

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

Agenda & Background Papers for

125th SLBC Meeting

For the Quarter ended
March 2024

VENUE:

**TAJ VIVANTA,
Panaji - Goa**

Date: 17th MAY 2024

Time: 11.00 AM

संयोजक Convenor



भारतीय स्टेट बैंक
State Bank of India

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

INDEX

Agenda Point No.	Particulars	Page No.
1	Confirmation of Minutes of 124 th SLBC Meeting held on 08.03.2024	2 – 9
2	Action Points of last meeting: Present Position.	10
3	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	
	a. Banking scenario of the State	11
	b. Details of Business Correspondents / Customer Service Point (BC/CSP)	11
	c. List of Unbanked villages	11
	d. Review of Financial literacy initiatives by banks (particularly digital financial literacy).	12
	e. Status of Financial Inclusion (PMJDY).	12-13
	f. Govt Security Schemes (PMSBY PMJJBY and APY)	14-15
4	Review of Credit disbursement by banks	
	a. Review of Performance under ACP	16-21
	b. Review of Priority Sector Lending.	22-26
	Preferential Deposit Policy for Banks- Notification	
5	Pradhan Mantri MUDRA Yojana (PMMY)	27
	a. Progress in Lending for last four quarters	
	b. Position of NPA in Mudra Accounts as on 31.03.2024	
6	a) Comparative Report -Position of lending under KCC Schemes for quarter ending March 2023 and March 2024	28
7	a) Position of Stand up India as on 31.03.2024	29
	b) Comparative Report on Self help Groups as on March 2023 and March 2024	
8	Government Sponsored Schemes	30
	c) Review of Government Sponsored Schemes as on 31.03.2024	
	d) Schematic lending, Certificate Cases and Recovery of NPAs	
9	Digitisation of South Goa District (Position as on 31.03.2024)	31
10	The quarterly meetings of Steering Sub Group of SLBC Goa for 31.03.2024	32
11	Any other item, with the permission of the Chair.	33

Confirmation of minutes of the 124th SLBC Meeting held on 08.03.2024

The Minutes of the 124th SLBC meeting for the quarter ended December 2023 were circulated to the members and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 124th SLBC MEETING HELD ON 08th March 2024

The 124th meeting of the State Level Bankers Committee, Goa, was held at Vivanta, Panaji, on 08th March 2024 under the Chairmanship of Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa. State Bank of India was represented by Shri Bikash Basumatary, Dy.General Manager and SLBC Member Secretary. RBI was represented by Mr. Prabhakar Jha, Regional Director, Panaji – Goa. NABARD was represented by Dr. Milind Bhirud, General Manager, Panaji Goa. The meeting was attended by Senior officials from the State Government and sponsoring agencies, Senior Executives of all Commercial Banks.

Shri Bikash Basumatary, Dy.General Manager and SLBC Member Secretary.

Shri Bikash Basumatary welcomed Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri. Prabhakar Jha, Regional Director, Reserve Bank of India, Goa & Dr. Milind Bhirud, General Manager, NABARD Regional Office, Goa.

He also welcomed Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks, and Senior representatives of Government departments, Government of Goa, and all other participants for the **124th SLBC meeting**.

Focusing on the achievement for the quarter ended **December 2023**:

The digital penetration of the South Goa District stands at **96.33%** in Savings Bank account and from **93.54%** in Current accounts. The present position as on 28.02.2024 is **99.35%** in Savings Bank account and from **96.89%** in Current accounts. He urged the Banks to achieve 100% digitisation of the South Goa district before 15.03.24.

Coming to the performance under Social Security Schemes, Banks have shown a net growth under all the 3 schemes like Atal Pension Yojana, PMJJBY and PMSBY. **72.82%** of the accounts opened under PMJDY are seeded with Aadhar.

The Financial Literacy Centres (FLCs) of Banks have conducted **189 Financial Literacy camps** against the target of 84 camps on educating the depositors on Government schemes and to avoid frauds. Also, rural branches of Banks have conducted **787 camps** for awareness of social security schemes.

Regarding the **Annual Credit Plan (ACP)**, Banks have already achieved Rs **6804/- crs** against the yearly target of Rs **6400/- crs**. He congratulated all the member banks for the overall achievement under ACP for the quarter ended **Dec 23** at **106% of the yearly target**. The comparative performance for the quarter ending **Dec 22** was **101%**.

Total Priority Sector Lending have increased to **45.20 %** of total advances as on **Dec 23 as compared to 42.86% as on Sept 23**. He congratulated all the Member Banks for achieving the benchmark target of 40% including exceeding PMEGP target.

Banks have lended **Rs.6804 Crs** upto the quarter ended **Dec 23**, the **C.D. ratio** has slightly improved from **31%** as on **Dec 22** to **32.98 %** as on **Dec 2023**.



He informed that the Government has undertaken several initiatives by launching various schemes for the benefit of the people. Applications received under the Agri/Dairy/Fisheries and other Government sponsored schemes to be given top priority. There are around 28 applications pending under the PMEGP scheme with various Banks. Banks to dispose of these applications immediately. LDMs to follow up with respective Banks for quick disposal of these applications. Applications received under Government sponsored schemes should be immediately dealt with in a timeline of 15 days. Banks to coordinate with the Government departments as and when they hold camps. Applications scrutinised and forwarded by the Government Departments to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

Areas of concern are:

1. Credit to Exporters- Against the target of Rs.35.00 Crs, banks have achieved only Rs 3.33 crs (9.51% achievement)
2. Social Infrastructure - Against the target of Rs.15.00 Crs, banks have achieved only Rs 1.61 crs (10.73% achievement)

Banks to focus on the above 02 areas and make correct reporting, so that lending to these sectors is reported correctly.

It has also been observed that most of the Branch Managers are not attending BLBC meetings in their respective blocks. Regional Heads and District coordinators of all the banks may please ensure to intimate respective Branch Managers, to attend the BLBC meetings without fail.

He urged the Banks to give more focus on

1. PM Vishwakarma scheme for rural artisans. This is a new scheme launched by the Government of India. Member banks are requested to extend full cooperation to the Nodal Agency of the State and disburse maximum loans.
2. Social security schemes of the GOI like PMJJBY, PMSBY, APY.
3. Finance to Self Help Groups
4. Pradhan Mantri Mudra Yojana and Stand Up India etc

With these few words, he concluded his speech.



Shri. Prabhakar Jha, Regional Director, RBI, Goa.

Shri. Jha welcomed all the participants present on the dais and off the dais.

Speaking on **priority sector lending** he complimented the Banks for maintaining the ratio above the 40.00% level from 42.86 % in September 23 to 45.20% in December 23 with slight improvement over previous quarter and he urged the banks to maintain the same in the upcoming quarters.

On CD ratio, he informed that as per SLBC data for the State, the CD ratio has slightly improved from **31.86 %** in previous quarter to **32.98%** in the current quarter. He expressed his concern that some of the bigger banks are having CD ratio below 20% and urged all the banks to improve their respective credit portfolios.

On Credit disbursement by banks, he said that annual target is **₹6400 crores** and achievement stood at **₹6804 crores** (106.32%) as on end of December 2023. Though the overall target is achieved, however on the other hand, some sectors i.e. Export Credit, Social Infrastructure, Renewable Energy are lagging behind. Banks may focus more in these sectors.

With regard to PMJDY accounts, he informed that zero balance accounts were 15586 in quarter ended June 2023, 17492 in Sept 2023 and increased to 21988 as on December 2023. Banks need to put in efforts to bring down the number of zero balance accounts wherever feasible. Accounts under PMJDY increased from 2,00,753 as on September 30, 2023 to 206304 as on December 2023.

He urged the banks to achieve 100% digitization of South Goa District by March 2024. In this regard, SLBC have written to all the Banks as well as RBI have also taken review meetings to achieve 100% digitisation. The position stands at 99.35% in Saving Banks and 96.89 % in Current Accounts as on 28.02.24. 100% digitization of the District to be achieved by March 2024.

In respect of Financial literacy camps, he informed that all bank branches are expected to conduct at least one FL camp per month. Rural branches have conducted 787 camps during the quarter and the same to be continued in the next quarter.

He informed that RBI has conducted a field survey and many branches were not aware of the BCs. So all the branches have to be aware of the BCs linked to them. Banks to update the database. SLBC to ensure data consistency in respect of C.D. ratio.

He requested all banks to take the Lead bank Scheme of RBI seriously and ensure that the ground level meetings – BLBCs, DCCs, DLRCs, meetings are held in the right spirit and all the District Coordinators to ensure attendance of Branch Managers for BLBC meetings. The meetings can be held in the evening as per the convenient timing.

He requested the committee to include the agenda to reduce the frequency of DLRC meetings from quarterly to half yearly.

With these few words, he concluded his speech.



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

Shri. Bhirud welcomed all the participants present on the dais and other dignitaries.

He highlighted on the following points:

1. He congratulated all the bankers for achieving 106% of the yearly target of Annual Credit Plan (ACP) for 2023-24 by the December quarter itself. However, some sectors like Export Credit, Social Infrastructure, are lagging behind. Achieving the ACP target in the December quarter itself shows there is more credit potential in the state. He requested the SLBC to finalise the ACP allocations accordingly.
2. In SHG financing, Banks have financed Rs 54.07 crs as on December 2023 compared to Rs 17.35 crs as on Dec 2022. There is a growth of 3 times during this year and the ticket size of the loans have also gone up. Banks to continue the same momentum for financing of SHGs.
3. Government of Goa is finalising the New Agriculture policy. This will give a boost to agriculture segment and also increase credit flow to agriculture sector. Banks are financing under PMFME and Agriculture Infrastructure fund. Banks to provide support to the micro enterprises under these schemes.
4. This year the Government of India has launched the Ghar Ghar KCC Abhiyan. Banks have financed and covered 60-70% of the beneficiaries. This has helped to improve the position in KCC for Agriculture, Fisheries and Animal Husbandry. Banks to cover the remaining beneficiaries under these abhiyan.

With these few words, he concluded his speech.

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

Dr Candavelou welcomed all the dignitaries on the dais and off the dais.

At the outset, he congratulated all the women on the occasion of International women's day and urged the Bankers to support women entrepreneurs to achieve their goals and become self reliant. He made the following observations after going through the agenda of the 124th SLBC meeting.

1. Government of India is running a Saturation campaign at Village Panchayat level to cover maximum citizens under the Flagship Social security schemes of Prime Minister Jeevan Jyoti Bima Yojna (PMJJBY) and Prime Minister Suraksha Bima Yojana (PMSBY). Although the performance of December 2023 is encouraging, and I urge the bankers to achieve the residual target in the quarter ending March 24 particularly in PMJJBY.
2. I am pleased to know that **13082 beneficiaries** have been covered under Atal Pension Yojana during the year. I observe that very few banks are focusing on this scheme. This scheme which can provide pension post retirement to all class of people needs to be popularized. I want all the Banks to focus on this product and improve the performance in the next quarter.



3.I congratulate all the bankers for achieving the **Annual Credit Plan** target for 2023-24 for the quarter ending December 23 itself. Banks have already achieved Rs **6804/- crs** against the yearly target of Rs **6400/- crs**. Overall yearly achievement is at **106%**. Within the overall target, there has been "under financing" in various sectors like Agricultural Infrastructure, Export Credit, Education Loans, Priority sector Housing Loans, Social Infrastructure etc. All Banks to achieve their budget for the Financial Year and also finance solar roof top system .

4.The improvement in **Credit Deposit ratio** from **31%** in December 22 to **32.98%** in December 23 is a marginal improvement and needs to be improved further. Banks having low CD ratio to work out strategies to improve their performance . Banks to give more focus to increase their credit portfolio.

5.I am pleased to observe that **Priority sector** lending has also improved from **42.86%** in September 23 to **45.20%** in December 23. It is a very good improvement and hope that the performance on this parameter will improve further. An area of concern is the increase in PMJDY zero balance accounts. He urged the Banks to work out strategies for funding of these accounts.

6.Banks to ensure that the proposals received under Government Sponsored schemes like PMEGP and PMFME loans are sanctioned within the timelines. This will help to develop entrepreneurship in Goa state. I want the banks to do hand holding in such proposals before returning back to entrepreneurs.

7.Banks to focus on the **PM Vishwakarma** scheme for Rural Artisans. Government of Goa is taking lot of efforts in collecting forms and giving training to the beneficiaries under the scheme. The banks should ensure that loans are sanctioned and disbursed timely. Applications should not be returned without valid reason.

On the request of RBI Regional Director to include the agenda item :-" to reduce the frequency of DLRC meetings from quarterly to half yearly." On this agenda item, it was decided to seek the view of the concerned MPs before taking it up in the SLBC meeting.

With these few words, he concluded his speech



**Shri. Carlos Rodrigues, AGM SLBC then piloted the discussion on the agenda.
Few observations/directions during presentation:**

- Dr. V. Candavelou, Principal Secretary (Finance) Govt. of Goa informed the remaining banks to achieve 100% digitisation of South Goa district at the earliest. He instructed the sponsoring agencies like KVIC, KVIB, DIC to source more proposals under PMEGP scheme.
- Director KVIC informed the bankers to upload the sanction letters of PMEGP scheme in the PMEGP portal to enable them to release the subsidy amount in time.
- Representative of SIDBI informed about the Informal Micro Enterprises, Udyam Assist Platform for registration and generation of udyam assist certificate. The PM Vishwakarma portal has been developed by SIDBI. He said he will inform CGTMSE in organising a knowledge session on credit guarantee schemes for Bankers and MSMEs in Goa.

The meeting ended with a vote of thanks by Shri. Carlos Rodrigues, Asst. General Manager, SLBC. He assured the dignitaries that the issues raised during the deliberations would be attended by all the Bankers and they will percolate down to their respective branches.

State Bank of India
SLBC, Goa
Date: 08.03.2024.


**Dy. General Manager
& SLBC Member Secretay**



Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased to 45%.	All Banks
2	Digitalisation of South Goa District	Ensure 100% digitisation of South Goa by 15 th of March 2024.	All Banks/SLBC/LDM South Goa
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries department to be updated by the Banks.	All Banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved.	All Banks/LDMs
7	RBI requested to reduce the frequency of DLRC meetings from quarterly to half yearly.	To seek the view of the concerned MPs before taking it up in the SLBC meeting.	RBI



Action Points of last meeting: Present Position

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending has slightly declined from 45.20 % as on 31.12.2023 to 43.77 % as on 31.03.2024
2.	Digitisation of South Goa District	All Banks	As on March 2024, the Digitisation of South Goa District stands at 99.45% in Saving Banks and 98.55% in Current Accounts.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is a decrease in Zero Balance A/c's from 21988 as on 31.12.2023 to 21423 as on 31.03.2024.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 970 proposals.
6.	Financial Literacy Camps	LDMs / All Banks	Banks have conducted 191 Camps against the target of 84 Camps for the quarter ended March 2024
7.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	All the 4 villages have been covered by appointing CSPs as directed by DFS.
8	Reduction in the frequency of DCC/ DLRC meetings as suggested by RBI.	LDMs	DC/ LDMs to take the view of the concerned MPs before taking up the matter in SLBC Meeting. Due to the Election code of conduct, the matter will be taken up in the next DCC/ DLRC Meeting.

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

a) Banking Scenario of the State

There are total 778 Bank Branches in the state catering to 15 lacs plus population. Out of which, 480 are in semi urban areas and 298 in rural villages.

Banking network as on 31.03.2024 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
Public Sector Banks	12	106	113	97	130	203	243
Private Sector Banks	17	32	74	30	63	62	137
Co-operative Banks	13	15	49	16	41	31	90
Small Finance Banks	5	0	5	1	5	1	10
Total		154	241	144	239	298	480
Grand Total	47	395		383		778	

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 31.03.2024

SR. No.	Name of the Bank	As on March 2024
1	STATE BANK OF INDIA	14
2	BANK OF BARODA	17
3	BANK OF INDIA	13
4	UNION BANK OF INDIA	20
5	CANARA BANK	2
	GRAND TOTAL	66

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

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

Hurdles / Issues of CSPs / Bank Mitras:

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

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

The data forwarded by the four FL Center's in Goa for the quarter ended March 2024 is given below:

FLC CAMPS held by FL Centres during the quarter March 2024					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	47	47	94
2	SBI SOUTH DISTRICT	21	10	12	22
3	GOA STATE CO-OPERATIVE BANK	21	5	14	19
4	UNION BANK OF INDIA	21	28	28	56
		84	90	101	191

Rural Branches of various Banks have conducted 828 camps in different villages for the awareness of Social Security Schemes and imparting Financial Literacy.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for March 2024 quarter is Rs 169.96 cr. There is a marginal decrease of Rs 0.17 cr as compared to December 2023 quarter. The Zero Balance Accounts have reduced from 21988 on December 2023 to 21423 as on March 2024.

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

PMJDY Deposits:

	Dec 2023	March 2024
Amount (in cr)	170.13	169.96

Zero Balance Accounts:

	Dec 2023	March 2024
Number	21988	21423

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.03.2024

S.N o	Banks	Rural A/C	Urban A/C	Male A/C	Femal e A/C	Total A/C	Total Deposit (Actual)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Union Bank of India	36145	0	20214	15931	36145	211405733.4	7224	20806	25275
2	Canara Bank	46844	0	27673	19171	46844	500011198.7	5150	34063	41535
3	Punjab National Bank	9385	0	6830	2555	9385	39644112.12	2120	4178	5985
4	Bank of Maharashtra	5320	0	2972	2348	5320	30565842	1107	4338	5135
5	HDFC Bank Ltd	1953	1839	1186	2606	3792	30608984.59	997	3792	2555
6	Central Bank of India	10792	0	4970	5822	10792	51934141.61	931	5991	9479
7	State Bank of India	4520	5823	5091	5252	10343	62315879.19	834	8841	9190
8	Bank of Baroda	19854	0	10483	9371	19854	222762361.7	686	15660	15719
9	Indian Bank	3436	0	1875	1561	3436	16319625.65	468	3436	2314
10	Bank of India	19243	0	10060	9183	19243	206226832.8	442	18343	16969
11	IDBI Bank Ltd.	238	2917	1928	1227	3155	11832604.89	437	2107	2286
12	UCO Bank	1417	2032	1748	1701	3449	28498193.64	270	1692	2161
13	Indian Overseas Bank	7788	20880	17281	11387	28668	274592400	214	18028	8275
14	ICICI Bank Ltd	61	170	158	73	231	1564429.03	166	231	65
15	Kotak Mahindra Bank Ltd	271	0	213	58	271	150250.91	154	70	240
16	Punjab & Sind Bank	589	0	238	351	589	815063.6	102	392	533
17	Federal Bank Ltd	589	0	296	293	589	4544951.93	54	157	422
18	Axis Bank Ltd	229	342	419	152	571	3315460	19	284	422
19	RBL Bank Ltd	440	0	0	440	440	647687.74	18	440	297
20	IndusInd Bank Ltd	242	461	402	301	703	1353053.68	11	155	599
21	South Indian Bank Ltd	0	56	20	36	56	193467.04	11	43	44
22	Yes Bank Ltd	0	47	36	11	47	332968.29	5	47	5
23	Jammu & Kashmir Bank Ltd	21	0	9	12	21	5370	3	20	15
24	Karur Vysya Bank	3	0	2	1	3	1964	0	3	3
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	72.22	0	0	0
	GRAND TOTAL	170989	34567	114780	90776	205556	1699642649	21423	143117	149523

➤ Percentage of Aadhar seeded Accounts: 72.74%

➤ (Source: NSDL Site)

f) Govt Security Schemes**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLLMENTS AS ON 31.03.2024**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	37570	95695
2	BANK OF BARODA	15951	45582
3	BANK OF INDIA	28483	73726
4	BANK OF MAHARASHTRA	5155	12298
5	CANARA BANK	69534	182290
6	CENTRAL BANK OF INDIA	8884	28090
7	INDIAN BANK	3293	6104
8	INDIAN OVERSEAS BANK	2055	5247
9	PUNJAB NATIONAL BANK	2356	11229
10	PUNJAB AND SIND BANK	392	1049
11	UNION BANK OF INDIA	31435	87799
12	UCO BANK	2278	4358
	SUB TOTAL	207386	553467
13	AXIS BANK	850	2203
14	CSB BANK LIMITED	24	192
15	FEDERAL BANK	18	31
16	HDFC BANK	7378	12426
17	ICICI BANK	26	4
18	INDUSIND BANK	29	791
19	J & K BANK	16	15
20	KARNATAKA BANK	1141	1948
21	KOTAK MAHINDRA BANK	268	372
22	RBL BANK	385	567
23	SOUTH INDIAN BANK	196	411
24	YES BANK	100	125
25	IDBI BANK	1930	2947
26	IDFC FIRST BANK	13	3
	SUB TOTAL	12374	22035
27	BICHOLIM URBAN CO-OP BANK LTD.	60	914
28	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0	1
29	GOA STATE CO-OP BANK LTD.	4063	10419
30	GOA URBAN CO-OP BANK LTD.	313	1582
31	NKGSB CO-OP BANK LTD.	55	57798
32	TJSB SAHAKARI BANK LTD.	0	7
33	WOMEN CO-OP BANK LTD.	0	73
	SUB TOTAL	4491	70794
34	AU SMALL FIN.BANK	109	160
35	UNITY SMALL FINANCE BANK	67	387
	SUB TOTAL	176	547
	GRAND TOTAL (March 2024)	224427	646843
	(Position as on December 2023)	198529	533130

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.03.2024**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement as on 31.03.2024	Cumulative APY
1	UNION BANK OF INDIA	6,900	4,472	65%	17,555
2	CANARA BANK	7,400	4,335	59%	31,967
3	BANK OF INDIA	5,000	2,858	57%	10,891
4	CENTRAL BANK OF INDIA	3,100	2,308	74%	12,878
5	INDIAN OVERSEAS BANK	2,500	1,065	43%	5,619
6	STATE BANK OF INDIA	9,100	933	10%	7,544
7	BANK OF MAHARASHTRA	1,500	606	40%	2,494
8	HDFC BANK LTD	4,830	358	7%	5,466
9	UCO BANK	1,000	210	21%	1,191
10	BANK OF BARODA	5,200	185	4%	5,310
11	KARNATAKA BANK LIMITED	210	163	78%	1,068
12	INDIAN BANK	800	161	20%	1,698
13	PUNJAB NATIONAL BANK	1,300	149	11%	4,157
14	IDBI BANK LTD	630	113	18%	573
15	PUNJAB AND SIND BANK	100	27	27%	372
16	THE SOUTH INDIAN BANK LTD	150	17	11%	196
17	KOTAK MAHINDRA BANK	210	16	8%	77
18	ICICI BANK LIMITED	2,240	9	0%	385
19	AXIS BANK LTD	1,260	8	1%	3,512
20	THE CATHOLIC SYRIAN BANK LIMITED	90	5	6%	16
21	THE FEDERAL BANK LTD	180	5	3%	141
22	INDUSIND BANK LIMITED	120	3	3%	13
23	DCB BANK LIMITED	120	2	2%	8
24	RBL BANK LIMITED	240	1	0%	160
25	YES BANK LIMITED	240	0	0%	38
26	THE KARUR VYSYA BANK LTD	30	0	0%	17
27	THE JAMMU AND KASHMIR BANK LTD	30	0	0%	20
28	BANDHAN BANK LIMITED	60	0	0%	13
29	IDFC FIRST BANK LIMITED	30	0	0%	0
	Grand Total	54,570	18,009	33%	113,379

(Source: NSDL Site)

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

The comparative position of Annual Credit Plan for March 2023 and March 2024 is as under:

(Rs. In crores)

Activity	ACP Target (for 2022-23)	Achievement under ACP 2021-22 upto 31.03.2023	% Achievement 31.03.2023	ACP Target (for 2023- 24)	Achievement under ACP upto 31.03.24	% Achievement 31.03.24
Crop loans	292.00	438.79	150.27	450.10	967.23	214.89
Agri Term loans	506.00	525.99	103.95	550.00	601.93	109.44
Sub Total AGRI	798.00	964.78	120.90	1000.10	1569.16	156.90
Agri Infrastructure	30.00	6.44	21.47	35.00	19.96	57.03
Ancillary Activities	152.00	319.86	210.43	180.00	334.84	186.02
Credit Potential for Agriculture	980.00	1291.08	131.74	1215.10	1923.96	158.34
MSME	3880.00	5218.08	134.49	4310.00	6282.95	145.78
Export Credit	10.00	2.96	29.60	35.00	3.33	9.51
Education	120.00	56.66	47.22	120.00	38.08	31.73
Housing	560.00	313.17	55.92	503.90	348.26	69.11
Social Infrastructure	15.02	2.00	13.32	15.00	2.18	14.53
Renewable Energy	6.98	7.38	105.73	3.00	6.08	202.67
Others	228.00	123.48	54.16	198.00	119.74	60.47
TOTAL	5800.00	7014.81	120.95	6400.00	8724.58	136.32

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2024

(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	55.40	56.87	102.65	50.00	14.49	28.98	105.40	71.36	67.70
2	BANK OF BARODA	19.00	15.36	80.84	28.00	89.78	320.64	47.00	105.14	223.70
3	BANK OF INDIA	20.20	3.11	15.40	64.50	200.05	310.16	84.70	203.16	239.86
4	BANK OF MAHRASHTRA	18.00	3.15	17.50	18.00	15.81	87.83	36.00	18.96	52.67
5	CANARA BANK	24.20	452.43	1869.55	134.00	2.83	2.11	158.20	455.26	287.77
6	CENTRAL BANK OF INDIA	25.40	39.74	156.46	29.00	57.25	197.41	54.40	96.99	178.29
7	INDIAN BANK	0.90	2.39	265.56	3.00	0.00	0.00	3.90	2.39	61.28
8	INDIAN OVERSEAS BANK	2.70	14.70	544.44	9.00	8.57	95.22	11.70	23.27	198.89
9	PUNJAB NATIONAL BANK	1.80	0.19	10.56	5.00	0.92	18.40	6.80	1.11	16.32
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	24.20	36.79	152.02	44.00	76.35	173.52	68.20	113.14	165.89
12	UCO BANK	1.80	0.55	30.56	4.00	2.45	61.25	5.80	3.00	51.72
	SUB TOTAL	193.60	625.28	322.98	388.50	468.55	120.60	582.10	1093.83	187.91
13	AXIS BANK	0.50	0.04	8.00	2.00	13.98	699.00	2.50	14.02	560.80
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	12.00	0.00	0.00	5.00	14.47	289.40	17.00	14.47	85.12
16	DCB BANK	0.10	0.00	0.00	0.20	0.06	30.00	0.30	0.06	20.00
17	FEDERAL BANK	147.10	230.16	156.46	0.20	0.36	180.00	147.30	230.52	156.50
18	HDFC BANK	8.00	0.28	3.50	34.00	29.23	85.97	42.00	29.51	70.26
19	ICICI BANK	6.40	0.06	0.94	19.00	41.27	217.21	25.40	41.33	162.72
20	INDUSIND BANK	1.00	0.00	0.00	2.70	14.06	520.74	3.70	14.06	380.00
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	21.00	42.62	202.95	5.00	0.47	9.40	26.00	43.09	165.73
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	1.03	103.00	1.20	1.03	85.83
25	RBL BANK	2.40	0.32	13.33	8.50	3.00	35.29	10.90	3.32	30.46
26	SOUTH INDIAN BANK	11.60	48.53	418.36	2.00	0.00	0.00	13.60	48.53	356.84
27	YES BANK	1.20	0.00	0.00	4.00	0.00	0.00	5.20	0.00	0.00
28	IDBI BANK	1.00	3.14	314.00	4.00	0.40	10.00	5.00	3.54	70.80
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	1.24	0.00	0.00	1.24	0.00
	SUB TOTAL	212.50	325.15	153.01	87.60	119.57	136.50	300.10	444.72	148.19
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.	40.20	16.80	41.79	59.60	13.28	22.28	99.80	30.08	30.14
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	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	44.00	16.80	38.18	73.90	13.78	18.65	117.90	30.58	25.94
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.03	0.00	0.00	0.03	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
47	UNITY 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	0.03	0.00	0.00	0.03	0.00
	GRAND TOTAL	450.10	967.23	214.89	550.00	601.93	109.44	1000.10	1569.16	156.90

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2024

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	3.60	0.00	0.00	12.00	2.62	21.83	121.00	73.98	61.14
2	BANK OF BARODA	2.10	3.28	156.19	11.00	3.73	33.91	60.10	112.15	186.61
3	BANK OF INDIA	3.10	0.00	0.00	10.40	20.82	200.19	98.20	223.98	228.09
4	BANK OF MAHRASHTRA	1.50	11.72	781.33	6.40	23.58	368.44	43.90	54.26	123.60
5	CANARA BANK	3.50	0.47	13.43	21.40	55.36	258.69	183.10	511.09	279.13
6	CENTRAL BANK OF INDIA	1.80	1.64	91.11	15.40	62.07	403.05	71.60	160.70	224.44
7	INDIAN BANK	0.10	0.32	320.00	2.20	0.08	3.64	6.20	2.79	45.00
8	INDIAN OVERSEAS BANK	1.40	0.40	28.57	4.40	1.13	25.68	17.50	24.80	141.71
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	3.40	1.49	43.82	11.50	2.60	22.61
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	3.50	0.67	19.14	15.00	88.50	590.00	86.70	202.31	233.34
12	UCO BANK	0.20	0.00	0.00	3.40	0.26	7.65	9.40	3.26	34.68
	SUB TOTAL	22.10	18.50	83.71	105.00	259.64	247.28	709.20	1371.97	193.45
13	AXIS BANK	0.06	0.00	0.00	3.00	0.78	26.00	5.56	14.80	266.19
14	BANDHAN BANK	0.00	0.00	0.00	3.00	0.00	0.00	3.00	0.00	0.00
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	1.07	0.00	17.00	15.54	91.41
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.06	1.12
17	FEDERAL BANK	0.04	0.00	0.00	6.00	1.59	26.50	153.34	232.11	151.37
18	HDFC BANK	4.70	0.00	0.00	11.00	27.66	251.45	57.70	57.17	99.08
19	ICICI BANK	1.88	0.00	0.00	11.00	24.00	218.18	38.28	65.33	170.66
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	6.00	14.06	234.33
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	0.06	1.50	30.40	43.15	141.94
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	18.58	371.60	6.26	19.61	313.26
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	3.32	19.83
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	15.72	48.53	308.72
27	YES BANK	0.36	0.00	0.00	6.00	0.00	0.00	11.56	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	0.96	96.00	6.20	4.50	72.58
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.24	0.00
	SUB TOTAL	9.00	0.00	0.00	64.00	74.70	116.72	373.10	519.42	139.22
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	0.15	0.00	0.00	0.15	0.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.35	70.00	6.70	0.35	5.22
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	1.46	48.67	6.80	0.00	0.00	109.60	31.54	28.78
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	2.60	0.00	0.00	10.70	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	0.00	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	1.46	37.44	11.00	0.50	4.55	132.80	32.54	24.50
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	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
47	UNITY 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	0.00	0.00	0.00	0.03	0.00
	GRAND TOTAL	35.00	19.96	57.03	180.00	334.84	186.02	1215.10	1923.96	158.34

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2024

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	455.00	624.24	137.20	6.00	3.23	53.83	23.00	17.19	74.74
2	BANK OF BARODA	375.00	277.91	74.11	5.00	0.00	0.00	5.20	1.88	36.15
3	BANK OF INDIA	360.00	364.14	101.15	5.00	0.00	0.00	8.30	1.13	13.61
4	BANK OF MAHRASHTRA	390.00	345.98	88.71	2.00	0.00	0.00	4.00	1.60	40.00
5	CANARA BANK	241.00	555.77	230.61	7.00	0.00	0.00	13.00	3.16	24.31
6	CENTRAL BANK OF INDIA	110.00	205.26	186.60	0.00	0.00	0.00	5.00	0.99	19.80
7	INDIAN BANK	34.00	37.09	109.09	0.00	0.00	0.00	2.00	0.09	4.50
8	INDIAN OVERSEAS BANK	102.00	81.89	80.28	0.00	0.00	0.00	3.00	0.33	11.00
9	PUNJAB NATIONAL BANK	157.00	304.37	193.87	4.00	0.00	0.00	2.50	0.57	22.80
10	PUNJAB AND SIND BANK	1.00	5.18	518.00	0.00	0.00	0.00	0.00	0.06	0.00
11	UNION BANK OF INDIA	424.00	762.41	179.81	5.00	0.00	0.00	12.50	3.95	31.60
12	UCO BANK	38.00	62.96	165.68	0.00	0.00	0.00	1.50	0.04	2.67
	SUB TOTAL	2687.00	3627.20	134.99	34.00	3.23	9.50	80.00	30.99	38.74
13	AXIS BANK	117.00	263.38	225.11	0.00	0.00	0.00	1.70	0.26	15.29
14	BANDHAN BANK	14.00	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	71.00	54.26	76.42	0.00	0.00	0.00	1.25	0.01	0.80
18	HDFC BANK	246.00	882.66	358.80	1.00	0.00	0.00	8.00	0.09	1.13
19	ICICI BANK	170.00	365.26	214.86	0.00	0.00	0.00	6.00	1.08	18.00
20	INDUSIND BANK	128.00	171.81	134.23	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	8.05	805.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	51.00	26.50	51.96	0.00	0.00	0.00	1.70	0.40	23.53
23	KARUR VYASYA BANK	1.00	5.54	554.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	70.00	215.12	307.31	0.00	0.00	0.00	1.30	0.00	0.00
25	RBL BANK	25.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
26	SOUTH INDIAN BANK	36.00	16.92	47.00	0.00	0.00	0.00	1.20	0.17	14.17
27	YES BANK	200.00	134.16	67.08	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	77.00	49.55	64.35	0.00	0.00	0.00	1.00	0.52	52.00
29	IDFC FIRST BANK	1.00	7.76	776.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1229.00	2200.97	179.09	1.00	0.00	0.00	28.00	2.53	9.04
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.	41.00	28.80	70.24	0.00	0.00	0.00	1.20	0.31	25.83
32	CITIZEN CO-OP BANK LTD,	46.00	8.18	17.78	0.00	0.00	0.00	1.70	0.23	13.53
33	CITIZENCREDIT CO-OPERATIVE BANK	10.00	7.16	71.60	0.00	0.00	0.00	0.50	0.01	2.00
34	GOA STATE CO-OP BANK LTD.	90.00	32.46	36.07	0.00	0.00	0.00	3.00	0.01	0.33
35	GOA URBAN CO-OP BANK LTD.	60.00	221.56	369.27	0.00	0.00	0.00	1.70	0.25	14.71
36	GP PARSIK SAHAKARI BANK LTD.	1.00	1.17	117.00	0.00	0.00	0.00	0.10	3.27	3270.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.10	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.	25.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	50.00	96.63	193.26	0.00	0.10	0.00	0.50	0.48	96.00
42	WOMEN CO-OP BANK LTD.	1.00	3.32	332.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	387.00	399.38	103.20	0.00	0.10	0.00	11.40	4.56	40.00
43	AU SMALL FINANCE BANK LTD.	2.00	50.65	2532.50	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	4.75	158.33	0.00	0.00	0.00	0.20	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	7.00	55.40	791.43	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	4310.00	6282.95	145.78	35.00	3.33	9.51	120.00	38.08	31.73

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2024

(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	38.00	26.15	68.82	2.60	0.00	0.00	0.14	0.20	142.86
2	BANK OF BARODA	22.00	9.93	45.14	2.30	0.00	0.00	0.06	0.27	450.00
3	BANK OF INDIA	27.00	8.96	33.19	2.30	0.00	0.00	0.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.40	6.07	53.25	0.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	70.00	20.42	29.17	2.60	0.00	0.00	0.11	0.00	0.00
6	CENTRAL BANK OF INDIA	43.00	10.75	25.00	0.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	9.00	0.02	0.22	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	17.60	18.21	103.47	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	11.00	7.85	71.36	0.30	0.05	16.67	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	1.00	1.84	184.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	31.00	5.36	17.29	2.60	0.85	32.69	0.10	0.00	0.00
12	UCO BANK	9.00	2.74	30.44	0.28	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	290.00	118.30	40.79	14.08	0.90	6.39	0.77	0.47	61.04
13	AXIS BANK	10.00	2.96	29.60	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	75.17	2505.67	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	5.00	0.94	18.80	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	35.00	14.53	41.51	0.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	14.00	4.55	32.50	0.10	0.00	0.00	0.10	4.98	4980.00
20	INDUSIND BANK	5.50	0.60	10.91	0.12	0.00	0.00	1.04	0.00	0.00
21	J & K BANK	2.00	0.96	48.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	4.00	3.88	97.00	0.10	0.00	0.00	0.04	0.00	0.00
23	KARUR VYASYA BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	3.70	0.20	5.41	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	4.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	4.50	0.12	2.67	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	5.50	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	6.00	1.44	24.00	0.24	0.10	41.67	0.04	0.00	0.00
29	IDFC FIRST BANK	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	108.80	105.35	96.83	0.94	0.10	10.64	1.70	4.98	292.94
30	APNA SAHAKARI BANK LTD.	2.20	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	36.74	235.51	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	2.82	78.33	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZENCREDIT CO-OPERATIVE BANK	2.40	0.85	35.42	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	39.24	436.00	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	30.50	22.33	73.21	0.00	0.78	0.00	0.07	0.63	900.00
36	GP PARIK SAHAKARI BANK LTD.	2.20	2.11	95.91	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	2.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	10.90	0.78	7.16	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	5.50	5.17	94.00	0.00	0.40	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	10.00	11.66	116.60	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	97.10	121.70	125.33	0.00	1.18	0.00	0.53	0.63	118.87
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	5.40	2.91	53.89	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.00	2.91	36.38	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	503.90	348.26	69.11	15.00	2.18	14.51	3.00	6.08	202.67

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2024

(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	17.01	56.70	675.74	762.00	112.77
2	BANK OF BARODA	14.00	0.00	0.00	483.66	402.14	83.15
3	BANK OF INDIA	30.00	0.00	0.00	530.86	598.21	112.69
4	BANK OF MAHRASHTRA	11.00	23.65	215.00	462.64	431.56	93.28
5	CANARA BANK	27.00	0.24	0.89	543.81	1090.68	200.56
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	238.96	377.70	158.06
7	INDIAN BANK	3.00	0.00	0.00	54.44	39.99	73.46
8	INDIAN OVERSEAS BANK	3.00	0.17	5.67	143.44	125.40	87.42
9	PUNJAB NATIONAL BANK	4.00	0.02	0.50	190.38	315.46	165.70
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	2.00	7.13	356.50
11	UNION BANK OF INDIA	30.00	0.00	0.00	591.90	974.88	164.70
12	UCO BANK	6.00	13.88	231.33	64.22	82.88	129.06
	SUB TOTAL	167.00	54.97	32.92	3982.05	5208.03	130.79
13	AXIS BANK	1.00	0.01	1.00	135.30	281.41	207.99
14	BANDHAN BANK	5.00	0.00	0.00	22.32	0.00	0.00
15	CSB BANK LIMITED	0.00	0.03	0.00	24.84	15.57	62.68
16	DCB BANK	1.00	0.00	0.00	24.18	75.23	311.12
17	FEDERAL BANK	0.00	0.00	0.00	230.73	287.32	124.53
18	HDFC BANK	8.00	19.15	239.38	355.92	973.60	273.54
19	ICICI BANK	2.00	0.00	0.00	230.48	441.20	191.43
20	INDUSIND BANK	0.00	0.00	0.00	142.46	186.47	130.89
21	J & K BANK	0.00	0.08	0.00	3.00	9.09	303.00
22	KARNATAKA BANK	1.00	0.12	12.00	88.24	74.05	83.92
23	KARUR VYASYA BANK	0.00	0.00	0.00	3.00	5.54	184.67
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	82.30	234.93	285.46
25	RBL BANK	0.00	17.07	0.00	47.88	20.39	42.59
26	SOUTH INDIAN BANK	1.00	3.20	320.00	58.46	68.94	117.93
27	YES BANK	0.00	0.00	0.00	218.95	134.16	61.27
28	IDBI BANK	3.00	0.00	0.00	93.48	56.11	60.02
29	IDFC FIRST BANK	0.00	0.00	0.00	4.00	9.00	225.00
	SUB TOTAL	23.00	39.66	172.43	1765.54	2873.01	162.73
30	APNA SAHAKARI BANK LTD.	0.00	0.31	0.00	7.34	0.31	4.22
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.21	0.00	57.84	66.21	114.47
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	58.04	11.58	19.95
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	3.99	0.00	13.66	12.01	87.92
34	GOA STATE CO-OP BANK LTD.	7.00	7.41	105.86	218.70	110.66	50.60
35	GOA URBAN CO-OP BANK LTD.	1.00	0.20	20.00	103.97	245.75	236.37
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.31	0.00	3.34	6.86	205.39
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.10	0.00	2.00	0.20	10.00
38	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	29.50	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.00	0.02	0.00	49.96	0.80	1.60
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	25.44	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	7.92	0.00	56.04	111.20	198.43
42	WOMEN CO-OP BANK LTD.	0.00	0.10	0.00	11.00	15.08	137.09
	SUB TOTAL	8.00	20.57	257.13	636.83	580.66	91.18
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	50.68	2027.20
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	4.54	0.00	8.60	12.20	141.86
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	0.00	4.54	0.00	15.60	62.88	403.08
	GRAND TOTAL	198.00	119.74	60.47	6400.00	8724.58	136.32

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2023, 30.09.2023, 31.12.2023 and 31.03.2024 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2023	30.09.2023	31.12.2023	31.03.2024
i	Total Deposits	N.A.	107314	112130	114821	117502
ii	Total Advances	N.A.	33213	35729	37873	38571
iii	C.D. Ratio	N.A.	30.95	31.86	32.98	32.83
iv	Total PSA Outstanding	N.A.	13388.05	14234.12	15013.09	14538.87
	%age of PSA to Total Advances	40%	49.90%	42.86%	45.20%	43.77%
v	DIR Advances	N.A.	0.69	0.81	0.53	0.66
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	2010.72	2234.92	2402.30	2486.91
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.05%	6.26%	6.34%	6.45%
vii	SC/ST Advances	N.A.	150.97	170.34	215.68	184.48
	%age of SC/ST* Adv. To Total Advances	5%	0.45%	0.47%	0.57%	0.48%
viii	Advances to Women	N.A.	5269.63	5723.38	7258.08	5933.12
	%age of Adv. to Women to Total Adv.	10%	15.87%	16.02%	19.16%	15.38%

* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2023.

NOTIFICATION

Under Preferential Deposit Policy for Banks, 2023, letter no: 6/1/2023-Fin (DMU)/ 169 dated 10.04.2023 issued by Government of Goa, amended through letter no: 6/1/2023-Fin (DMU)/ 539 dated 23.11.2023 Banks will be given special treatment in any deposits of Government Department/ Autonomous Bodies/ Corporations and Semi Government Departments.

The Eligible criteria is that the

- (i) Bank having its branches in the State of Goa and is figuring in the top 5 Banks in the State.
- (ii) Bank should be having a Deposit Base of Rs 1500 crores and Advances base of 750 crores in the State of Goa

-Following are the eligible Banks as on 31.03.2024:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	INDUSIND BANK	1516.79	934.96	61.64
2	PUNJAB NATIONAL BANK	1570.35	934.4	59.50
3	GOA STATE CO-OP BANK LTD.	2359.7	1124.18	47.64
4	ICICI BANK	5116.24	2043.58	39.94
5	STATE BANK OF INDIA	25385.81	10093.41	39.76

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2024

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	25385.81	10093.41	39.76
2	BANK OF BARODA	48	8836.9	1810.1	20.48
3	BANK OF INDIA	52	10970.63	2046.11	18.65
4	BANK OF MAHRASHTRA	22	1262.87	1481.87	117.34
5	CANARA BANK	73	12249.48	2684.19	21.91
6	CENTRAL BANK OF INDIA	30	3297.58	970.49	29.43
7	INDIAN BANK	8	946.39	124.89	13.20
8	INDIAN OVERSEAS BANK	25	2340.19	735.6	31.43
9	PUNJAB NATIONAL BANK	19	1570.35	934.4	59.50
10	PUNJAB AND SIND BANK	2	45.9	31.78	69.24
11	UNION BANK OF INDIA	69	11987.71	2244.77	18.73
12	UCO BANK	10	618.85	195.45	31.58
	SUB TOTAL	449	79512.66	23353.06	29.37
13	AXIS BANK	20	3368.21	1111.84	33.01
14	BANDHAN BANK	6	127.24	79.79	62.71
15	CSB BANK LIMITED	3	141.68	43.57	30.75
16	DCB BANK	4	474.93	50.88	10.71
17	FEDERAL BANK	6	803.75	457.32	56.90
18	HDFC BANK	65	14058.27	4880.8	34.72
19	ICICI BANK	33	5116.24	2043.58	39.94
20	INDUSIND BANK	16	1516.79	934.96	61.64
21	J & K BANK	1	34.34	30.65	89.25
22	KARNATAKA BANK	7	893.27	346.22	38.76
23	KARUR VYASYA BANK	1	68.2	44.16	64.75
24	KOTAK MAHINDRA BANK	7	952.82	251.14	26.36
25	RBL BANK	7	678.2	29.37	4.33
26	SOUTH INDIAN BANK	5	375.94	339.59	90.33
27	YES BANK	8	1266.72	539.65	42.60
28	IDBI BANK	0	937.79	260.08	27.73
29	IDFC FIRST BANK	7	1107.49	114.44	10.33
	SUB TOTAL	196	31921.88	11558.04	36.21
30	APNA SAHAKARI BANK LTD.	1	21.35	89.11	417.38
31	BICHOLIM URBAN CO-OP BANK LTD.	12	586.99	295.26	50.30
32	CITIZEN CO-OP BANK LTD,	6	127.46	58.8	46.13
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	127.79	110.79	86.70
34	GOA STATE CO-OP BANK LTD.	54	2359.7	1124.18	47.64
35	GOA URBAN CO-OP BANK LTD.	16	871.55	531.44	60.98
36	GP PARSIK SAHAKARI BANK LTD.	2	15.24	25.19	165.29
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	7.01	6.5	92.72
38	NKGSB CO-OP BANK LTD.	5	241.98	371.96	153.72
39	SARASWAT CO-OP BANK LTD.	10	857.89	378.79	44.15
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	0	121.55	#DIV/0!
41	TJSB SAHAKARI BANK LTD.	6	361.12	380.53	105.37
42	WOMEN CO-OP BANK LTD.	2	77.31	54.15	70.04
	SUB TOTAL	122	5655.39	3548.25	62.74
43	AU SMALL FINANCE BANK LTD.	2	262.9	95.65	36.38
44	JANA SMALL FINANCE BANK LTD.	1	31.22	0	0.00
45	INDIA POST PAYMENTS BANK	0	0	0	0.00
46	UJJIVAN SMALL FINANCE BANK	2	48.22	15.26	31.65
47	UNITY SMALL FINANCE BANK	6	69.89	0.49	0.70
	SUB TOTAL	11	412.23	111.4	27.02
	GRAND TOTAL	778	117502.16	38570.75	32.83

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.03.2024)

(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	2519.59	30.34	0	0.00	0.00	14377	253.04	2.51
2	BANK OF BARODA	584.35	37.22	4	0.01	0.00	6362	182.24	10.07
3	BANK OF INDIA	866.35	44.71	0	0.00	0.00	9629	232.46	11.36
4	BANK OF MAHRASHTRA	848.03	95.49	0	0.00	0.00	1680	58.91	3.98
5	CANARA BANK	1633.06	63.15	516	0.43	0.02	31279	640.04	23.84
6	CENTRAL BANK OF INDIA	468.65	55.23	0	0.00	0.00	1543	40.68	4.19
7	INDIAN BANK	46.02	40.73	0	0.00	0.00	387	9.07	7.26
8	INDIAN OVERSEAS BANK	288.46	48.54	0	0.00	0.00	1624	24.81	3.37
9	PUNJAB NATIONAL BANK	476.22	50.90	0	0.00	0.00	240	6.74	0.72
10	PUNJAB AND SIND BANK	13.07	59.41	0	0.00	0.00	176	87.42	275.08
11	UNION BANK OF INDIA	1268.70	65.31	0	0.00	0.00	9375	171.46	7.64
12	UCO BANK	106.16	65.52	0	0.00	0.00	1516	38.75	19.83
	SUB TOTAL	9118.66	45.81	520	0.44	0.00	78188	1745.61	7.47
13	AXIS BANK	273.80	27.21	0	0.00	0.00	2820	24.54	2.21
14	BANDHAN BANK	50.14	143.96	0	0.00	0.00	4170	33.47	41.95
15	CSB BANK LIMITED	17.06	43.24	0	0.00	0.00	326	8.34	19.14
16	DCB BANK	32.47	92.35	0	0.00	0.00	8	0.03	0.06
17	FEDERAL BANK	255.74	60.33	0	0.00	0.00	8985	174.96	38.26
18	HDFC BANK	1102.32	29.35	0	0.00	0.00	11797	112.83	2.31
19	ICICI BANK	453.58	28.35	0	0.00	0.00	1517	62.69	3.07
20	INDUSIND BANK	202.74	35.29	0	0.00	0.00	7046	15.87	1.70
21	J & K BANK	11.26	34.02	0	0.00	0.00	110	8.24	26.88
22	KARNATAKA BANK	173.96	51.87	0	0.00	0.00	4094	86.36	24.94
23	KARUR VYASYA BANK	14.35	33.50	0	0.00	0.00	9	0.86	1.95
24	KOTAK MAHINDRA BANK	141.16	36.84	0	0.00	0.00	20	18.54	7.38
25	RBL BANK	24.96	134.56	0	0.00	0.00	6762	22.96	78.18
26	SOUTH INDIAN BANK	254.17	59.81	0	0.00	0.00	0	0.00	0.00
27	YES BANK	156.08	27.43	0	0.00	0.00	32	5.23	0.97
28	IDBI BANK	89.80	37.25	0	0.00	0.00	582	17.73	6.82
29	IDFC FIRST BANK	10.19	14.40	0	0.00	0.00	12	0.08	0.07
	SUB TOTAL	3263.78	34.04	0	0.00	0.00	48290	592.75	5.13
30	APNA SAHAKARI BANK LTD.	89.11	93.56	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	163.93	55.16	0	0.00	0.00	680	16.53	5.60
32	CITIZEN CO-OP BANK LTD,	41.45	53.89	0	0.00	0.00	158	21.32	36.26
33	CITIZEN CREDIT CO-OPERATIVE BANK	58.66	57.52	0	0.00	0.00	68	11.69	10.55
34	GOA STATE CO-OP BANK LTD.	343.04	28.34	4	0.22	0.02	441	8.68	0.77
35	GOA URBAN CO-OP BANK LTD.	382.22	79.51	0	0.00	0.00	1064	64.68	12.17
36	GP PARSIK SAHAKARI BANK LTD.	11.85	127.28	0	0.00	0.00	117	2.53	10.04
37	KONKAN MERCANTILE CO-OP BANK	4.89	53.44	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	371.96	11998.10	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	289.06	31.62	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	121.55	103.96	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	181.08	64.89	0	0.00	0.00	31	2.52	0.66
42	WOMEN CO-OP BANK LTD.	32.74	65.99	0	0.00	0.00	392	5.15	9.51
	SUB TOTAL	2091.54	57.44	4	0.22	0.01	2951	133.09	3.75
43	AU SMALL FINANCE BANK LTD.	51.05	84.03	0	0.00	0.00	206	9.80	10.25
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	13.85	107.03	0	0.00	0.00	1460	5.65	37.02
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	64.89	81.10	0	0.00	0.00	1666	15.46	13.88
	GRAND TOTAL	14538.87	43.77	524	0.66	0.00	131095	2486.91	6.45

ADVANCES TO SC, ST & WOMENS AS ON 31.03.2024

(Amount in Crores)

SR. No	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT		NO	AMT		NO	AMT	
1	STATE BANK OF INDIA	500	24.61	0.24	727	15.90	0.16	25555	1375.93	13.63
2	BANK OF BARODA	184	11.26	0.62	415	9.11	0.50	9082	417.82	23.08
3	BANK OF INDIA	83	4.91	0.24	138	3.70	0.18	10526	469.81	22.96
4	BANK OF MAHRASHTRA	25	0.51	0.03	45	0.98	0.07	2402	0.28	0.02
5	CANARA BANK	1073	31.20	1.16	481	13.82	0.51	20391	596.60	22.23
6	CENTRAL BANK OF INDIA	160	6.62	0.68	125	2.03	0.21	3370	289.45	29.83
7	INDIAN BANK	0	1.13	0.90	0	0.26	0.21	755	24.69	19.77
8	INDIAN OVERSEAS BANK	53	1.08	0.15	39	1.64	0.22	3483	132.60	18.03
9	PUNJAB NATIONAL BANK	71	6.71	0.72	12	0.55	0.06	1349	143.67	15.38
10	PUNJAB AND SIND BANK	2	0.44	1.38	1	0.01	0.03	78	6.19	19.48
11	UNION BANK OF INDIA	125	6.01	0.27	128	5.21	0.23	10815	442.70	19.72
12	UCO BANK	67	2.25	1.15	134	2.47	1.26	1191	42.42	21.70
	SUB TOTAL	2343	96.73	0.41	2245	55.68	0.24	88997	3942.16	16.88
13	AXIS BANK	48	0.80	0.07	7	0.14	0.01	5807	135.56	12.19
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	6921	50.44	63.22
15	CSB BANK LIMITED	42	1.13	2.59	2	0.02	0.05	677	16.49	37.85
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	2169	12.47	24.51
17	FEDERAL BANK	35	0.45	0.10	24	0.22	0.05	6900	151.13	33.05
18	HDFC BANK	2	0.01	0.00	2	0.07	0.00	25883	375.12	7.69
19	ICICI BANK	19	1.57	0.08	19	0.46	0.02	8022	831.73	40.70
20	INDUSIND BANK	1260	5.60	0.60	615	2.22	0.24	3328	91.30	9.77
21	J & K BANK	1	0.06	0.20	0	0.00	0.00	59	4.62	15.07
22	KARNATAKA BANK	43	0.59	0.17	13	0.55	0.16	2343	51.53	14.88
23	KARUR VYASYA BANK	71	5.94	13.45	0	0.00	0.00	51	2.62	5.93
24	KOTAK MAHINDRA BANK	2	0.38	0.15	0	0.00	0.00	69	14.10	5.61
25	RBL BANK	320	1.02	3.47	72	0.83	2.83	5880	21.54	73.34
26	SOUTH INDIAN BANK	2	0.19	0.06	0	0.00	0.00	4499	36.77	10.83
27	YES BANK	500	0.00	0.00	727	0.00	0.00	25555	0.00	0.00
28	IDBI BANK	21	1.12	0.43	17	0.44	0.17	1008	49.06	18.86
29	IDFC FIRST BANK	0	0.00	0.00	8	0.06	0.05	3203	23.43	20.47
	SUB TOTAL	2366	18.86	0.16	1506	5.01	0.04	102374	1867.91	16.16
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	14	0.17	0.19
31	BICHOLIM URBAN CO-OP BANK LTD	89	2.35	0.80	72	0.85	0.29	1135	16.31	5.52
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	80	12.15	20.66
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	86	6.07	5.48
34	GOA STATE CO-OP BANK LTD.	0	0.02	0.00	24	1.00	0.09	918	24.90	2.21
35	GOA URBAN CO-OP BANK LTD.	2	0.07	0.01	29	0.77	0.14	643	15.89	2.99
36	GP PARSIK SAHAKARI BANK LTD.	3	0.58	2.30	0	0.00	0.00	3	0.22	0.87
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	5	0.00	0.00	0	0.00	0.00	27	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD	0	0.00	0.00	0	0.00	0.00	92	6.46	5.31
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	62	9.46	2.49
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	65	0.99	1.83	141	1.38	2.55
	SUB TOTAL	99	3.02	0.09	190	3.61	0.10	3201	93.01	2.62
43	AU SMALL FINANCE BANK	4	0.18	0.19	0	0.00	0.00	332	15.74	16.46
44	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	198	0.85	5.57	145	0.54	3.54	3057	14.09	92.33
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	17	0.21	42.86
	SUB TOTAL	202	1.03	0.92	145	0.54	0.48	3406	30.04	26.97
	GRAND TOTAL	5010	119.64	0.31	4086	64.84	0.17	197978	5933.12	15.38

Pradhan Mantri MUDRA Yojana (PMMY)**a) Progress in Lending of PMMY**

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on March 2023 and March 2024 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.
March 2023	9661	25.71	8123	147.30	2386	174.94	18459	347.92
March 2024	10952	51.58	11854	213.3	3835	303.01	26641	567.89

b) Position of NPA in Mudra Accounts as on 31.03.2024

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	22654	61.53	2110	5.52
KISHORE	23935	319.41	1696	25.90
TARUN	9124	517.52	398	21.11
TOTAL	55713	898.46	4204	52.53
				5.85%

Comparative Report - Position of lending under KCC Schemes for quarter ending March 2023 and March 2024

KCC TO FISHERY

(Amount in Crores)

	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	NO. OF KCC for Fisheries issued during Financial Year (Including renewal)	AMOUNT DISBURSED during Financial Year
MARCH 23	423	7.39	885	15.52	826	12.37
MARCH 24	447	7.68	903	16.04	868	12.88

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	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	NO. OF KCC for Animal Husbandry ISSUED DURING Financial Year (Including renewal)	AMOUNT DISBURSED during Financial Year
MARCH 23	511	14.50	2068	25.93	1874	24.06
MARCH 24	523	14.88	2244	29.02	1909	25.43

KCC TO CROP

(Amount in Crores)

	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	NO. OF KCC ISSUED DURING Financial Year (Including renewal)	AMOUNT DISBURSED during Financial Year
MARCH 23	3102	65.17	15336	144.87	11714	137.42
MARCH 24	3253	69.47	15354	185.15	11811	149.98

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
March 2023	106	13.24	363	53.44	72	12.34
March 2024	102	18.34	427	62.03	58	6.15

b) SELF HELP GROUP – Comparative Position as on March 2023 and March 2024

(Amt in Cr)

	As on 31.03.2023	As on 31.03.2024
Total number of Credit Linked SHGs	6684	7880
Outstanding (Amt in cr)	55.43	73.23
Total number of SHGs Credit Linked During the Current FY	678	1004
Amount (in cr)	19.14	59.31

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes during the quarter 31.03.2024**

Sr No	Scheme	Position as on 31.03.2024				
		Target	Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	38	64	32	23	9
2	PMEGP - KVIC	38	34	7	11	16
3	PMEGP - KVIB	38	113	45	43	25
	PMEGP TOTAL	114	211	84	77	50

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.03.2024

(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	341	27.11	29	1.48	8.50	5.46
2	BANK OF BARODA	263	9.32	14	0.44	5.32	4.72
3	BANK OF INDIA	486	21.92	48	5.27	9.88	24.04
4	BANK OF MAHARASHTRA	46	0.77	23	0.09	50.00	11.69
5	CANARA BANK	404	16.86	59	2.78	14.60	16.49
6	CENTRAL BANK OF INDIA	99	5.85	4	0.28	4.04	4.79
7	INDIAN BANK	7	0.34	2	0.17	28.57	50.00
8	INDIAN OVERSEAS BANK	123	4.01	1	0	0.81	0.00
9	PUNJAB NATIONAL BANK	28	2.13	16	1.09	57.14	51.17
10	UNION BANK OF INDIA	836	75.77	61	1.06	7.30	1.40
11	UCO BANK	31	1.65	10	0.1	32.26	6.06
12	HDFC BANK	979	43.05	11	0.02	1.12	0.05
13	INDUSIND BANK	58	6.18	1	0.09	1.72	1.46
14	KARNATAKA BANK	3	0.37	0	0	0.00	0.00
15	KOTAK MAHINDRA BANK	2	1.94	0	0	0.00	0.00
16	IDBI BANK	1	0.04	0	0	0.00	0.00
17	GOA STATE CO-OP BANK LTD.	208	5.11	28	0.35	13.46	6.85
	GRAND TOTAL	3915	222.42	278	11.74	7.10%	5.28%

Digitisation of South Goa District (Position as on 06.05.2024)

Sr. No.	Nodal Bank	No. of Accounts	Total No. of Accounts covered	% coverage for SAVINGS ACCOUNT	No. of Accounts	Total No. of accounts covered	% coverage for CURRENT ACCOUNTS
1	Indian Bank	11250	11250	100	550	400	72.72
2	Punjab National Bank	24727	22889	92.56	1116	1075	96.32
3	Union Bank of India	148746	141983	95.4	2838	2433	85.7
4	IDBI Bank	8786	8537	97.76	530	478	91.03
5	DCB Bank Ltd.	1939	1939	100	120	112	93.33
6	ICICI Bank Ltd.	54002	54002	100	2150	2130	99.07
	Digitisation For South Goa	Savings Account		99.45%	Current Account		98.55%

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended March 2024 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	13.05.2024
2	Self Help Group	13.05.2024
3	Govt. Sponsored Schemes	13.05.2024
4	Financial Inclusion	13.05.2024

Any other issues with the permission of the chair.

X-X-X-X-X-X-X-X THANK YOU X-X-X-X-X