

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

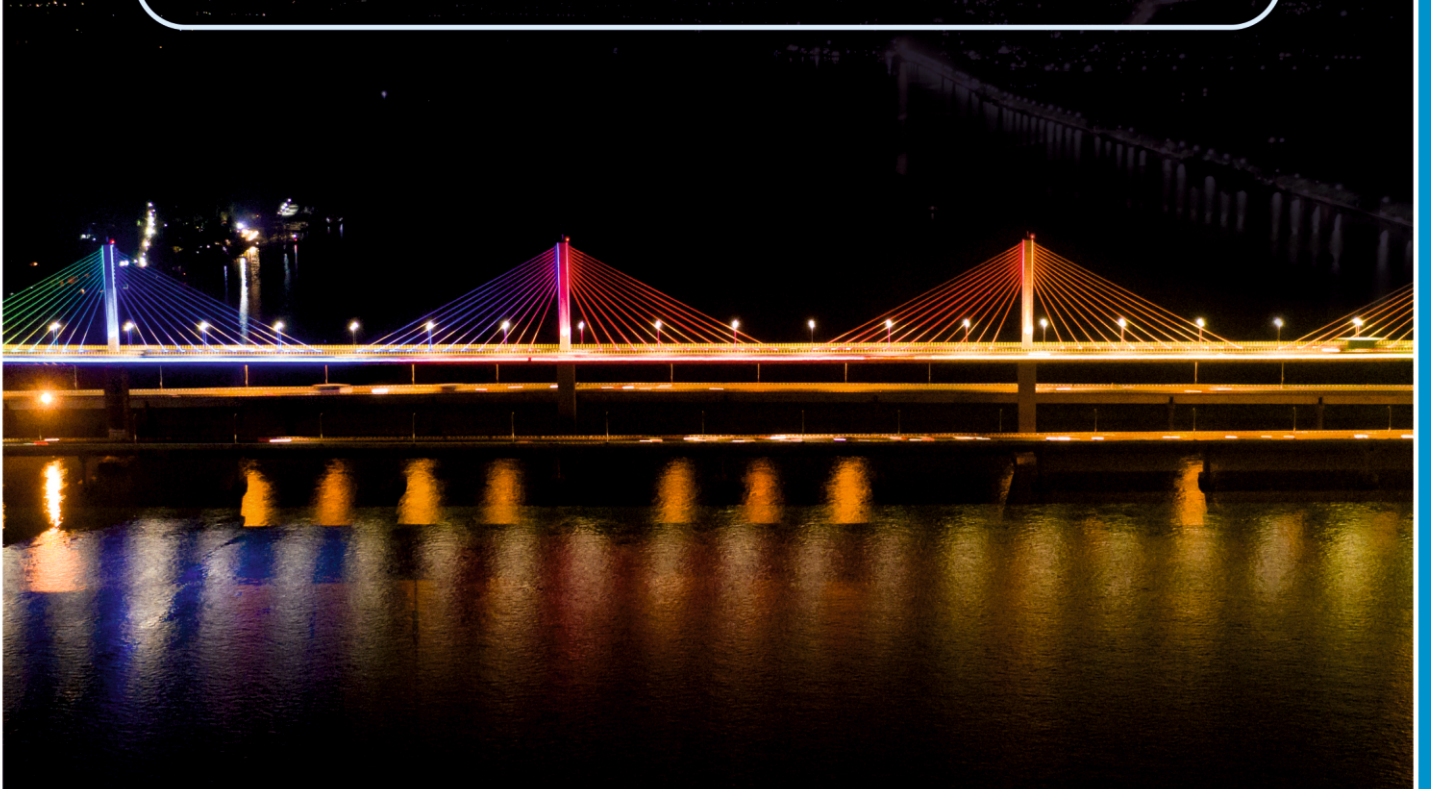
# STATE LEVEL BANKERS' COMMITTEE, GOA STATE

AGENDA & BACKGROUND PAPERS FOR

# 128<sup>th</sup> SLBC MEETING

For the Quarter ended December 2024

VENUE: TAJ VIVANTA, PANAJI - GOA  
DATE: 11<sup>th</sup> MARCH 2025 | TIME: 11.30 am



संयोजक / Convenor



SLBC DEPARTMENT

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

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

Agenda & Background Papers for

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# **128<sup>th</sup> SLBC Meeting**

For the Quarter ended  
**December 2024**

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

**Date: 11<sup>th</sup> MARCH 2025**  
**Time: 11.30 AM**

संयोजक Convenor



भारतीय स्टेट बैंक  
**State Bank of India**

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

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**Confirmation of minutes of the 127<sup>th</sup> SLBC Meeting held on 29.11.2024**

The Minutes of the 127<sup>th</sup> SLBC meeting for the quarter ended September 2024 were circulated to the members and is also available on SLBC website [www.slbcgoa.com](http://www.slbcgoa.com) – SLBC meetings.

The Minutes are taken on record and copy attached.



## **MINUTES OF THE 127th SLBC MEETING HELD ON 29<sup>th</sup> November 2024**

The 127th meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 29<sup>th</sup> November 2024 under the Chairmanship of Dr. V. Candavelou, Chief Secretary, Government of Goa. State Bank of India was represented by Mr. Shri Ram Singh, General Manager and convenor of SLBC. RBI was represented by Shri. R. Giridharan, Chief General Manager (FIDD), Central Office and Mr. Prabhakar Jha, Regional Director, Panaji – Goa. NABARD was represented by Shri Sandeep Dharkar, General Manager, Panaji Goa. The meeting was attended by Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks and Senior representatives of Government departments of the Government of Goa.

### **Mr. Shri Ram Singh, General Manager and convenor of SLBC.**

Mr. Shri Ram Singh welcomed Dr. V. Candavelou, Chief Secretary, Government of Goa, Shri. R. Giridharan, CGM RBI, Shri. Prabhakar Jha, RD, RBI & Shri Sandeep Dharkar, GM, NABARD Regional Office.

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 **127th SLBC meeting.**

Focusing on the achievement for the quarter ended **September 2024:**

### **Annual Credit Plan (ACP)**

Banks have achieved the Annual Credit Plan of **Rs 5778 crs** which is **64%** of the annual target of **Rs 8996 crs**. The quarterly target achievement of ACP is **128 %**. He congratulated all the member banks for the overall achievement under ACP for the quarter ended **Sept 2024**. The comparative performance for the quarter ended **Sept 2023** was **158%**. Under the overall ACP achievement, the MSME sector have shown good performance.

### **Priority Sector Lending (PSL)**

The total Priority Sector Advances stands at **Rs 15516 crs** as on **Sept 24** which is **40.23 %** of total advances. The percentage of Priority Sector Advances as on **Sept 23** was **42.86%**. Although the percentage have slightly reduced over previous year, he congratulated all the Member Banks for achieving the benchmark target of 40% in all the quarters and hope the performance in priority sector advances will improve in the current Financial Year.

### **Credit Deposit Ratio (CD Ratio)**

The **C.D. ratio** has improved marginally from **31.86% in Sept 2023 to 32.66%** as on **Sept 2024**. The C.D. ratio for **June 2024** was **32.35 %**. He urged all the member Banks to focus on credit disbursal so that the performance in CD ratio improves in the coming quarters.

He expressed his happiness over 100% digitisation of South Goa district with which the state of Goa is 100% digitised and conveyed his heartiest congratulations to all the member banks for achieving this milestone.

The performance under the Social Security Schemes of PMJJBY and PMSBY have shown improvement over the previous quarter. As you all are aware a saturation campaign for PMJJBY/PMSBY is going on at Gram Panchayat level from 15/10/24 to 15/01/25 for which all the banks are mapped to the Gram Panchayats. The LDMs and



District coordinators of Banks must coordinate with the District, Taluka and village authorities of the Government for maximum coverage. He urged the banks to instruct all branches to actively participate in conducting these outreach programmes and cover all the eligible citizens so that the saturation level is achieved during the campaign period.

The number of zero balance accounts in PMJDY have increased from **21,777** in June 2024 to **24115** as on Sept 2024. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at **73.39%**. I would like to mention that PMJDY A/Cs have completed 10 years since their inception in 2014. DFS have asked all Banks to complete the Re-KYC in all these accounts so that the DBT transfers are done seamlessly in the beneficiary a/cs.

The Financial Literacy Centres (FLCs) of Banks have conducted **119 Financial Literacy camps** against the target of **84 camps** for educating the depositors on the various Government schemes and prevention of digital frauds. Also, the rural branches of Banks have conducted **916 camps** for awareness of social security schemes. I request all the member Banks to coordinate with the Government departments as and when the camps are held in their respective blocks to cover more beneficiaries.

The Government of India have undertaken several initiatives for the benefit of the people by launching various schemes. 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. LDMs to follow up with the respective Banks for quick disposal of these applications. Applications received under Government sponsored schemes should be accorded priority by banks and promptly disposed off within a maximum period of 30 days. 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.

He expressed his concern over a few areas:

1. Export Credit - Against a target of Rs.10.00 Crs, banks have achieved only Rs 0.70 crs (7% achievement)
2. Social Infrastructure - Against the target of Rs.11.00 Crs, banks have achieved only Rs 1.12 crs (10% achievement)

Banks to focus on the above 2 areas and also to make correct and timely reporting in the SLBC portal so that lending to all the sectors is reported correctly.

It has also been observed that most of the Branch Managers are not attending the 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 compulsorily.

He urged the Banks to give more focus on the following schemes of the Government of India:

1. Pradhan Mantri Surya Ghar Muft Bijli Yojana for rooftop solar. This is a new scheme launched by the Government of India. Member banks are requested to sanction and disburse maximum loans.
2. PM Vishwakarma scheme for rural artisans, PM Mudra Yojana, PMFME scheme, Stand Up India scheme, Finance to Self Help Groups etc

With these few words, he concluded his speech.



**Shri. R. Giridharan, Chief General Manager, RBI**

Shri Giridharan welcomed all the dignitaries on the dais and all the participants for the 127<sup>th</sup> SLBC meeting.

**1. Review of Annual Credit Plan (ACP)**

The ACP target for the State of Goa has been reviewed and increased to ₹8,996 crore from ₹7900 crore during the September 2024 quarter. At end of September 2024 quarter, 64.23% (₹5,778.46 crore) of the annual target of ACP has been achieved. He congratulated the banks for achieving the half yearly target of the ACP.

**2. CD Ratio**

CD ratio is around 33% is below many states. These may be due to inflow of remittances from the Goan diaspora abroad. He said one of the area of concern is export credit where Goa has good potential. Banks need to take extra efforts in handholding the Exporters to exploit the full potential. The MSME sector also needs a push considering the high literacy rate and integrity in Goa.

Renewable energy is another area especially tidal power has good potential as Goa is having a vast coastline and surrounded by the sea. Government and banks have to work together to achieve this goal.

**3. Pradhan Mantri Employment Generation Programme (PMEGP)**

Under PMEGP yearly target for the State of Goa is to sanction 82 projects. However, till the end of September 2024, out of 72 proposed projects, only 18 projects have been sanctioned. Major reasons for rejection of application are low credit score, incomplete documents and withdrawal of application by the applicant. In case beneficiaries approach They must be brought in to the formal banking system. This is an employment generation programme which needs special focus.

**4. Social Security Schemes**

People availing the social security schemes require empathy and excellent customer service. These are the underprivileged section, socially disadvantaged which requires personalised customer service as they are not digitally advanced. The State Government and RBI will also provide all the required help in this area.

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.

1. He expressed his gratitude to the SLBC Convenor for organizing the 127<sup>th</sup> SLBC meeting for the quarter ended September 2024.
2. Under the Expanding and Deepening of Digital Payment Ecosystem initiatives, South Goa district has achieved 100% digitization during September 2024 quarter. As North Goa district has already completed digitization, the State of





loan can be clubbed with RTS. Other than this, NABARD's Capital Subsidy Schemes like AMI and ACABC are in operation.

- For improving target achievement under Atal Pension Yojana, banks may come out with deposit product where interest from long-term FD of 10 years may be used for paying APY premium.
- The Department of Agriculture & Farmers Welfare (DA&FW), GOI has rolled out the "Ghar-Ghar PMFBY Abhiyan: Saturation of Loanee Farmers under PMFBY" campaign for Kharif 2024 and Rabi 2024-25.
- There is an improvement seen in credit linkage of SHGs compared to the corresponding figures in June 2023. With the help of SRLM, banks may explore financing of more number of SHGs and its members for livelihood activities.
- Also, he requested the banks to avail the Grant support available for various schemes under Financial Inclusion Fund (FIF) from NABARD to SCBs/ RCBs/ SFBs and PBs.

With these few words, he concluded his speech.

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

Dr Candavelou welcomed Dr Pramod Sawant, Hon. Chief Minister of Goa and all the dignitaries on the dais and off the dais.

At the outset, he extended his greetings to the SLBC convenor and all the participating Banks for the 126<sup>th</sup> SLBC and achievements made. He made the following observations after going through the agenda of the 126<sup>th</sup> SLBC meeting:

1. He congratulated all the bankers for achieving the **Annual Credit Plan** target for the last year as well as the June quarter. Banks have achieved ACP of **47%** of the yearly target of **Rs 7900 crs**. Overall achievement is at **188%** of the quarterly target. The ACP is achieved in the first 3 quarters so there is overachievement. We need to relook at the ACP target. He said that although deposits have grown by Rs978 crs, the advances have reduced by Rs 240 crs. He informed the banks that eligible borrowers must be covered under the various schemes which will help to improve the economic growth of the state.
3. There is a decline in the percentage of **Priority sector lending** compared to the quarterly progress of March 2024. The performance under the Social security schemes of Prime Minister Jeevan Jyoti Bima Yojna (PMJJBY) and Prime Minister Suraksha Bima Yojana (PMSBY) is not upto the desired level. However, a few banks have performed pathetically. These banks have to conduct outreach programmes to cover the eligible beneficiaries and play an active role in implementing the social security schemes.
4. With respect to PM Mudra Yojana the performance has been low in sanction and disbursement. He urged all the banks to improve the performance in the current quarter.

With these few words, he concluded his speech.



Goa is 100% digitized. He congratulated all bankers and especially office of the LDM, South Goa for their efforts on this achievement.

3. On review of the data for the quarter ended September 2024, it is observed that overall performance of the banks in the state of Goa has been satisfactory. Though the overall targets of PSL have been achieved by the banks, it is pertinent to mention that certain sectors like Export Credit, Social Infrastructure, Renewable Energy are underserved. Banks are advised to explore opportunities of expanding their business in these areas.
4. Regarding PMEGP data provided in the agenda papers, data of cases pending beyond stipulated timeline is not available. He advised SLBC to explore the possibility if that data can be incorporated. This will enable better monitoring of cases.
5. With respect to Jan Dhan accounts, out of 1,72,888 accounts, 1,53,406 accounts are Aadhar seeded. The percentage of Aadhar seeding has slightly increased from 72.60% to 73.39% during this quarter. Banks need to take concentrated efforts in matter..

With these few words, he concluded his speech.

**Shri Sandeep Dharkar, General Manager, NABARD, Panaji Goa.**

Shri Sandeep Dharkar welcomed all the dignitaries on the dais and all the participants present for the 127<sup>th</sup> SLBC meeting :

- At the outset, he congratulated all bankers for achieving 64% ACP targets (i.e. Rs.5778 crore) as against the revised target of Rs.8996 crore set for the year 2024-25 at the Half year ended 30<sup>th</sup> September 2024.
- He also thanked SLBC for revisiting the ACP targets in line with the PLP projections.
- Out of the total achievement, 78% of ACP pertains to MSME. It has been advised both by GOI and Govt. of Goa to strengthen Annual Credit Plan with a special focus on MSME sector with a bottom-up approach. The same has been taken care of while arriving at the PLP/SFP for the year 2025-26. We shall be disclosing/unveiling the SFP projections shortly, the date for State Credit Seminar will be conveyed timely.
- Bankers are requested to sensitize the Branches and review position of SHG Bank linkage as the % gap in credit linkage for Goa is 83.39% which is much higher than the National average of 48.09%.
- The number of SHGs reported by SRLM and by the banks are at variance. The same needs to be reviewed. (9137 – 3800 as per SRLM & 1300 with NULM). Bank loan o/s with 1609 SHGs – Amount Rs.67 Cr.

Gol has fixed GLC target of Rs.27.50 lakh crore under Agriculture out of which Rs.4.20 lakh crore is for AH & Fisheries. Department of Fisheries, Gol held a meeting on 09 October 2024 to discuss credit related issues in Fisheries Sector. Action point emerged – To mobilise maximum number of KCC Fisheries application and process it through Jan Samarth portal. Banks are requested to finance maximum number of KCCs under AH & Fisheries. Applications through JanSamarth portal may be processed without delay

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 for the 127<sup>th</sup> SLBC meeting :

1. At the outset, he congratulated all the member banks for the overall achievement under the **Annual Credit Plan (ACP)** for the Quarter ended **Sept 24** at **64% of the yearly target**. Banks have achieved **Rs 5778 crs** against the yearly target of **Rs 8996 crs**. He urged all the Banks to perform better and surpass the target in the current financial year also.  
However, within the overall ACP achievement, there has been "under financing" in a few sectors like Export Credit, Education Loans, Social Infrastructure etc. We all need to focus more on these segments.
2. He conveyed his heartiest congratulations to all the member banks for achieving **100% digitisation** of the South Goa District and with this achievement the State of Goa has become a digital State. This is a proud moment for all of us.
3. He was pleased to know that **1,20,543** beneficiaries have been covered under **Atal Pension Yojana** in the State. Here, he observed that very few banks are focusing on this scheme. This scheme which can provide pension to all citizens in the unorganised sector needs to be popularised. He urged all the Banks to focus on this scheme and cover the PMJDY a/cs also in the coming quarters and improve the performance.
4. The **Credit Deposit Ratio (CD Ratio)** has slightly improved from **31.86%** as on **Sept 23** to **32.66 %** as on **Sept 24**. He urged all the Banks to perform better in the coming quarters of this financial year.
5. Total **Priority Sector Lending** stands at **40.23 %** of total advances as on **Sept 24** as compared to **42.86%** as on **Sept 23**. Though the percentage have reduced, he congratulated all the Member Banks for achieving the benchmark target of 40% during the last 4 quarters and hope that the performance on this parameter will improve further.
6. The Financial Literacy Centres (FLCs) of Banks have conducted **119** Financial Literacy camps against the target of 84 camps on educating the depositors on Government schemes and to prevent frauds. He advised NABARD and the Banks to fix a more challenging target for the ACP to meet the demands of the economy.
7. He urged the Banks to give more focus on credit disbursement and also the demands of the mining industry as e auctions of iron ore dumps have been completed.all the social security schemes of the Government.
8. He also urged the Banks to focus on other schemes of the Central Government like **Pradhan Mantri Surya Ghar Muft Bijli Yojana** for rooftop solar energy. Member banks are requested to focus on these scheme and disburse maximum loans.

With these few words, he concluded his speech.



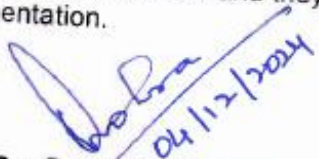


**Shri. Carlos Rodrigues, AGM SLBC then piloted the discussion on the agenda. Few observations/directions during presentation:**

- Dr. V. Candavelou, Chief Secretary Govt. of Goa expressed his concern over return of PMEGP applications of KVIC, KVIB, DIC for which he asked the banks to deal with these applications expeditiously. He said that e auctions of mining have started and banks support is needed which will also help to improve the CD ratio. He instructed that the ACP target needs to be realistic as per the credit potential of the State and NABARD to fix the PLP accordingly.
- Shri Vijendra Singh, Dy Director KVIC shared the success story of a PMEGP beneficiary and the video was played for the members.

The meeting ended with a vote of thanks by Shri Chandra Shekhar Vohra, Dy. General Manager & SLBC Member Secretary. 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 for implementation.

State Bank of India  
SLBC, Goa  
Date: 29.11.2024.

  
Dy. General Manager  
& SLBC Member Secretary

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 on quarter on quarter basis.	All Banks
2	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
3	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
4	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries/Dairy departments to be updated by the Banks.	All Banks
5	Financial Literacy Camps	More camps to be held and the target to be achieved.	All Banks/LDMs



**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 stands at 40.75 % as on 31.12.2024.
2.	Data flow at Lead Bank Scheme (LBS). Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
3	Financial Inclusion – Zero Balance Accounts	All Banks	There is an increase in Zero Balance A/c's from 24,115 as on 30.09.2024 to 25,627 as on 31.12.2024.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 917 proposals.
5.	Financial Literacy Camps	All Banks/ LDMS	Banks have conducted 159 Camps against the target of 84 Camps for the quarter ended December 2024.

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

### **a) Banking Scenario of the State**

There are total 794 Bank Branches in the state catering to 15 lacs plus population. Out of which, 488 are in semi urban areas and 306 in rural villages.

Banking network as on 31.12.2024 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	113	108	97	130	206	244
Private Sector Banks	17	31	78	31	69	64	145
Co-operative Banks	13	15	49	16	41	31	91
Small Finance Banks	5	0	7	1	6	1	13
Total		161	242	145	246	306	488
<b>Grand Total</b>	<b>47</b>	<b>403</b>		<b>391</b>		<b>794</b>	

### **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 villagers 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 31.12.2024

SR. No.	Name of the Bank	As on December 2024
1	STATE BANK OF INDIA	16
2	BANK OF BARODA	15
3	BANK OF INDIA	11
4	UNION BANK OF INDIA	20
5	CANARA BANK	2
6	RBL BANK	23
	<b>GRAND TOTAL</b>	<b>87</b>

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

### **c) List of unbanked villages - 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 of the four Financial Literacy Centre's (FLCs) in Goa for the quarter ended December 2024 is given below:

FLC CAMPS held by FL Centres during the quarter December 2024					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI North Goa District	21	28	28	56
2	SBI South Goa District	21	12	12	24
3	GOA STATE CO-OPERATIVE BANK	21	4	17	21
4	UNION BANK OF INDIA	21	29	29	58
		84	73	86	159

Rural Branches of various Banks have conducted 937 camps (483 camps in North Goa and 454 Camps in South Goa) in different villages for the awareness of Social Security Schemes, imparting Financial Literacy and Prevention of Digital Frauds.

**e) Status of Financial Inclusion in the State of Goa**

**Pradhan Mantri Jan Dhan Yojana (PMJDY):**

The Deposits in PMJDY accounts for December 2024 quarter is Rs 183.18 cr. There is an increase of Rs 11.44 cr as compared to September 2024 quarter. The Zero Balance Accounts have increased from 24,115 from September 2024 to 25,627 as on December 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.

	September 2024	December 2024
No. of Accounts (No.)	2,09,014	2,12,625
Deposits (in cr.)	171.74	183.18
Zero Balance Accounts (No.)	24,115	25,627

# PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.12.2024

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	Union Bank of India	35902	0	20228	15674	35902	207678223	8584	20871	25270
2	Canara Bank	50068	0	29989	20079	50068	578435471	6129	35335	44939
3	Punjab National Bank	9002	0	6565	2437	9002	31217453.9	2405	3366	5629
4	HDFC Bank Ltd	1966	2895	1188	3673	4861	30187807.2	1858	4861	3059
5	Bank of Maharashtra	6159	0	3380	2779	6159	37867600	1186	5025	5977
6	Bank of India	19475	0	10185	9290	19475	218600346	1082	18600	17250
7	State Bank of India	4852	5871	5415	5308	10723	66167244.7	762	9132	9613
8	Central Bank of India	10382	0	4724	5658	10382	50190658.2	739	5643	9120
9	Bank of Baroda	19268	0	10124	9144	19268	236972881	701	15295	15387
10	Indian Bank	3470	0	1909	1561	3470	17010828.3	479	3368	2254
11	IDBI Bank Ltd.	235	2895	1916	1214	3130	12251573.9	460	2066	2258
12	UCO Bank	1540	2200	1899	1841	3740	28551170	340	1799	2715
13	Indian Overseas Bank	9063	21996	18686	12373	31059	300825691	224	21389	11212
14	ICICI Bank Ltd	61	171	159	73	232	1510809.45	179	232	66
15	Kotak Mahindra Bank Ltd	269	0	211	58	269	111098.75	155	68	240
16	Federal Bank Ltd	697	0	345	352	697	6286256.8	141	69	506
17	Punjab & Sind Bank	632	0	252	380	632	922872	114	411	593
18	South Indian Bank Ltd	0	102	53	49	102	429467.51	42	86	89
19	Axis Bank Ltd	227	347	422	152	574	3252848	19	275	427
20	RBL Bank Ltd	438	0	0	438	438	696523.55	15	438	296
21	IndusInd Bank Ltd	284	478	446	316	762	2413762.41	6	148	589
22	Yes Bank Ltd	0	48	37	11	48	273873.43	5	48	42
23	Jammu & Kashmir Bank Ltd	20	0	8	12	20	5480	2	20	15
24	Karur Vysya Bank	3	0	2	1	3	1997	0	3	3
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	72.22	0	0	0
	<b>TOTAL</b>	<b>175622</b>	<b>37003</b>	<b>118819</b>	<b>93806</b>	<b>212625</b>	<b>1831862009</b>	<b>25627</b>	<b>148548</b>	<b>157549</b>

➤ Percentage of Aadhar seeded Accounts: 74.10%

➤ (Source: NSDL Site)

## f) Social Security Schemes

### PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 31.12.2024

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	73910	194003
2	BANK OF BARODA	26856	77232
3	BANK OF INDIA	52375	149052
4	BANK OF MAHARASHTRA	8855	24126
5	CANARA BANK	33993	94974
6	CENTRAL BANK OF INDIA	16617	54648
7	INDIAN BANK	3830	7244
8	INDIAN OVERSEAS BANK	7170	20707
9	PUNJAB NATIONAL BANK	2705	21778
10	PUNJAB AND SIND BANK	799	2077
11	UNION BANK OF INDIA	80527	210593
12	UCO BANK	3555	7586
	<b>SUB TOTAL</b>	<b>311192</b>	<b>864020</b>
13	AXIS BANK	1446	3743
14	CSB BANK LIMITED	16	172
15	DCB BANK	41	67
16	FEDERAL BANK	19	34
17	HDFC BANK	11281	25696
18	ICICI BANK	17	6
19	INDUSIND BANK	52	928
20	J & K BANK	25	24
21	KARNATAKA BANK	2224	3797
22	KOTAK MAHINDRA BANK	434	668
23	RBL BANK	548	838
24	YES BANK	184	435
25	IDBI BANK	3047	5666
26	IDFC FIRST BANK	19	6
	<b>SUB TOTAL</b>	<b>19353</b>	<b>42080</b>
27	APNA SAHAKARI BANK LTD.	59	164
28	BICHOLIM URBAN CO-OP BANK LTD.	122	1794
29	CITIZEN CO-OP BANK LTD.	48	189
30	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	23	53
31	GOA STATE CO-OP BANK LTD.	7727	20150
32	GOA URBAN CO-OP BANK LTD.	599	2991
33	NKGSB CO-OP BANK LTD.	110	57924
34	TJSB SAHAKARI BANK LTD.	0	3
35	WOMEN CO-OP BANK LTD.	0	144
	<b>SUB TOTAL</b>	<b>8688</b>	<b>83412</b>
36	AU SMALL FIN.BANK	221	331
37	INDIA POST PAYMENTS BANK	115	0
38	UNITY SMALL FINANCE BANK	67	351
	<b>SUB TOTAL</b>	<b>403</b>	<b>682</b>
	<b>GRAND TOTAL (DECEMBER 2024)</b>	<b>339636</b>	<b>990194</b>
	<b>Position as on SEPTEMBER 2024</b>	<b>310069</b>	<b>929849</b>



**ATAL PENSION YOJANA (APY)  
PERFORMANCE AS ON 31.12.2024**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement as on 31.12.2024	Cumulative APY
1	UNION BANK OF INDIA	6210	2508	40%	20,071
2	CANARA BANK	6,570	2,587	39%	34,556
3	CENTRAL BANK OF INDIA	2,700	1,155	43%	14,036
4	BANK OF INDIA	4,500	1,064	24%	11,956
5	HDFC BANK	4,830	541	11%	6,009
6	INDIAN OVERSEAS BANK	2,250	370	16%	5,989
7	STATE BANK OF INDIA	8,280	368	4%	7,916
8	BANK OF MAHARASHTRA	1,710	350	20%	2,850
9	SOUTH INDIAN BANK	175	262	150%	458
10	INDIAN BANK	720	247	34%	1,945
11	PUNJAB AND SIND BANK	180	168	93%	588
12	BANK OF BARODA	4,680	157	3%	5,469
13	FEDERAL BANK	210	87	41%	228
14	KARNATAKA BANK	245	77	31%	1,145
15	PUNJAB NATIONAL BANK	1,260	66	5%	4,224
16	AU SMALL FINANCE BANK	130	45	35%	154
17	IDBI BANK	700	30	4%	604
18	UCO BANK	900	22	2%	1,213
19	BANDHAN BANK	70	12	17%	25
20	RBL BANK	280	12	4%	172
21	YES BANK	280	9	3%	47
22	KOTAK MAHINDRA BANK	245	7	3%	84
23	INDUSIND BANK	140	5	4%	18
24	AXIS BANK	1,260	4	0%	3,516
25	ICICI BANK	2,240	2	0%	387
26	CATHOLIC SYRIAN BANK	105	1	1%	17
27	UJJIVAN SMALL FINANCE BANK	130	0	0%	0
28	KARUR VYSYA BANK	35	0	0%	17
29	JAMMU AND KASHMIR BANK	35	0	0%	20
30	IDFC FIRST BANK	35	0	0%	0
31	DCB BANK	140	0	0%	8
32	GOA STATE CO-OP BANK	1,180	0	0%	0
	<b>GRAND TOTAL</b>	<b>52,425</b>	<b>10,941</b>	<b>21%</b>	<b>1,24,507</b>

(Source: NSDL Site)

**a) Review of Performance under ACP**

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

**(Rs. In crores)**

Activity	ACP Target (for 2023- 24)	Achievement under ACP upto 31.12.23	% Achievement 31.12.23	ACP Target (for 2024- 25)	Achievement under ACP upto 31.12.24	% Achievement 31.12.24
Crop loans	450.10	700.81	155.70	813.58	629.39	77.36
Agri Term loans	550.00	420.81	76.51	610.99	583.2	95.45
<b>Sub Total AGRI</b>	<b>1000.10</b>	<b>1121.62</b>	<b>112.15</b>	<b>1424.57</b>	<b>1212.59</b>	<b>85.12</b>
Agri Infrastructure	35.00	16.07	45.91	30	27.22	90.73
Ancillary Activities	180.00	284.54	158.08	424	312.34	73.67
<b>Credit Potential for Agriculture</b>	<b>1215.10</b>	<b>1422.23</b>	<b>117.05</b>	<b>1878.57</b>	<b>1552.15</b>	<b>82.62</b>
MSME	4310.00	4958.16	115.04	6530.42	5823.39	89.17
Export Credit	35.00	3.33	9.51	10	0.70	7.00
Education	120.00	26.06	21.72	80.01	27.12	33.90
Housing	503.90	275.32	54.64	364	226.53	62.23
Social Infrastructure	15.00	1.61	10.73	11	1.48	13.45
Renewable Energy	3.00	0.85	28.33	18	35.04	194.67
Others	198.00	116.90	59.04	104	91.89	88.36
<b>TOTAL</b>	<b>6400.00</b>	<b>6804.46</b>	<b>106.32</b>	<b>8996.00</b>	<b>7758.30</b>	<b>86.24</b>

The comparative position of Annual Credit Plan upto Quarter ended December 2023 and upto December 2024 ( 3 Quarters)

**(Rs. In crores)**

Activity	ACP Target (From 01.04.2023 upto 31.12.2023)	Achievement under ACP from 01.04.2023 upto 31.12.23	% Achievement upto 31.12.23	ACP Target (From 01.04.2024 upto 31.12.2024)	Achievement under ACP from 01.04.2024 upto 31.12.24	% Achievement upto 31.12.24
Crop loans	337.58	700.81	207.60	610.19	629.39	103.15
Agri Term loans	412.50	420.81	102.01	458.24	583.2	127.27
<b>Sub Total AGRI</b>	<b>750.08</b>	<b>1121.62</b>	<b>149.53</b>	<b>1068.43</b>	<b>1212.59</b>	<b>113.49</b>
Agri Infrastructure	26.25	16.07	61.22	22.50	27.22	120.98
Ancillary Activities	135.00	284.54	210.77	318.00	312.34	98.22
<b>Credit Potential for Agriculture</b>	<b>911.33</b>	<b>1422.23</b>	<b>156.06</b>	<b>1408.93</b>	<b>1552.15</b>	<b>110.17</b>
MSME	3232.50	4958.16	153.38	4897.82	5823.39	118.90
Export Credit	26.25	3.33	12.69	7.50	0.70	9.33
Education	90.00	26.06	28.96	60.01	27.12	45.19
Housing	377.93	275.32	72.85	273.00	226.53	82.98
Social Infrastructure	11.25	1.61	14.31	8.25	1.48	17.94
Renewable Energy	2.25	0.85	37.78	13.50	35.04	259.56
Others	148.50	116.90	78.72	78.00	91.89	117.81
<b>TOTAL</b>	<b>4800.00</b>	<b>6804.46</b>	<b>141.76</b>	<b>6747.00</b>	<b>7758.30</b>	<b>114.99</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON DECEMBER 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	68.80	56.23	81.73	122.00	19.48	15.97	190.80	75.71	39.68
2	BANK OF BARODA	23.00	11.77	51.17	34.00	73.20	215.29	57.00	84.97	149.07
3	BANK OF INDIA	14.40	1.57	10.90	148.97	175.09	117.53	163.37	176.66	108.13
4	BANK OF MAHRASHTRA	10.00	4.07	40.70	9.00	22.86	254.00	19.00	26.93	141.74
5	CANARA BANK	209.41	163.40	78.03	32.40	2.57	7.93	241.81	165.97	68.64
6	CENTRAL BANK OF INDIA	25.80	24.89	96.47	35.62	39.76	111.62	61.42	64.65	105.26
7	INDIAN BANK	3.80	1.85	48.68	2.00	0.00	0.00	5.80	1.85	31.90
8	INDIAN OVERSEAS BANK	9.40	42.25	449.47	10.00	2.62	26.20	19.40	44.87	231.29
9	PUNJAB NATIONAL BANK	5.60	1.61	28.75	5.00	0.21	4.20	10.60	1.82	17.17
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	30.40	21.09	69.38	38.00	77.78	204.68	68.40	98.87	144.55
12	UCO BANK	5.60	0.48	8.57	4.00	5.08	127.00	9.60	5.56	57.92
	<b>SUB TOTAL</b>	<b>406.21</b>	<b>329.21</b>	<b>81.04</b>	<b>440.99</b>	<b>418.65</b>	<b>94.93</b>	<b>847.20</b>	<b>747.86</b>	<b>88.27</b>
13	AXIS BANK	5.00	1.65	33.00	2.00	12.30	615.00	7.00	13.95	199.29
14	BANDHAN BANK	0.00	0.00	0.00	1.00	0.20	20.00	1.00	0.20	20.00
15	CSB BANK LIMITED	4.00	0.00	0.00	9.50	26.48	278.74	13.50	26.48	196.15
16	DCB BANK	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
17	FEDERAL BANK	214.30	218.90	102.15	0.20	0.00	0.00	214.50	218.90	102.05
18	HDFC BANK	20.00	0.13	0.65	37.00	37.57	101.54	57.00	37.70	66.14
19	ICICI BANK	16.80	0.00	0.00	30.50	41.31	135.44	47.30	41.31	87.34
20	INDUSIND BANK	2.00	0.00	0.00	2.00	9.13	456.50	4.00	9.13	228.25
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	38.00	16.37	43.08	6.00	22.10	368.33	44.00	38.47	87.43
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	0.40	0.00	0.00	1.00	0.52	52.00	1.40	0.52	37.14
25	RBL BANK	6.80	0.19	2.79	8.00	1.12	14.00	14.80	1.31	8.85
26	SOUTH INDIAN BANK	25.47	47.19	185.28	2.00	0.00	0.00	27.47	47.19	171.79
27	YES BANK	2.40	0.00	0.00	5.00	0.00	0.00	7.40	0.00	0.00
28	IDBI BANK	6.00	2.80	46.67	5.00	0.07	1.40	11.00	2.87	26.09
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.60	0.00	0.00	0.60	0.00
	<b>SUB TOTAL</b>	<b>341.37</b>	<b>287.23</b>	<b>84.14</b>	<b>109.40</b>	<b>151.40</b>	<b>138.39</b>	<b>450.77</b>	<b>438.63</b>	<b>97.31</b>
30	APNA SAHAKARI BANK LTD.	2.00	0.00	0.00	1.00	0.00	0.00	3.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	2.00	0.00	0.00	5.00	0.00	0.00	7.00	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.20	0.00	0.00	0.60	0.00	0.00	0.80	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	52.40	12.95	24.71	45.00	12.65	28.11	97.40	25.60	26.28
35	GOA URBAN CO-OP BANK LTD.	3.20	0.00	0.00	6.00	0.00	0.00	9.20	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.	2.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.60	0.00	0.00	1.00	0.00	0.00	1.60	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	1.60	0.00	0.00	2.00	0.00	0.00	3.60	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
	<b>SUB TOTAL</b>	<b>66.00</b>	<b>12.95</b>	<b>19.62</b>	<b>60.60</b>	<b>13.15</b>	<b>21.70</b>	<b>126.60</b>	<b>26.10</b>	<b>20.62</b>
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>813.58</b>	<b>629.39</b>	<b>77.36</b>	<b>610.99</b>	<b>583.20</b>	<b>95.45</b>	<b>1424.57</b>	<b>1212.59</b>	<b>85.12</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON DECEMBER 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	24.50	2.90	11.84	218.90	78.61	35.91
2	BANK OF BARODA	2.10	2.18	103.81	27.00	5.29	19.59	86.10	92.44	107.36
3	BANK OF INDIA	2.10	0.00	0.00	39.40	14.38	36.50	204.87	191.04	93.25
4	BANK OF MAHRASHTRA	0.50	14.23	2846.00	43.40	21.42	49.35	62.90	62.58	99.49
5	CANARA BANK	2.50	0.00	0.00	35.40	10.95	30.93	279.71	176.92	63.25
6	CENTRAL BANK OF INDIA	1.80	0.34	18.89	54.40	99.67	183.22	117.62	164.66	139.99
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.00	0.00	7.10	1.85	26.06
8	INDIAN OVERSEAS BANK	0.40	0.00	0.00	3.40	1.27	37.35	23.20	46.14	198.88
9	PUNJAB NATIONAL BANK	0.30	9.51	3170.00	2.40	7.94	330.83	13.30	19.27	144.89
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	0.64	25.60	74.50	81.66	109.61	145.40	181.17	124.60
12	UCO BANK	0.20	0.00	0.00	2.40	0.07	2.92	12.20	5.63	46.15
	<b>SUB TOTAL</b>	<b>16.10</b>	<b>26.90</b>	<b>167.08</b>	<b>308.00</b>	<b>245.55</b>	<b>79.72</b>	<b>1171.30</b>	<b>1020.31</b>	<b>87.11</b>
13	AXIS BANK	0.06	0.00	0.00	3.00	0.62	20.67	10.06	14.57	144.83
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.22	11.00	4.00	0.42	10.50
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.03	0.00	13.50	26.51	196.37
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.44	0.00	0.00
17	FEDERAL BANK	0.04	0.09	225.00	5.00	1.55	31.00	219.54	220.54	100.46
18	HDFC BANK	3.70	0.00	0.00	60.00	17.72	29.53	120.70	55.42	45.92
19	ICICI BANK	1.88	0.00	0.00	10.00	32.01	320.10	59.18	73.32	123.89
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	7.30	9.13	125.07
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	0.40	0.00	0.00	4.00	0.11	2.75	48.40	38.58	79.71
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	8.50	170.00	6.46	9.02	139.63
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	20.64	1.31	6.35
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	3.60	180.00	29.59	50.79	171.65
27	YES BANK	0.36	0.00	0.00	2.00	0.00	0.00	9.76	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	2.43	243.00	12.20	5.30	43.44
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	0.00
	<b>SUB TOTAL</b>	<b>10.00</b>	<b>0.09</b>	<b>0.90</b>	<b>106.00</b>	<b>66.79</b>	<b>63.01</b>	<b>566.77</b>	<b>505.51</b>	<b>89.19</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.02	0.00	0.00	0.00	0.00	2.00	0.02	1.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.00	0.00	7.70	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.02	0.00	0.00	0.20	0.00	0.00	1.02	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	3.00	0.21	7.00	6.80	0.00	0.00	107.20	25.81	24.08
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	1.60	0.00	0.00	11.30	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	2.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.76	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	4.52	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
	<b>SUB TOTAL</b>	<b>3.90</b>	<b>0.23</b>	<b>5.90</b>	<b>10.00</b>	<b>0.00</b>	<b>0.00</b>	<b>140.50</b>	<b>26.33</b>	<b>18.74</b>
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>30.00</b>	<b>27.22</b>	<b>90.73</b>	<b>424.00</b>	<b>312.34</b>	<b>73.67</b>	<b>1878.57</b>	<b>1552.15</b>	<b>82.62</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON DECEMBER 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	657.42	640.55	97.43	2.00	0.70	35.00	19.00	12.69	66.79
2	BANK OF BARODA	419.00	314.83	75.14	1.00	0.00	0.00	5.60	1.72	30.71
3	BANK OF INDIA	408.00	372.76	91.36	1.00	0.00	0.00	4.65	0.93	20.00
4	BANK OF MAHRASHTRA	444.00	227.62	51.27	0.00	0.00	0.00	2.00	1.43	71.50
5	CANARA BANK	774.00	372.01	48.06	3.00	0.00	0.00	8.00	2.61	32.63
6	CENTRAL BANK OF INDIA	154.00	170.57	110.76	0.00	0.00	0.00	2.50	1.00	40.00
7	INDIAN BANK	48.00	16.77	34.94	0.00	0.00	0.00	2.00	0.00	0.00
8	INDIAN OVERSEAS BANK	144.00	70.84	49.19	0.00	0.00	0.00	2.50	0.82	32.80
9	PUNJAB NATIONAL BANK	218.00	290.78	133.39	2.00	0.00	0.00	2.25	0.31	13.78
10	PUNJAB AND SIND BANK	2.00	0.64	32.00	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	721.00	589.38	81.74	1.00	0.00	0.00	6.75	3.43	50.81
12	UCO BANK	38.00	41.61	109.50	0.00	0.00	0.00	1.75	0.17	9.71
	<b>SUB TOTAL</b>	<b>4027.42</b>	<b>3108.36</b>	<b>77.18</b>	<b>10.00</b>	<b>0.70</b>	<b>7.00</b>	<b>58.00</b>	<b>25.11</b>	<b>43.29</b>
13	AXIS BANK	208.00	193.38	92.97	0.00	0.00	0.00	1.85	0.40	21.62
14	BANDHAN BANK	9.00	2.34	26.00	0.00	0.00	0.00	0.05	0.00	0.00
15	CSB BANK LIMITED	9.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
16	DCB BANK	18.00	0.22	1.22	0.00	0.00	0.00	0.35	0.02	5.71
17	FEDERAL BANK	78.00	70.03	89.78	0.00	0.00	0.00	0.63	0.00	0.00
18	HDFC BANK	487.00	817.19	167.80	0.00	0.00	0.00	3.00	0.14	4.67
19	ICICI BANK	379.00	499.34	131.75	0.00	0.00	0.00	2.00	0.39	19.50
20	INDUSIND BANK	151.00	66.05	43.74	0.00	0.00	0.00	0.90	0.00	0.00
21	J & K BANK	2.00	4.74	237.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	92.00	70.42	76.54	0.00	0.00	0.00	1.85	0.03	1.62
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	73.00	117.66	161.18	0.00	0.00	0.00	0.65	0.00	0.00
25	RBL BANK	35.00	0.00	0.00	0.00	0.00	0.00	1.60	0.00	0.00
26	SOUTH INDIAN BANK	38.00	113.09	297.61	0.00	0.00	0.00	0.60	0.00	0.00
27	YES BANK	302.00	294.29	97.45	0.00	0.00	0.00	0.93	0.00	0.00
28	IDBI BANK	169.00	36.80	21.78	0.00	0.00	0.00	0.50	0.22	44.00
29	IDFC FIRST BANK	0.00	20.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>2052.00</b>	<b>2305.93</b>	<b>112.37</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>15.01</b>	<b>1.20</b>	<b>7.99</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	50.50	10.23	20.26	0.00	0.00	0.00	0.60	0.29	48.33
32	CITIZEN CO-OP BANK LTD,	58.50	3.21	5.49	0.00	0.00	0.00	0.85	0.05	5.88
33	CITIZENCREDIT CO-OPERATIVE BANK	13.00	5.60	43.08	0.00	0.00	0.00	0.25	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	118.00	14.62	12.39	0.00	0.00	0.00	1.50	0.06	4.00
35	GOA URBAN CO-OP BANK LTD.	96.00	162.84	169.63	0.00	0.00	0.00	1.85	0.21	11.35
36	GP PARSIK SAHAKARI BANK LTD.	2.00	0.18	9.00	0.00	0.00	0.00	0.05	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	32.00	0.00	0.00	0.00	0.00	0.00	0.60	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	45.00	0.00	0.00	0.00	0.00	0.00	0.65	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	7.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	20.00	163.49	817.45	0.00	0.00	0.00	0.25	0.20	80.00
42	WOMEN CO-OP BANK LTD.	0.00	2.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>442.00</b>	<b>362.66</b>	<b>82.05</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6.70</b>	<b>0.81</b>	<b>12.09</b>
43	AU SMALL FINANCE BANK LTD.	3.00	44.88	1496.00	0.00	0.00	0.00	0.10	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	3.00	0.00	0.00	0.00	0.00	0.00	0.10	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	1.56	52.00	0.00	0.00	0.00	0.10	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
	<b>SUB TOTAL</b>	<b>9.00</b>	<b>46.44</b>	<b>516.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.30</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>6530.42</b>	<b>5823.39</b>	<b>89.17</b>	<b>10.00</b>	<b>0.70</b>	<b>7.00</b>	<b>80.01</b>	<b>27.12</b>	<b>33.90</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON DECEMBER 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	39.00	13.52	34.67	1.00	0.75	75.00	1.14	0.45	39.47
2	BANK OF BARODA	26.50	0.17	0.64	1.00	0.00	0.00	1.06	0.12	11.32
3	BANK OF INDIA	26.40	4.86	18.41	1.00	0.00	0.00	1.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.00	2.61	23.73	1.00	0.02	2.00	0.04	0.00	0.00
5	CANARA BANK	33.00	10.06	30.48	1.00	0.00	0.00	1.11	0.05	4.50
6	CENTRAL BANK OF INDIA	14.00	5.55	39.64	1.00	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	6.00	0.24	4.00	0.00	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	15.00	13.18	87.87	0.00	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	10.60	2.82	26.60	1.00	0.00	0.00	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	27.00	4.05	15.00	1.00	0.00	0.00	1.10	0.00	0.00
12	UCO BANK	5.20	3.38	65.00	0.00	0.00	0.00	0.04	0.00	0.00
	<b>SUB TOTAL</b>	<b>214.70</b>	<b>60.44</b>	<b>28.15</b>	<b>8.00</b>	<b>0.77</b>	<b>9.63</b>	<b>5.77</b>	<b>0.62</b>	<b>10.75</b>
13	AXIS BANK	10.50	1.17	11.14	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.06	1.66	2766.67	0.00	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	0.42	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
16	DCB BANK	1.70	44.64	2625.88	0.00	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	3.10	0.20	6.45	0.00	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	30.50	10.04	32.92	1.00	0.00	0.00	0.12	0.60	500.00
19	ICICI BANK	16.30	2.07	12.70	1.00	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	3.45	0.00	0.00	0.00	0.00	0.00	11.04	33.69	305.16
21	J & K BANK	1.00	0.22	22.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	7.40	4.41	59.59	0.00	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	4.19	0.33	7.88	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	2.53	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	1.75	0.08	4.57	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	3.45	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	11.80	2.45	20.76	1.00	0.33	33.00	0.04	0.00	0.00
29	IDFC FIRST BANK	1.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>99.35</b>	<b>67.27</b>	<b>67.71</b>	<b>3.00</b>	<b>0.33</b>	<b>11.00</b>	<b>11.70</b>	<b>34.29</b>	<b>293.08</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	9.92	29.35	295.87	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	2.12	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	1.28	0.47	36.72	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	5.90	19.55	331.36	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	18.00	17.49	97.17	0.00	0.38	0.00	0.07	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	1.14	0.33	28.95	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	1.38	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	1.45	0.78	53.79	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	2.21	4.13	186.88	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	1.10	20.43	1857.27	0.00	0.00	0.00	0.04	0.13	325.00
42	WOMEN CO-OP BANK LTD.	1.00	5.17	517.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>46.25</b>	<b>97.70</b>	<b>211.24</b>	<b>0.00</b>	<b>0.38</b>	<b>0.00</b>	<b>0.53</b>	<b>0.13</b>	<b>24.53</b>
43	AU SMALL FINANCE BANK LTD.	0.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.21	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	1.28	1.12	87.50	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
	<b>SUB TOTAL</b>	<b>3.70</b>	<b>1.12</b>	<b>30.27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>364.00</b>	<b>226.53</b>	<b>62.23</b>	<b>11.00</b>	<b>1.48</b>	<b>13.45</b>	<b>18.00</b>	<b>35.04</b>	<b>194.67</b>



**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON DECEMBER 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	8.30	0.50	6.02	946.76	747.77	78.98
2	BANK OF BARODA	4.00	0.00	0.00	544.26	409.28	75.20
3	BANK OF INDIA	34.00	0.00	0.00	680.98	569.59	83.64
4	BANK OF MAHRASHTRA	12.00	25.22	210.17	532.94	319.48	59.95
5	CANARA BANK	12.00	0.03	0.25	1111.82	561.68	50.52
6	CENTRAL BANK OF INDIA	3.00	0.00	0.00	292.18	341.78	116.98
7	INDIAN BANK	1.00	0.00	0.00	64.14	18.86	29.40
8	INDIAN OVERSEAS BANK	1.00	0.54	54.00	185.74	131.52	70.81
9	PUNJAB NATIONAL BANK	1.00	0.03	3.00	248.23	313.21	126.18
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	0.64	16.00
11	UNION BANK OF INDIA	8.30	0.00	0.00	911.55	778.03	85.35
12	UCO BANK	4.00	18.21	455.25	61.19	69.00	112.76
	<b>SUB TOTAL</b>	<b>88.60</b>	<b>44.53</b>	<b>50.26</b>	<b>5583.79</b>	<b>4260.84</b>	<b>76.31</b>
13	AXIS BANK	1.30	1.71	131.54	231.75	211.23	91.15
14	BANDHAN BANK	0.00	10.96	0.00	13.15	15.38	116.96
15	CSB BANK LIMITED	0.00	0.01	0.00	23.06	26.52	115.00
16	DCB BANK	0.30	0.00	0.00	25.83	44.88	173.75
17	FEDERAL BANK	0.00	0.00	0.00	301.31	290.77	96.50
18	HDFC BANK	2.00	0.01	0.50	644.32	883.40	137.11
19	ICICI BANK	2.60	0.00	0.00	460.18	575.12	124.98
20	INDUSIND BANK	0.00	0.00	0.00	173.69	108.87	62.68
21	J & K BANK	0.00	0.00	0.00	3.00	4.96	165.33
22	KARNATAKA BANK	0.30	0.13	43.33	149.99	113.57	75.72
23	KARUR VYASYA BANK	0.00	0.00	0.00	2.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.30	0.00	0.00	84.64	127.01	150.06
25	RBL BANK	1.00	2.89	289.00	60.81	4.20	6.91
26	SOUTH INDIAN BANK	0.30	0.01	3.33	70.28	163.97	233.31
27	YES BANK	2.00	0.00	0.00	318.18	294.29	92.49
28	IDBI BANK	1.00	0.00	0.00	195.54	45.10	23.06
29	IDFC FIRST BANK	0.00	0.00	0.00	1.20	20.98	1748.33
	<b>SUB TOTAL</b>	<b>11.10</b>	<b>15.72</b>	<b>141.62</b>	<b>2758.93</b>	<b>2930.25</b>	<b>106.21</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.64	0.00	3.09	0.64	20.71
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.05	0.00	63.06	39.94	63.34
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	69.21	3.26	4.71
33	CITIZENCREDIT CO-OPERATIVE BANK	0.00	0.12	0.00	15.59	6.19	39.70
34	GOA STATE CO-OP BANK LTD.	3.00	9.42	314.00	235.70	69.46	29.47
35	GOA URBAN CO-OP BANK LTD.	0.30	0.00	0.00	127.52	180.92	141.88
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.33	0.00	3.23	0.84	26.01
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.06	0.00	2.75	0.21	7.64
38	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	35.78	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.00	0.02	0.00	51.66	0.80	1.55
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	9.30	4.13	44.41
41	TJSB SAHAKARI BANK LTD.	0.00	19.79	0.00	21.39	204.54	956.24
42	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	2.00	7.51	375.50
	<b>SUB TOTAL</b>	<b>4.30</b>	<b>30.43</b>	<b>707.67</b>	<b>640.28</b>	<b>518.44</b>	<b>80.97</b>
43	AU SMALL FINANCE BANK LTD.	0.00	0.18	0.00	3.31	45.06	1361.33
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	3.31	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	1.03	0.00	4.38	3.71	84.70
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	2.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>1.21</b>	<b>0.00</b>	<b>13.00</b>	<b>48.77</b>	<b>375.15</b>
	<b>GRAND TOTAL</b>	<b>104.00</b>	<b>91.89</b>	<b>88.36</b>	<b>8996.00</b>	<b>7758.30</b>	<b>86.24</b>

**b.) Review of Priority Sector Advances (PSA)**

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2023, 31.03.2024, 30.09.2024 and 31.12.2024 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.12.2023	31.03.2024	30.09.2024	31.12.2024
I	Total Deposits	N.A.	114821	117502	121361	122760
ii	Total Advances	N.A.	37873	38571	39361	42017
iii	C.D. Ratio	N.A.	32.98	32.83%	32.66%	34.23%
iv	Total PSA Outstanding	N.A.	15013.09	14538.87	15515.75	15715.69
	%age of PSA to Total Advances	40%	45.20%	43.77%	40.23%	40.75%
V	DIR Advances	N.A.	0.53	0.66	0.72	0.73
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.01	0.01
Vi	Weaker Section Advances	N.A.	2402.30	2486.91	2518.51	2472.09
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.34%	6.45%	6.35%	5.88
vii	SC/ST Advances	N.A.	215.68	184.48	203.36	211.38
	%age of SC/ST* Adv. To Total Advances	5%	0.57%	0.48%	0.51%	0.50%
viii	Advances to Women	N.A.	7258.08	5933.12	6693.28	7235.00
	%age of Adv. to Women to Total Adv.	10%	19.16%	15.38%	16.89%	17.22%

\* As per RBI directives, the base for calculating % of Priority Sector Advances is Total Advances of March 2024.

## **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 31.12.2024:

<b>SR.</b>	<b>Name of Bank</b>	<b>Deposits Total</b>	<b>Advances Total</b>	<b>CD Ratio</b>
1	PUNJAB NATIONAL BANK	1646.52	1313.19	79.75
2	BANK OF MAHRASHTRA	1924.82	1528.82	79.43
3	GOA STATE CO-OP BANK LTD.	2363.55	1171.35	49.56
4	ICICI BANK	5714.58	2721.06	47.61
5	STATE BANK OF INDIA	25807.71	10640.85	41.23

**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.12.2024**

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	25807.71	10640.85	41.23
2	BANK OF BARODA	48	9798.61	2032.62	20.74
3	BANK OF INDIA	52	11362.76	2240.43	19.72
4	BANK OF MAHRASHTRA	23	1924.82	1528.82	79.43
5	CANARA BANK	71	12666.60	2940.11	23.21
6	CENTRAL BANK OF INDIA	30	3425.10	1078.92	31.50
7	INDIAN BANK	8	842.14	131.26	15.59
8	INDIAN OVERSEAS BANK	25	2720.75	819.27	30.11
9	PUNJAB NATIONAL BANK	19	1646.52	1313.19	79.76
10	PUNJAB AND SIND BANK	2	51.84	36.72	70.83
11	UNION BANK OF INDIA	69	11178.52	2285.33	20.44
12	UCO BANK	10	618.85	232.12	37.51
	<b>SUB TOTAL</b>	<b>448</b>	<b>82044.22</b>	<b>25279.64</b>	<b>30.81</b>
13	AXIS BANK	21	3584.19	1217.62	33.97
14	BANDHAN BANK	6	148.76	66.88	44.96
15	CSB BANK LIMITED	4	233.22	58.69	25.17
16	DCB BANK	4	536.63	65.15	12.14
17	FEDERAL BANK	6	852.96	534.06	62.61
18	HDFC BANK	67	14905.27	4890.81	32.81
19	ICICI BANK	34	5714.58	2721.06	47.62
20	INDUSIND BANK	16	1429.80	779.78	54.54
21	J & K BANK	1	33.76	31.72	93.96
22	KARNATAKA BANK	7	918.78	368.96	40.16
23	KARUR VYASYA BANK	1	69.04	45.21	65.48
24	KOTAK MAHINDRA BANK	7	1171.20	329.20	28.11
25	RBL BANK	7	837.55	25.22	3.01
26	SOUTH INDIAN BANK	5	407.60	291.59	71.54
27	YES BANK	8	1354.45	551.79	40.74
28	IDBI BANK	10	946.59	313.47	33.12
29	IDFC FIRST BANK	7	1353.14	150.18	11.10
	<b>SUB TOTAL</b>	<b>211</b>	<b>34497.52</b>	<b>12441.39</b>	<b>36.06</b>
30	APNA SAHAKARI BANK LTD.	1	13.79	84.27	611.09
31	BICHOLIM URBAN CO-OP BANK LTD.	12	608.22	301.28	49.53
32	CITIZEN CO-OP BANK LTD,	6	114.26	49.27	43.12
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	132.77	122.25	92.08
34	GOA STATE CO-OP BANK LTD.	54	2363.55	1171.35	49.56
35	GOA URBAN CO-OP BANK LTD.	16	886.34	502.51	56.69
36	GP PARSIK SAHAKARI BANK LTD.	2	16.75	31.78	189.73
37	KONKAN MERCANTILE CO-OP BANK LTD.	0	7.60	5.70	75.00
38	NKGSB CO-OP BANK LTD.	5	251.00	365.81	145.74
39	SARASWAT CO-OP BANK LTD.	10	857.89	914.21	106.56
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	132.78	128.42	96.72
41	TJSB SAHAKARI BANK LTD.	6	328.00	421.27	128.44
42	WOMEN CO-OP BANK LTD.	2	74.22	54.18	73.00
	<b>SUB TOTAL</b>	<b>121</b>	<b>5787.17</b>	<b>4152.30</b>	<b>71.75</b>
43	AU SMALL FINANCE BANK LTD.	3	250.67	130.72	52.15
44	JANA SMALL FINANCE BANK LTD.	1	31.62	0.01	0.03
45	INDIA POST PAYMENTS BANK	2	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	2	61.02	10.70	17.54
47	UNITY SMALL FINANCE BANK	6	88.00	2.28	2.59
	<b>SUB TOTAL</b>	<b>14</b>	<b>431.31</b>	<b>143.71</b>	<b>33.32</b>
	<b>GRAND TOTAL</b>	<b>794</b>	<b>122760.22</b>	<b>42017.04</b>	<b>34.23</b>

# OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.12.2024)

(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	3068.58	30.40	0	0.00	0	9389	251.13	2.36
2	BANK OF BARODA	588.32	32.50	1	0.00	0	6868	195.35	9.61
3	BANK OF INDIA	947.74	46.32	0	0.00	0	9146	237.36	10.59
4	BANK OF MAHRASHTRA	792.62	53.49	0	0.00	0	1926	62.67	4.10
5	CANARA BANK	1559.01	58.08	392	0.28	0	21856	508.04	17.28
6	CENTRAL BANK OF INDIA	523.06	53.90	0	0.00	0	1451	39.51	3.66
7	INDIAN BANK	44.34	35.50	0	0.00	0	299	9.49	7.23
8	INDIAN OVERSEAS BANK	292.70	39.79	0	0.00	0	1445	27.96	3.41
9	PUNJAB NATIONAL BANK	534.48	57.20	0	0.00	0	312	13.54	1.03
10	PUNJAB AND SIND BANK	13.46	42.35	0	0.00	0	178	98.41	268.00
11	UNION BANK OF INDIA	1118.07	49.81	0	0.00	0	8527	174.75	7.65
12	UCO BANK	132.02	67.55	0	0.00	0	1529	0.00	0.00
	<b>SUB TOTAL</b>	<b>9614.40</b>	<b>41.17</b>	<b>393</b>	<b>0.28</b>	<b>0</b>	<b>62926</b>	<b>1618.22</b>	<b>6.40</b>
13	AXIS BANK	252.73	22.73	0	0.00	0	3269	27.02	2.22
14	BANDHAN BANK	40.35	50.57	0	0.00	0	4137	14.76	22.07
15	CSB BANK LIMITED	27.35	62.77	0	0.00	0	451	10.76	18.33
16	DCB BANK	48.39	95.11	0	0.00	0	2	0.00	0.00
17	FEDERAL BANK	303.76	66.42	0	0.00	0	9556	197.94	37.06
18	HDFC BANK	1205.67	24.70	0	0.00	0	8760	207.24	4.24
19	ICICI BANK	579.68	28.37	0	0.00	0	1482	63.52	2.33
20	INDUSIND BANK	199.91	21.38	0	0.00	0	7477	14.89	1.91
21	J & K BANK	9.29	30.31	0	0.00	0	87	7.51	23.68
22	KARNATAKA BANK	169.30	48.90	0	0.00	0	3695	82.45	22.35
23	KARUR VYASYA BANK	11.77	26.65	0	0.00	0	9	0.82	1.81
24	KOTAK MAHINDRA BANK	144.66	57.60	0	0.00	0	18	21.46	6.52
25	RBL BANK	17.38	59.18	0	0.00	0	6640	16.04	63.60
26	SOUTH INDIAN BANK	209.69	61.75	0	0.00	0	0	0.00	0.00
27	YES BANK	159.01	29.47	1	0.01	0	42	6.39	1.16
28	IDBI BANK	80.43	30.93	0	0.00	0	263	15.63	4.99
29	IDFC FIRST BANK	16.39	14.32	0	0.00	0	10	0.07	0.05
	<b>SUB TOTAL</b>	<b>3475.76</b>	<b>30.07</b>	<b>1</b>	<b>0.01</b>	<b>0</b>	<b>45898</b>	<b>686.50</b>	<b>5.52</b>
30	APNA SAHAKARI BANK LTD.	84.27	94.57	0	0.00	0	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	157.52	53.35	0	0.00	0	616	25.61	8.50
32	CITIZEN CO-OP BANK LTD,	34.70	59.01	0	0.00	0	128	17.87	36.27
33	CITIZEN CREDIT CO-OPERATIVE BANK	62.23	56.17	0	0.00	0	73	14.19	11.61
34	GOA STATE CO-OP BANK LTD.	352.48	31.35	11	0.44	0	694	13.32	1.14
35	GOA URBAN CO-OP BANK LTD.	353.70	66.56	0	0.00	0	982	66.22	13.18
36	GP PARSIK SAHAKARI BANK LTD.	11.36	45.10	0	0.00	0	65	2.34	7.36
37	KONKAN MERCANTILE CO-OP BANK	4.36	67.08	0	0.00	0	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	365.81	98.35	0	0.00	0	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	764.15	201.73	0	0.00	0	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	128.42	105.65	0	0.00	0	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	192.02	50.46	0	0.00	0	14	1.35	0.32
42	WOMEN CO-OP BANK LTD.	34.27	63.29	0	0.00	0	406	5.25	9.69
	<b>SUB TOTAL</b>	<b>2545.29</b>	<b>71.73</b>	<b>11</b>	<b>0.44</b>	<b>0</b>	<b>2978</b>	<b>146.16</b>	<b>3.52</b>
43	AU SMALL FINANCE BANK LTD.	69.43	72.59	0	0.00	0	327	16.45	12.58
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	10.12	66.32	0	0.00	0	1123	4.41	41.21
47	UNITY SMALL FINANCE BANK	0.69	140.82	0	0.00	0	4	0.36	15.79
	<b>SUB TOTAL</b>	<b>80.24</b>	<b>72.03</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>1454</b>	<b>21.21</b>	<b>14.76</b>
	<b>GRAND TOTAL</b>	<b>15715.69</b>	<b>40.75</b>	<b>405</b>	<b>0.73</b>	<b>0</b>	<b>113256</b>	<b>2472.09</b>	<b>5.88</b>

**ADVANCES TO SC, ST & WOMENS AS ON 31.12.2024**

(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	478	27.06	0	730	17.62	0.17	22423	1437.36	13.51
2	BANK OF BARODA	201	15.87	1	437	9.57	0.47	9652	470.01	23.12
3	BANK OF INDIA	75	5.17	0	127	4.78	0.21	10835	512.07	22.86
4	BANK OF MAHRASHTRA	34	1.06	0	61	1.13	0.07	3256	173.83	11.37
5	CANARA BANK	1078	35.62	1	524	16.45	0.56	21486	668.84	22.75
6	CENTRAL BANK OF INDIA	151	8.88	1	112	2.51	0.23	3286	338.11	31.34
7	INDIAN BANK	24	1.47	1	13	0.35	0.27	753	27.22	20.74
8	INDIAN OVERSEAS BANK	45	0.96	0	28	1.15	0.14	4025	160.15	19.55
9	PUNJAB NATIONAL BANK	71	7.75	1	10	0.75	0.06	1546	191.54	14.59
10	PUNJAB AND SIND BANK	3	0.38	1	1	0.00	0.00	81	6.56	17.86
11	UNION BANK OF INDIA	125	7.68	0	145	5.58	0.24	11155	477.95	20.91
12	UCO BANK	61	2.01	1	140	2.54	1.09	1315	51.91	22.36
	<b>SUB TOTAL</b>	<b>2346</b>	<b>113.91</b>	<b>0</b>	<b>2328</b>	<b>62.43</b>	<b>0.25</b>	<b>89813</b>	<b>4515.55</b>	<b>17.86</b>
13	AXIS BANK	45	0.53	0	6	0.11	0.01	7068	147.36	12.10
14	BANDHAN BANK	0	0.00	0	0	0.00	0.00	6895	36.69	54.86
15	CSB BANK LIMITED	34	0.82	1	3	0.06	0.10	900	24.86	42.36
16	DCB BANK	0	0.00	0	0	0.00	0.00	2287	19.6	30.08
17	FEDERAL BANK	29	0.47	0	20	0.22	0.04	6971	161.57	30.25
18	HDFC BANK	4	0.40	0	6	0.19	0.00	21353	856.31	17.51
19	ICICI BANK	24	1.17	0	22	0.68	0.02	8913	876.25	32.20
20	INDUSIND BANK	2288	6.47	1	539	2.29	0.29	3674	102.03	13.08
21	J & K BANK	0	0.00	0	0	0.00	0.00	52	4.51	14.22
22	KARNATAKA BANK	35	0.54	0	11	0.39	0.11	2846	61.25	16.60
23	KARUR VYASYA BANK	65	6.16	14	0	0.00	0.00	43	2.55	5.64
24	KOTAK MAHINDRA BANK	1	0.27	0	0	0.00	0.00	69	14.6	4.43
25	RBL BANK	314	0.58	2	69	0.72	2.85	6490	14.31	56.74
26	SOUTH INDIAN BANK	2	0.22	0	0	0.00	0.00	1697	43.85	15.04
27	YES BANK	0	0.00	0	1	0.04	0.01	404	20.12	3.65
28	IDBI BANK	23	1.50	0	14	0.53	0.17	1061	60.86	19.41
29	IDFC FIRST BANK	1	0.00	0	4	0.01	0.01	5087	31.88	21.23
	<b>SUB TOTAL</b>	<b>2865</b>	<b>19.13</b>	<b>0</b>	<b>695</b>	<b>5.24</b>	<b>0.04</b>	<b>75810</b>	<b>2478.6</b>	<b>19.92</b>
30	APNA SAHAKARI BANK LTD.	0	0.00	0	0	0.00	0.00	18	0.18	0.21
31	BICHOLIM URBAN CO-OP BANK LTD	92	2.15	1	48	1.01	0.34	909	26.55	8.81
32	CITIZEN CO-OP BANK LTD,	0	0.00	0	0	0.00	0.00	66	10.01	20.32
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0	0	0.00	0.00	83	7.29	5.96
34	GOA STATE CO-OP BANK LTD.	31	0.83	0	78	2.64	0.23	983	26.85	2.29
35	GOA URBAN CO-OP BANK LTD.	2	0.04	0	21	0.54	0.11	567	17.77	3.54
36	GP PARSIK SAHAKARI BANK LTD.	6	0.88	3	0	0.00	0.00	3	0.21	0.66
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0	0	0.00	0.00	0	0	0.00
38	NKGSB CO-OP BANK LTD.	5	0.00	0	0	0.00	0.00	279	32.06	8.76
39	SARASWAT CO-OP BANK LTD.	0	0.00	0	0	0.00	0.00	0	0	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD	0	0.00	0	0	0.00	0.00	95	6.65	5.18
41	TJSB SAHAKARI BANK LTD.	0	0.00	0	0	0.00	0.00	110	76.63	18.19
42	WOMEN CO-OP BANK LTD.	0	0.00	0	66	1.24	2.29	200	1.54	2.84
	<b>SUB TOTAL</b>	<b>136</b>	<b>3.90</b>	<b>0</b>	<b>213</b>	<b>5.43</b>	<b>0.13</b>	<b>3313</b>	<b>205.74</b>	<b>4.95</b>
43	AU SMALL FINANCE BANK	8	0.37	0	0	0.00	0.00	557	23.94	18.31
44	JANA SMALL FINANCE BANK	0	0.00	0	0	0.00	0.00	0	0	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0	0	0.00	0.00	0	0	0.00
46	UJJIVAN SMALL FINANCE BANK	150	0.57	5	114	0.40	3.74	2675	10.27	95.98
47	UNITY SMALL FINANCE BANK	0	0.00	0	0	0.00	0.00	25	0.9	39.47
	<b>SUB TOTAL</b>	<b>158</b>	<b>0.94</b>	<b>1</b>	<b>114</b>	<b>0.40</b>	<b>0.28</b>	<b>3257</b>	<b>35.11</b>	<b>24.43</b>
	<b>GRAND TOTAL</b>	<b>5505</b>	<b>137.88</b>	<b>0</b>	<b>3350</b>	<b>73.50</b>	<b>0.17</b>	<b>172193</b>	<b>7235</b>	<b>17.22</b>



Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on March 2024, Sept 2024 and Dec 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 2024	10952	51.58	11854	213.3	3835	303.01	26641	567.89
Sept 2024	4477	19.67	4606	86.4	2181	157.72	11264	263.79
Dec 2024	5764	32.22	6780	133.55	3575	264.78	16119	430.55

**b) Position of Outstanding and NPA in Mudra Accounts as on 31.12.2024**

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	20385	56.25	1961	6.52
KISHORE	21072	278.15	2041	29.95
TARUN	9583	547.57	494	24.59
<b>TOTAL</b>	<b>51040</b>	<b>881.97</b>	<b>4496</b>	<b>61.06</b>
				<b>6.92%</b>

**Comparative Report - Position of lending under KCC Schemes for quarter ending September 2024 and December 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
SEPT 24	489	10.18	1456	27.49
DEC 24	619	7.54	1557	28.93

**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
SEPT 24	168	6.69	2195	30.36
DEC 24	298	10.00	2163	30.48

**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
SEPT 24	2253	41.28	15407	203.29
DEC 24	2204	64.15	15701	241.32

**a) Position of Stand – up India**

(Amt in Cr)

	Disbursement		Outstanding		NPAs		
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	%
September 2024	103	17.72	455	67.31	65	7.06	10.49
December 2024	92	18.90	454	64.89	61	6.56	10.10

**b) SELF HELP GROUP – Comparative Position as on September 2024 and December 2024**

(Amt in Cr)

	As on 30.09. 2024	As on 31.12.2024
Total number of Credit Linked SHGs	5517	4088
Outstanding (Amt in cr)	58.95	56.24
Total number of SHGs Credit Linked During the Current FY	485	663
Amount ( in cr)	27.75	40.85

**a) Review of Government Sponsored Schemes as on 28.02.2025**

Sr No	Scheme	Yearly Target	Position as on 28.02.2025			
			Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	28	35	27	6	7
2	PMEGP - KVIC	26	19	11	11	0
3	PMEGP - KVIB	28	32	18	9	15
	<b>PMEGP TOTAL</b>	<b>82</b>	<b>86</b>	<b>56</b>	<b>26</b>	<b>22</b>

**b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.12.2024**

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %
		No.	Amt.	No.	Amt.	Amt (%)
1	STATE BANK OF INDIA	363	30.93	29	1.46	4.53
2	BANK OF BARODA	284	11.06	17	0.52	4.70
3	BANK OF INDIA	466	19.17	33	4.59	23.94
4	BANK OF MAHARASHTRA	52	1.91	23	0	0.00
5	CANARA BANK	409	16.71	60	2.6	15.56
6	CENTRAL BANK OF INDIA	93	5.44	5	0.41	7.54
7	INDIAN BANK	8	0.2	2	0	0.00
8	INDIAN OVERSEAS BANK	92	4.12	4	0.02	0.49
9	PUNJAB NATIONAL BANK	24	1.98	14	0.99	50.00
10	UNION BANK OF INDIA	746	68.44	61	2.29	3.35
11	UCO BANK	35	2.23	10	0.08	3.59
12	HDFC BANK	957	49.96	11	0.11	0.22
13	ICICI BANK	2	0.19	0	0	0.00
14	INDUSIND BANK	45	4.76	1	0.22	4.62
15	KARNATAKA BANK	7	1.43	0	0	0.00
16	KOTAK MAHINDRA BANK	2	1.94	0	0	0.00
17	IDBI BANK	2	0.11	0	0	0.00
18	GOA STATE CO-OP BANK LTD.	208	5.51	33	0.44	7.99
	<b>GRAND TOTAL</b>	<b>3812</b>	<b>227.15</b>	<b>274</b>	<b>12.27</b>	<b>5.40</b>

**Launching of Annual Credit Plan for Financial year 2025-26:***(Amt. in cr)*

Sr.No	Particulars	ACP North Goa	ACP South Goa	ACP Goa State (2025-26)
i	Crop Production, Maintenance and Marketing	450	832	1282
ii	Term Loan for agriculture and allied activities	370	246	616
A	Farm Credit (A)	820	1078	1898
B	Agriculture Infrastructure	5	33	38
C	Ancillary Activities	225	204	429
I	<b>Credit Potential for Agriculture (A+B+C)</b>	<b>1050</b>	<b>1314</b>	<b>2364</b>
II	Micro, Small and Medium Enterprises	6210	3596	9806
III	Export Credit	2	5	7
IV	Education	15	30	45
V	Housing	175	200	375
VI	Social Infrastructure	5	50	55
VII	Renewable Energy	40	66	106
VIII	Others	40	4	44
	<b>Total Priority Sector Credit</b>	<b>7537</b>	<b>5266</b>	<b>12803</b>



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

<b>Sr.No.</b>	<b>Steering Sub Group</b>	<b>Date of Meeting</b>
1	Priority Sector Lending	06.03.2025
2	Self Help Group	06.03.2025
3	Govt. Sponsored Schemes	06.03.2025
4	Financial Inclusion	06.03.2025

Any other issues with the permission of the chair.

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