0.24	20.00	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	1.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	2.00	0.78	39.00	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	3.30	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	1.50	2.38	158.67	0.00	0.00	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	2.00	2.55	127.50	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	71.20	28.31	39.76	0.00	0.00	0.00	0.53	0.00	0.00
43	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	1.40	0.73	52.14	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	2.00	0.73	36.50	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	560.00	66.15	11.81	15.02	0.00	0.00	6.98	1.40	20.06

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

(Amt in crores)

SR. No.	Name of the Bank	OTHERS			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	30.00	0.00	0.00	656.72	320.44	48.79
2	BANK OF BARODA	14.00	0.00	0.00	224.66	66.31	29.52
3	BANK OF INDIA	54.00	0.50	0.93	449.76	248.35	55.22
4	BANK OF MAHRASHTRA	16.00	10.28	64.25	504.64	20.66	4.09
5	CANARA BANK	27.00	0.19	0.70	715.81	117.03	16.35
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	185.96	112.94	60.73
7	INDIAN BANK	3.00	0.00	0.00	54.44	12.11	22.24
8	INDIAN OVERSEAS BANK	3.00	0.17	5.67	115.44	17.32	15.00
9	PUNJAB NATIONAL BANK	4.00	0.00	0.00	146.38	37.74	25.78
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	0.00	0.00
11	UNION BANK OF INDIA	30.00	0.00	0.00	565.90	604.80	106.87
12	UCO BANK	8.00	1.02	12.75	56.22	5.77	10.26
	SUB TOTAL	198.00	12.16	6.14	3679.93	1563.47	42.49
13	AXIS BANK	2.00	0.00	0.00	154.30	10.33	6.69
14	BANDHAN BANK	0.00	2.08	0.00	11.32	2.19	19.35
15	CSB BANK LIMITED	0.00	0.17	0.00	11.84	2.50	21.11
16	DCB BANK	1.00	0.00	0.00	24.18	0.25	1.03
17	FEDERAL BANK	0.00	0.00	0.00	140.73	67.21	47.76
18	HDFC BANK	4.00	0.00	0.00	295.92	114.90	38.83
19	ICICI BANK	4.00	0.00	0.00	228.48	149.74	65.54
20	INDUSIND BANK	0.00	0.00	0.00	110.46	34.36	31.11
21	J & K BANK	0.00	0.00	0.00	2.00	0.00	0.00
22	KARNATAKA BANK	1.00	0.05	5.00	109.24	15.35	14.05
23	KARUR VYASYA BANK	0.00	0.00	0.00	1.00	0.00	0.00
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	55.30	49.67	89.82
25	RBL BANK	1.00	0.00	0.00	49.88	0.59	1.18
26	SOUTH INDIAN BANK	1.00	0.00	0.00	42.46	7.85	18.49
27	YES BANK	2.00	0.00	0.00	206.95	103.08	49.81
28	IDBI BANK	3.00	0.00	0.00	148.48	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	20.00	2.30	11.50	1594.54	558.02	35.00
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	10.61	19.00
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	56.04	23.52	41.97
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.97	0.00	12.66	2.16	17.06
34	GOA STATE CO-OP BANK LTD.	8.00	1.66	20.75	179.70	154.57	86.02
35	GOA URBAN CO-OP BANK LTD.	1.00	0.00	0.00	101.97	80.42	78.87
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	2.34	0.24	10.26
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	0.32	0.00	17.04	9.28	54.46
42	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	3.00	3.84	128.00
	SUB TOTAL	10.00	2.97	29.70	515.93	285.44	55.33
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	4.83	193.20
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	2.26	0.00	4.60	3.01	65.43
	SUB TOTAL	0.00	2.26	0.00	9.60	7.84	81.67
	GRAND TOTAL	228.00	19.69	8.64	5800.00	2414.77	41.63

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.06.2021, 31.12.2021, 31.03.2022 and 30.06.2022 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.06.2021	31.12.2021	31.03.2022	30.06.2022
i	Total Deposits	N.A.	92525	96154.87	98267.58	98342.19
ii	Total Advances	N.A.	30233	29209.57	30045.92	29624.99
iii	C.D. Ratio	N.A.	32.68	30.38	30.58	30.12
iv	Total PSA Outstanding	N.A.	10086.60	10489.80	11100.50	11181.90
	%age of PSA to Total Advances	40%	38.57%	40.08%	42.41%	42.73%
v	DIR Advances	N.A.	1.16	2.29	1.29	0.64
	%age of DIR Adv. to Total Advances	1%	0.00%	0.01%	0	0
vi	Weaker Section Advances	N.A.	1572.71	2504.77	1734.74	1767.87
	%age of Weaker Sec. Adv. to Total Adv.	10%	6.00%	7.03%	5.72%	5.92%
vii	SC/ST Advances	N.A.	114.08	130.06	142.35	131.85
	%age of SC/ST* Adv. To Total Advances	5%	0.43%	0.45%	0.47%	0.44%
viii	Advances to Women	N.A.	3802.18	4269.43	4427.98	4560.70
	%age of Adv. to Women to Total Adv.	10%	14.50%	14.62%	14.59%	15.28%

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

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2022

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	88	20908.24	6963.12	33.30
2	BANK OF BARODA	50	8052.49	1450.17	18.01
3	BANK OF INDIA	47	10019.04	1837.56	18.34
4	BANK OF MAHRASHTRA	15	1023.8	706.31	68.99
5	CANARA BANK	76	11406.56	2416.84	21.19
6	CENTRAL BANK OF INDIA	31	2929.8	944.49	32.24
7	INDIAN BANK	11	686.47	114.59	16.69
8	INDIAN OVERSEAS BANK	26	1785.23	538.1	30.14
9	PUNJAB NATIONAL BANK	19	1714.34	883.04	51.51
10	PUNJAB AND SIND BANK	1	29.43	20.51	69.69
11	UNION BANK OF INDIA	73	9917.61	1686.99	17.01
12	UCO BANK	10	787.57	153.25	19.46
	SUB TOTAL	447	69260.58	17714.97	25.58
13	AXIS BANK	18	2583.14	789.46	30.56
14	BANDHAN BANK	4	63.92	36.19	56.62
15	CSB BANK LIMITED	2	137.09	39.28	28.65
16	DCB BANK	4	405.71	23.17	5.71
17	FEDERAL BANK	6	631.16	404.4	64.07
18	HDFC BANK	69	10634.83	2925.29	27.51
19	ICICI BANK	33	3381.12	1690.5	50.00
20	INDUSIND BANK	9	1019.3	480.84	47.17
21	J & K BANK	1	21.14	32.61	154.26
22	KARNATAKA BANK	7	827.25	348.47	42.12
23	KARUR VYASYA BANK	1	44.22	31.67	71.62
24	KOTAK MAHINDRA BANK	7	716.82	409.71	57.16
25	RBL BANK	7	493.46	24.34	4.93
26	SOUTH INDIAN BANK	5	343.89	435.22	126.56
27	YES BANK	8	772.02	435.89	56.46
28	IDBI BANK	8	511.96	45.08	8.81
29	IDFC FIRST BANK	3	573.99	52.75	9.19
	SUB TOTAL	192	23161.02	8204.87	35.43
30	APNA SAHAKARI BANK LTD.	2	26.69	97	363.43
31	BICHOLIM URBAN CO-OP BANK LTD.	11	539.75	274.59	50.87
32	CITIZEN CO-OP BANK LTD,	6	168.42	78.45	46.58
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	120.4	99.32	82.49
34	GOA STATE CO-OP BANK LTD.	54	2207.27	1277.49	57.88
35	GOA URBAN CO-OP BANK LTD.	16	861.03	488.07	56.68
36	GP PARSIK SAHAKARI BANK LTD.	2	3.47	6.43	185.30
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	3.21	10	311.53
38	NKGSB CO-OP BANK LTD.	5	0.21	0.26	123.81
39	SARASWAT CO-OP BANK LTD.	9	1295.92	914.21	70.55
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	101.5	98.43	96.98
41	TJSB SAHAKARI BANK LTD.	5	251.53	258.26	102.68
42	WOMEN CO-OP BANK LTD.	2	76.06	50.88	66.89
	SUB TOTAL	120	5655.46	3653.39	64.60
43	AU SMALL FINANCE BANK LTD.	1	175.44	38.54	21.97
44	JANA SMALL FINANCE BANK LTD.	1	52.45	0.11	0.21
45	INDIA POST PAYMENTS BANK	255	0	0	0.00
46	UJJIVAN SMALL FINANCE BANK	2	37.24	13.11	35.20
	SUB TOTAL	259	265.13	51.76	19.52
	GRAND TOTAL	1018	98342.19	29624.99	30.12

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2022)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DRI SCHEME		% of DIR to Total Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	2107.92	40.98	2	0.00	0.00	7191	199.16	2.77
2	BANK OF BARODA	622.12	45.04	4	0.07	0.00	6577	144.38	9.96
3	BANK OF INDIA	796.34	44.36	0	0.00	0.00	10406	245.56	13.36
4	BANK OF MAHRASHTRA	242.24	30.45	0	0.00	0.00	1269	27.98	3.96
5	CANARA BANK	1600.71	64.87	631	0.57	0.02	25147	456.98	18.91
6	CENTRAL BANK OF INDIA	587.02	70.79	0	0.00	0.00	1840	43.22	4.58
7	INDIAN BANK	55.75	48.23	0	0.00	0.00	281	13.37	11.67
8	INDIAN OVERSEAS BANK	272.18	50.33	0	0.00	0.00	1589	19.10	3.55
9	PUNJAB NATIONAL BANK	428.33	46.11	0	0.00	0.00	288	5.91	0.67
10	PUNJAB AND SIND BANK	11.53	55.09	0	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	974.10	56.11	0	0.00	0.00	6741	78.99	4.68
12	UCO BANK	74.80	48.02	0	0.00	0.00	1223	29.59	19.31
	SUB TOTAL	7773.04	42.78	637	0.64	0.00	62552	1264.24	7.05
13	AXIS BANK	216.74	26.36	0	0.00	0.00	1157	17.20	2.18
14	BANDHAN BANK	16.30	39.43	0	0.00	0.00	4514	15.95	44.07
15	CSB BANK LIMITED	12.42	32.08	0	0.00	0.00	3	0.03	0.08
16	DCB BANK	3.42	15.90	0	0.00	0.00	6	0.09	0.39
17	FEDERAL BANK	204.69	50.42	0	0.00	0.00	7078	123.86	30.63
18	HDFC BANK	631.12	21.81	0	0.00	0.00	9166	39.87	1.36
19	ICICI BANK	281.08	17.06	0	0.00	0.00	1316	49.80	2.95
20	INDUSIND BANK	204.57	43.95	0	0.00	0.00	2723	4.23	0.88
21	J & K BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
22	KARNATAKA BANK	176.29	50.96	0	0.00	0.00	3287	68.97	19.79
23	KARUR VYASYA BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
24	KOTAK MAHINDRA BANK	90.32	19.51	0	0.00	0.00	15	15.78	3.85
25	RBL BANK	17.69	63.54	0	0.00	0.00	7665	15.56	63.93
26	SOUTH INDIAN BANK	71.34	17.70	0	0.00	0.00	0	0.00	0.00
27	YES BANK	178.90	42.21	0	0.00	0.00	21	3.22	0.74
28	IDBI BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	2104.88	25.29	0	0.00	0.00	36951	354.56	4.32
30	APNA SAHAKARI BANK LTD.	97.01	92.71	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	166.81	59.40	0	0.00	0.00	1048	24.94	9.08
32	CITIZEN CO-OP BANK LTD,	57.21	74.96	0	0.00	0.00	231	33.51	42.72
33	CITIZEN CREDIT CO-OPERATIVE BANK	60.95	52.39	0	0.00	0.00	71	8.97	9.03
34	GOA STATE CO-OP BANK LTD.	383.80	33.67	0	0.00	0.00	275	6.45	0.50
35	GOA URBAN CO-OP BANK LTD.	285.08	57.92	0	0.00	0.00	1362	56.71	11.62
36	GP PARSIK SAHAKARI BANK LTD.	1.16	8.34	0	0.00	0.00	4	0.20	3.11
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.26	0.10	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	64.14	7.02	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	129.80	52.64	0	0.00	0.00	39	1.09	0.42
42	WOMEN CO-OP BANK LTD.	24.86	49.29	0	0.00	0.00	319	3.56	7.00
	SUB TOTAL	1271.08	33.36	0	0.00	0.00	3349	135.43	3.71
43	AU SMALL FINANCE BANK LTD.	21.29	67.95	0	0.00	0.00	136	4.63	12.01
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	11.61	91.49	0	0.00	0.00	2262	9.01	68.73
	SUB TOTAL	32.90	74.55	0	0.00	0.00	2398	13.64	26.35
	GRAND TOTAL	11181.90	42.73	637	0.64	0.00	105250	1767.87	5.92

ADVANCES TO SC, ST & WOMENS AS ON 30.06.2022

(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	370	18.70	0.26	418	9.13	0.13	17030	1112.85	15.49
2	BANK OF BARODA	172	5.88	0.41	343	6.87	0.47	7580	285.38	19.68
3	BANK OF INDIA	92	4.26	0.23	147	4.37	0.24	10282	451.23	24.56
4	BANK OF MAHRASHTRA	70	2.87	0.41	132	3.06	0.43	1556	65.77	9.31
5	CANARA BANK	1030	26.27	1.09	327	5.47	0.23	18021	533.66	22.08
6	CENTRAL BANK OF INDIA	180	5.78	0.61	201	2.04	0.22	2882	166.01	17.58
7	INDIAN BANK	54	1.41	1.23	24	0.27	0.24	907	23.39	20.41
8	INDIAN OVERSEAS BANK	46	0.93	0.17	55	1.65	0.31	2800	85.06	15.81
9	PUNJAB NATIONAL BANK	68	5.74	0.65	9	0.55	0.06	1273	124.11	14.05
10	PUNJAB AND SIND BANK	1	0.13	0.63	0	0.00	0.00	65	5.27	25.69
11	UNION BANK OF INDIA	75	4.19	0.25	73	2.53	0.15	8624	302.55	17.93
12	UCO BANK	66	1.90	1.24	141	2.03	1.32	1276	33.73	22.01
	SUB TOTAL	2224	78.06	0.44	1870	37.97	0.21	72296	3189.01	17.78
13	IDBI BANK	23	0.56	0.07	21	0.34	0.04	2216	88.96	11.27
14	AXIS BANK	21	0.14	0.39	1	0.00	0.00	6471	34.04	94.06
15	BANDHAN BANK	45	1.15	2.93	4	0.03	0.08	747	14.19	36.13
16	CSB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	86	1.24	5.35
17	DCB BANK	15	0.23	0.06	19	0.17	0.04	7569	148.95	36.83
18	FEDERAL BANK	2	0.10	0.00	6	0.24	0.01	18247	258.06	8.82
19	HDFC BANK	29	1.15	0.07	19	0.48	0.03	5800	531.30	31.43
20	ICICI BANK	386	0.34	0.07	404	0.70	0.15	3558	63.81	13.27
21	INDUSIND BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
22	J & K BANK	33	0.46	0.13	4	0.06	0.02	2076	37.30	10.70
23	KARNATAKA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
24	KARUR VYASYA BANK	3	1.52	0.37	0	0.00	0.00	50	10.07	2.46
25	KOTAK MAHINDRA BANK	176	0.29	1.19	132	1.28	5.26	7448	12.70	52.18
26	RBL BANK	2	0.08	0.02	0	0.00	0.00	1107	29.99	6.89
27	SOUTH INDIAN BANK	0	0.00	0.00	0	0.00	0.00	1	0.01	0.00
28	YES BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
29	IDFC FIRST BANK	1	0.00	0.00	2	0.10	0.19	916	7.96	15.09
	SUB TOTAL	736	6.02	0.07	612	3.40	0.04	56292	1238.58	15.10
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	24	0.29	0.30
31	BICHOLIM URBAN CO-OP BANK LTD.	146	3.08	1.12	10	0.31	0.11	1337	37.74	13.74
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	120	19.53	24.89
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	55	6.38	6.42
34	GOA STATE CO-OP BANK LTD.	2	0.00	0.00	0	0.00	0.00	1202	29.59	2.32
35	GOA URBAN CO-OP BANK LTD.	2	0.05	0.01	30	0.70	0.14	789	20.52	4.20
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	1	0.20	3.11
37	KONKAN MERCANTILE CO-OP BANK	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
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	15	0.14	0.05
44	WOMEN CO-OP BANK LTD.	0	0.00	0.00	45	0.80	1.57	125	0.64	1.26
	SUB TOTAL	150	3.13	0.09	85	1.81	0.05	3668	115.03	3.15
45	AU SMALL FINANCE BANK	3	0.08	0.21	0	0.00	0.00	167	5.68	14.74
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	243	0.89	6.79	132	0.49	3.74	2838	12.43	94.81
	SUB TOTAL	246	0.97	1.87	132	0.49	0.95	3005	18.11	34.99
	GRAND TOTAL	3356	88.18	0.30	2699	43.67	0.15	135261	4560.73	15.28

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, 31.03.2022 and 30.06.2022 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.		
June 2021	1424	3.19	2413	36.69	548	34.53	4385	74.41
March 2022	5866	20.00	8198	155.66	1823	130.50	15887	306.16
June 2022	2555	8.70	3222	54.04	872	56.44	6649	119.18

b) Position of NPA in Mudra Accounts as on 30.06.2022

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	21053	47.57	2539	6.21
KISHORE	24906	343.08	2010	32.71
TARUN	5500	295.29	452	26.53
TOTAL	51459	685.94	5001	65.45
				9.54%

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

KCC TO FISHERY

(Amount in Crores)

Name of Bank	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
June 21	105	3.46	1091	16.42	619	295
March 22	1103	16.85	635	10.59	170	144
June 22	295	4.87	693	11.44	167	138

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
June 21	47	2.98	2170	19.68	959	623
March 22	1023	30.99	1722	22.04	543	512
June 22	310	2.49	1719	22.23	529	498

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
June 21	549	9.18	7902	86.26	3208	1673
March 22	7837	140.09	12614	129.71	4688	2755
June 22	2623	13.46	12356	122.38	4546	2634

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

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
40	5.19	428	62.13	40	7.12

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

(Amt in Cr)

	As on 30.06.2021	As on 30.06.2022
Total number of SHGs	5418	5801
Outstanding (Amt in cr)	37.94	39.49
Total number of SHGs Credit Linked During the FY	303	754
Amount (in cr)	4.99	8.64

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 30.06.2022**

Sr No	Scheme	Position as on 30.06.2022			
		Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	60	20	35	5
2	PMEGP - KVIC	5	1	3	1
3	PMEGP - KVIB	62	23	36	3
	PMEGP TOTAL	127	42	74	9

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2022

(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	264	10.70	30	1.49	11.36	13.93
2	BANK OF BARODA	232	8.29	13	0.44	5.60	5.31
3	BANK OF INDIA	516	20.48	77	6.40	14.92	31.25
4	BANK OF MAHRASHTRA	148	20.91	6	0.29	4.05	1.39
5	CANARA BANK	333	15.95	68	2.77	20.42	17.37
6	CENTRAL BANK OF INDIA	71	3.57	4	0.47	5.63	13.17
7	INDIAN BANK	12	0.49	6	0.09	50.00	18.37
8	INDIAN OVERSEAS BANK	112	2.25	9	0.05	8.04	2.22
9	PUNJAB NATIONAL BANK	24	2.33	15	1.13	62.50	48.50
10	UNION BANK OF INDIA	1284	38.43	135	3.05	10.51	7.94
11	UCO BANK	21	0.29	13	0.13	61.90	44.83
12	HDFC BANK	461	1.51	7	0.00	1.52	0.00
13	INDUSIND BANK	55	7.06	0	0.00	0.00	0.00
14	KARNATAKA BANK	4	0.92	0	0.00	0.00	0.00
15	KARUR VYASYA BANK	20	3.97	0	0.00	0.00	0.00
16	KOTAK MAHINDRA BANK	2	0.97	0	0.00	0.00	0.00
17	GOA STATE CO-OP BANK LTD.	236	6.37	50	0.54	21.19	8.48
	GRAND TOTAL	3795	144.49	433	16.85	11.41	11.66

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	22-08-2022
2	Self Help Group	22-08-2022
3	Govt. Sponsored Schemes	22-08-2022
4	Financial Inclusion	22-08-2022

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