

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

**STATE LEVEL BANKERS' COMMITTEE,
GOA STATE**

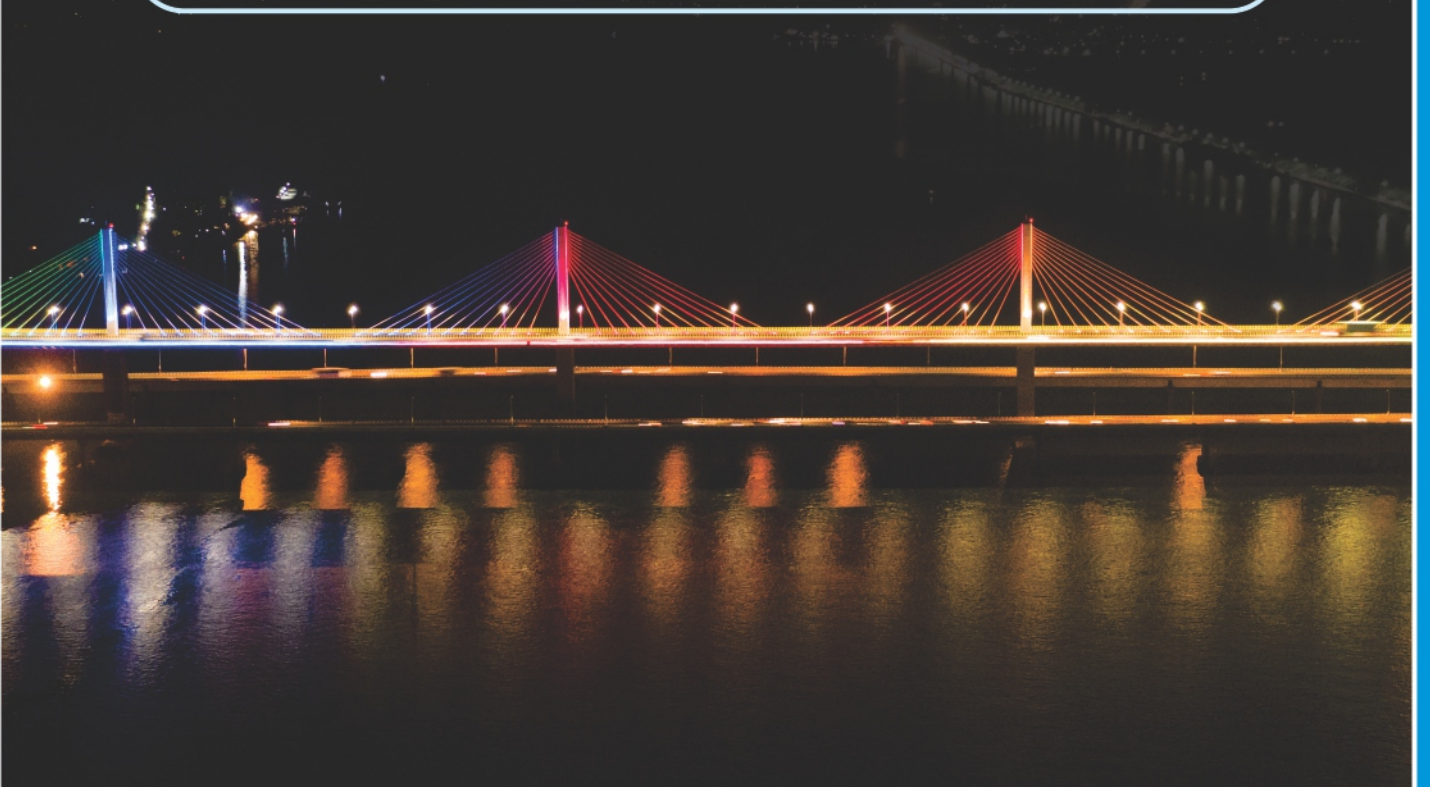
AGENDA & BACKGROUND PAPERS FOR

129th SLBC MEETING

For the Quarter ended March 2025

VENUE: TAJ VIVANTA, PANAJI - GOA

DATE: 16th MAY 2025 | **TIME:** 11.00 am



संयोजक / Convenor



SLBC DEPARTMENT

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

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**State Level Bankers' Committee,
Goa State**

Agenda & Background Papers for

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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 the 128 th SLBC Meeting held on 11.03.2025	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	16-21
	a. Review of Performance under ACP	
	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 the last 3 quarters	
	b. Position of Outstanding and NPA in Mudra Accounts as on 31.03.2025	
6	Comparative Report -Position of lending under KCC Schemes for quarter ending December 2024 and March 2025	28
7	a) Position of Stand up India as on 31.03.2025	29
	b) Comparative Report on Self help Groups as on December 2024 and March 2025	
8	Government Sponsored Schemes	30
	c) Review of Government Sponsored Schemes as on 31.03.2025	
	d) Schematic lending, Certificate Cases and Recovery of NPAs	
9	The quarterly meetings of Steering Sub Group of SLBC Goa for 31.03.2025	31
10	Any other item, with the permission of the Chair.	32

Confirmation of minutes of the 128th SLBC Meeting held on 11.03.2025

The Minutes of the 128th SLBC meeting for the quarter ended December 2024 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 128th SLBC MEETING HELD ON 11th March 2025

The 128th meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 11th March 2025 under the Chairmanship of Dr. Pramod Sawant, Hon. Chief Minister of Goa. Dr. V. Candavelou, Chief Secretary, Government of Goa, Smt. Neelam Agrawal, Director DFS joined through VC attended the meeting. State Bank of India was represented by Mr. Shri Ram Singh, General Manager and convenor of SLBC. RBI was represented by 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 Officials of Government departments of the Government of Goa.

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

Mr. Shri Ram Singh welcomed Dr. Pramod Sawant, Hon. Chief Minister of Goa, Dr. V. Candavelou, Chief Secretary, Government of Goa, 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 **128th SLBC meeting.**

Focusing on the achievement for the quarter ended December 2024:

Annual Credit Plan (ACP)

Banks have achieved the Annual Credit Plan of **Rs 7758 crs** which is **86%** of the annual target of **Rs 8996 crs**. The quarterly target achievement of ACP is **115 %**. I Congratulate all the member banks for the overall achievement under ACP for the quarter ended **December 2024**. The comparative performance for the quarter ended **December 2023** was **141%**. Under the overall ACP achievement, the MSME sector have shown good performance. The Potential Linked Credit Plan (PLP) for the next Financial Year **2025-26** is launched by NABARD in the State Focus Paper released in December 2024 for **Rs 12803 crs** and he urged all the Banks to work together in achieving this ambitious target.

Priority Sector Lending (PSL)

The total Priority Sector Advances stands at **Rs 15715 crs** as on **Dec 24** which is **40.75 %** of total advances. The percentage of Priority Sector Advances as on **Dec 23** was **45.20%**. Although the percentage have 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 from **32.98% in Dec 2023** to **34.23%** as on **Dec 2024**. He urged all the member Banks to focus on credit disbursal so that the performance in CD ratio improves in the coming quarters.



The performance under the Social Security Schemes of PMJJBY and PMSBY have shown improvement over the previous quarter. He complimented all the Banks for their participation in the saturation campaign for PMJJBY/PMSBY which was held at Gram Panchayat level from 15/10/24 to 15/01/25.

The Financial Literacy Centres (FLCs) of Banks have conducted **159 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 **917 camps** for awareness of social security schemes. He requested 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 number of zero balance accounts in PMJDY have increased from **24115** in Sept 2024 to **25627** as on **Dec 2024**. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at **74.10%**.

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. A State level PMEGP workshop for Bankers and Implementing Agencies was organised on 18.02.25 by KVIC, Goa Office in coordination with SLBC under the Chairmanship of Secretary Industries Trade and Commerce, Government of Goa to review the progress of the PMEGP scheme. At present, there are around **22 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 Implementing Agencies to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He mentioned a few areas of concern:

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 1.48 crs (13.45 % 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 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. 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. 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 128th SLBC meeting for the quarter ended December 2024.
2. On the review of the Annual Credit Plan for financial year 2024-25, it is pertinent to mention that mid-term review of Annual Credit Plan was under taken by SLBC, Goa and the total PSL target under Annual Credit Plan has been increased from ₹7900 crore to ₹8996 crore and the total achievement at the end of December 2024 stands at ₹ 7758.30 crore i.e. 86.24%. Banks have performed very well in all ACP targets except Export Credit, Education and Social Infrastructure targets.
3. Recently, during the Budget speech, Hon'ble Finance Minister, announced that the limit of collateral free agricultural loans has been increased from ₹1.6 lakh to ₹2 lakh. Banks are advised to follow the instructions in this regard in letter and spirit.
4. It is observed that CD ratio for the state is slowly increasing. Year-on-year comparison of the data shows that the CD ratio has increased from 32.98% to 34.23%. He appreciated efforts taken by the banks in this regard, however, he advised all banks to study the evolving financial landscape of the state and identify opportunities to expand their portfolio.
5. As a result of study undertaken by RBI, it has come to notice that there are some issues related to KYC/ re-KYC proceedings and reactivation of inoperative / dormant / frozen accounts where DBT benefits are being credited. In this regard a letter has already been sent to all banks. He again reiterated that banks shall take all necessary steps in reactivating the inoperative/dormant account and resolving KYC related issues for the accounts where DBT benefits are being credited.
6. In case of Social Security Schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana, there is growth in the enrolment, however, it is felt that there is scope for further growth in case of Pradhan Mantri Jeevan Jyoti Bima Yojana. He requested all banks to encourage their customers to enrol for the said schemes.
7. The role of MSMEs in the Indian economy is crucial for several reasons. It serves as a significant source of employment, particularly in economically disadvantaged regions, contributing to poverty alleviation and inclusive growth. There is a point of concern regarding lending to MSMEs. In terms of the recommendations of the Prime Minister's Task Force on MSMEs, banks have been advised to achieve a 20 per cent year-on-year growth in credit to micro and small enterprises, allocation of 60% of total lending to MSE advances to micro enterprises and a 10 per cent annual growth in the number of micro enterprise accounts. Banks in the state of Goa have achieved first two targets, however, last one has not been achieved. Banks are advised to ensure that all three targets are achieved in upcoming quarter.
8. A significant progress in lending under MUDRA yojana is noted. Amount disbursed has increased from ₹264 crore to ₹431 crore in quarter-on-quarter comparison. He appreciated the efforts put in by the banks.



9. An initiative was taken by RBI i.e. Expanding and Deepening of Digital Payment Ecosystem, for digitization of all eligible bank accounts by enabling them with at least one digital mode of payment. Under this initiative 100% eligible bank accounts pertaining to the state of Goa have been digitised. He urged banks to enable all new eligible accounts which are being opened in order to sustain the status and hope, few concerns that we have will be addressed soon.

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 128th SLBC meeting :

1. At the outset, he congratulated all bankers for achieving 86% ACP targets (i.e. Rs.7758 crore) as against the target of Rs.8996 crore set for the year 2024-25 as on 31 December 2024.
2. NABARD conducted State Credit Seminar on 16 December 2024 and launched SFP and projected potential of Rs.12803 Cr for the year 2025-26 under Priority Sector. He expressed his gratitude to the SLBC for 100% dovetailing of Annual Credit Plan with the credit potential assessed by NABARD. It is an ambitious target but express his confidence that banks will rise to the occasion and achieve.
3. GoI has fixed GLC target of Rs.27.50 lakh crore under Agriculture out of which Rs.4.20 lakh crore is for AH & Fisheries. For Goa, it is Rs.3230 Cr (Rs.900 Cr Crop Loan + Rs.2330 Cr Term Loan). Proportionate target for AH & Fisheries is Rs.493 Cr.
4. GoI is vigorously following up 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.
5. Banks are requested to finance maximum number of KCCs under AH & Fisheries, as also avail the benefit of PMMSY and FIDF for sanctioning term loans to eligible beneficiaries under Fisheries. He requested SLBC to provide sub-sector wise disaggregated data of GLC in AH & Fisheries Sector.
6. Considering that the fishing villages along the country's coastline serving as vital hubs for economic activities in marine fisheries, aquaculture, mariculture, post-harvest management and input supply, Department of Fisheries, GoI has initiated measures to develop 100 coastal fisherman villages situated on the coastline as Climate Resilient Coastal Fisherman Villages (CRCFV). The objective of this initiative is to create sustainable economic and livelihood opportunities for fishers residing in these villages. Under this initiative, GoI is funding ₹2 crore per village through Pradhan Mantri Matsya Sampada Yojana (PMMSY) for developing essential fisheries infrastructure and facilities for sustainable economic and livelihood opportunities for the fishers residing in coastal villages along the seashore. National Fisheries Development Board(NFDB) is the Nodal Implementing Agency and has identified Arambol and Cakra as two villages out of 100 coastal villages in Goa for specific



interventions for Fisheries sector. Banks are requested to conduct camps in these two villages.

7. He also briefed the house about Credit Guarantee Scheme for loans sanctioned under FIDF and E-Kisan Upaj Nidhi. He sought suggestions from banks and government departments for revision in Scale of Finance and Unit Cost.
8. He concluded by wishing all a very productive discussion during the meeting ahead and Wishing all Happy Holi and Gudi Padwa in advance.

With these few words, he concluded his speech.

Smt. Neelam Agrawal, Director DFS

Smt. Agrawal congratulated the SLBC and all banks for achieving the Priority sector lending targets of 86% upto Dec 2024. She advised the banks to maximise the efforts in the last quarter to surpass the targets in the priority sector lending. Banks must focus on all financial inclusion schemes to reach saturation level in the State. CD ratio is a cause of concern and also the zero balance accounts needs to be looked into by the SLBC and all banks.

With these few words, she concluded her speech

Dr. V. Candavelou, Chief Secretary Govt. of Goa.

Dr Candavelou welcomed all the dignitaries on the dais and off the dais for the 128th SLBC meeting :

1. At the outset, he congratulated all the member banks for the overall achievement under the **Annual Credit Plan (ACP)** for the third Quarter ended Dec 24 at 86% of the yearly target. He urged all the Banks to perform better and surpass the target in the current financial year also.
2. He also complimented the Banks for mobilising deposits despite the constraints.
3. The **Credit Deposit Ratio (CD Ratio)** has marginally improved in **Dec 2024 quarter**. He urged all the Banks to perform better in improving CD ratio.
4. He complimented the Banks for achieving Priority Sector Lending above 40%.
5. He complimented the Banks for doing well in PMJJBY and PMSBY. A cause of concern is the zero balance accounts in PMJDY and ensure funding in these accounts. APY has to improve and this scheme which can provide pension to all citizens in the unorganised sector needs to be popularised. Agency banks are requested to transfer the funds in the current Financial year itself.
6. He also urged the Banks to focus on other schemes of the Central Government like Pradhan Mantri Surya Ghar Muft Bijli Yojana, PMMY etc. Member banks are requested to focus on these scheme and disburse maximum loans.
7. Once again, he complimented the banks and hope the banks will achieve the ACP target for current year as well as the target of Rs 12803 crs set for the next financial year.

With these few words, he concluded his speech.



Dr. Pramod Sawant, Hon. Chief Minister of Goa

Dr. Sawant welcomed all the dignitaries on the dais and off the dais for the 128th SLBC meeting :

At the outset he congratulated the Bankers for the various Financial Inclusion initiatives undertaken in different parts of the State. He said in the Western Zonal Council meeting the Ministry congratulated us for covering Banks within 5 kms radius and Goa is the only state in western zone to accomplish this task. The new target given is to cover banking network within 3 kms radius and hopeful we will cover this target also. The Ministry will give the list of villages to be covered and Goa has to achieve this task as well. The overall customer service in Goa has improved especially service rendered to the farmers category. The concern of CD ratio has been already deliberated by the previous speakers. He touched upon the central Government schemes like PM Mudra Yojana, PMJJBY, PMSBY, APY, which all must strive to do better. In PMEGP scheme due to the separate scheme of the state Government through EDC it has not picked so well and this scheme has to be popularised by all. The Swayampurna Mitras of the state Government visit the villages on Saturdays and Banks representatives have also worked together for promotion of PMJJBY, PMSBY and APY, also other schemes. He said he look forward for the support and cooperation in future as well for making Goa to become a swayampurna state in line with the vision of the Hon. Prime Minister of Atmanirbhar Bharat.

With these few words, he concluded his speech.

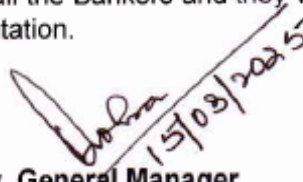


**Shri. Carlos Rodrigues, AGM SLBC then piloted the discussion on the agenda.
Few observations/directions during presentation:**

- Dr. V. Candavelou, Chief Secretary Govt. of Goa requested the banks to return the unutilised amount of DSSS scheme to the social welfare department.
- In the western zonal council meeting a new target is given wherein branches are to be opened within a 3 kms radius for which the banks must be prepared.

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:11.03.2025.


15/03/2025
**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 in coordination with swayampurna mitras in all villages so that the saturation is 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 41.34 % as on 31.03.2025.
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 25,627 as on 31.12.2024 to 26,601 as on 31.03.2025.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 963 proposals.
5.	Financial Literacy Camps	All Banks/ LDMS	Banks have conducted 101 Camps against the target of 84 Camps for the quarter ended March 2025.

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

a) Banking Scenario of the State

There are total 807 Bank Branches in the state catering to 15 lacs plus population. Out of which, 499 are in semi urban areas and 308 in rural villages.

Banking network as on 31.03.2025 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	110	111	99	130	209	241
Private Sector Banks	17	33	82	34	72	67	154
Co-operative Banks	13	15	49	16	42	31	91
Small Finance Banks	5	0	7	1	6	1	13
Total		158	249	150	250	308	499
Grand Total	47	407		400		807	

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 31.03.2025

SR. No.	Name of the Bank	As on March 2025
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	3
6	RBL BANK	20
	GRAND TOTAL	85

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 March 2025					Total
Sr No.	FL Centres	No. of Camp Target	Camps Held		
			Digital	Others	
1	SBI North Goa District	21	12	12	24
2	SBI South Goa District	21	12	12	24
3	GOA STATE CO-OPERATIVE BANK	21	10	28	38
4	UNION BANK OF INDIA	21	5	10	15
		84	39	62	101

Rural Branches of various Banks have conducted 966 camps (479 camps in North Goa and 487 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 March 2025 quarter is Rs 192.27 cr. There is an increase of Rs 9.09 cr as compared to December 2024 quarter. The Zero Balance Accounts have increased from 25,627 from December 2024 to 26,601 as on March 2025.

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.

	December 2024	March 2025
No. of Accounts (No.)	2,12,625	2,16,116
Deposits (in cr.)	183.18	192.27
Zero Balance Accounts (No.)	25,627	26,601

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.03.2025

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in crs)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded	Aadhaar Seeded %
1	Union Bank of India	35902	0	20228	15674	35902	21.57	8584	20871	25270	70.48
2	Canara Bank	52410	0	31360	21050	52410	63.71	5843	36759	47319	90.29
3	Punjab National Bank	8901	0	6504	2397	8901	3.10	2544	2769	5531	62.14
4	HDFC Bank Ltd	1968	3339	1191	4116	5307	3.37	2241	5307	3332	62.79
5	Bank of India	19418	0	10159	9259	19418	22.50	1214	18551	17224	88.70
6	Bank of Maharashtra	6390	0	3541	2849	6390	3.52	1130	5244	6211	97.20
7	Central Bank of India	10301	0	4682	5619	10301	5.15	803	5620	9049	87.85
8	State Bank of India	4869	5811	5444	5236	10680	7.05	755	9146	9647	90.33
9	Bank of Baroda	19056	0	9990	9066	19056	24.22	692	15153	15280	80.18
10	IDBI Bank Ltd.	246	2973	1982	1237	3219	1.30	549	2058	2320	72.07
11	UCO Bank	1576	2200	1919	1857	3776	2.56	344	1927	2964	78.50
12	Indian Bank	3275	0	1697	1578	3275	1.73	249	2828	2091	63.85
13	Indian Overseas Bank	9460	22345	19136	12669	31805	30.62	225	22592	11995	37.71
14	South Indian Bank Ltd	0	339	197	142	339	0.10	191	189	325	95.87
15	Kotak Mahindra Bank	268	0	210	58	268	0.01	156	67	239	89.18
16	Federal Bank Ltd	699	1	346	354	700	0.77	147	63	513	73.29
17	Punjab & Sind Bank	637	0	253	384	637	0.09	115	414	608	95.45
18	ICICI Bank Ltd	67	196	179	84	263	0.12	72	222	78	29.66
19	Axis Bank Ltd	236	344	426	154	580	0.35	21	283	437	75.34
20	RBL Bank Ltd	428	0	0	428	428	0.07	15	428	296	69.16
21	Yes Bank Ltd	0	55	43	12	55	0.05	10	55	47	85.45
22	IndusInd Bank Ltd	294	535	495	334	829	0.27	5	131	585	70.57
23	Jammu & Kashmir Bank Ltd	20	0	8	12	20	0.01	2	20	15	75.00
24	Karur Vysya Bank	3	0	2	1	3	0.01	0	3	3	100.00
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	0.01	0	0	0	0.00
	Total	177978	38138	120734	95382	216116	192.27	26601	150829	161373	74.67%

➤ Percentage of Aadhar seeded Accounts: 74.67%

➤ (Source: NSDL Site)

f) Social Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 31.03.2025

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	77538	196374
2	BANK OF BARODA	26864	77240
3	BANK OF INDIA	59130	180853
4	BANK OF MAHARASHTRA	9605	26584
5	CANARA BANK	40253	105664
6	CENTRAL BANK OF INDIA	16745	54991
7	INDIAN BANK	4985	8034
8	INDIAN OVERSEAS BANK	7199	21006
9	PUNJAB NATIONAL BANK	4392	21981
10	PUNJAB AND SIND BANK	835	2182
11	UNION BANK OF INDIA	85243	217778
12	UCO BANK	4081	8477
	SUB TOTAL	336870	921164
13	AXIS BANK	1446	3743
14	CSB BANK LIMITED	16	171
15	DCB BANK	82	135
16	FEDERAL BANK	19	34
17	HDFC BANK	11479	27917
18	ICICI BANK	25	2889
19	INDUSIND BANK	54	930
20	J & K BANK	28	29
21	KARNATAKA BANK	2224	3797
22	KOTAK MAHINDRA BANK	434	668
23	RBL BANK	548	839
24	YES BANK	184	469
25	IDBI BANK	3738	7100
26	IDFC FIRST BANK	22	99
	SUB TOTAL	20299	48820
27	APNA SAHAKARI BANK LTD.	59	164
28	BICHOLIM URBAN CO-OP BANK LTD.	122	1794
29	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	23	53
30	GOA STATE CO-OP BANK LTD.	7786	20297
31	GOA URBAN CO-OP BANK LTD.	599	2991
32	NKGSB CO-OP BANK LTD.	110	57924
33	TJSB SAHAKARI BANK LTD.	0	3
34	WOMEN CO-OP BANK LTD.	0	144
	SUB TOTAL	8699	83370
35	AU SMALL FIN.BANK	273	393
36	INDIA POST PAYMENTS BANK	115	0
37	UNITY SMALL FINANCE BANK	67	351
	SUB TOTAL	455	744
	GRAND TOTAL (MARCH 2025)	366323	1054098
	Position as on DECEMBER 2024	339636	990194

ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.03.2025

SR. NO.	BANK NAME	Annual Target	A/cs opened	% Achievement as on 31.03.2025	Cumulative APY
1	UNION BANK OF INDIA	6210	5342	86	22905
2	CANARA BANK	6570	3489	53	35458
3	INDIAN OVERSEAS BANK	2250	2234	99	7853
4	BANK OF INDIA	4500	1281	28	12173
5	CENTRAL BANK OF INDIA	2700	1225	45	14106
6	UCO BANK	900	873	97	2064
7	IDBI BANK LTD	700	751	107	1325
8	HDFC BANK LTD	4830	640	13	6108
9	STATE BANK OF INDIA	8280	579	7	8127
10	BANK OF MAHARASHTRA	1710	529	31	3029
11	SOUTH INDIAN BANK LTD	175	356	203	552
12	INDIAN BANK	720	343	48	2041
13	PUNJAB AND SIND BANK	180	218	121	638
14	BANK OF BARODA	4680	187	4	5499
15	KARNATAKA BANK LIMITED	245	96	39	1164
16	PUNJAB NATIONAL BANK	1260	89	7	4247
17	THE FEDERAL BANK LTD	210	88	42	229
18	AU SMALL FINANCE BANK LIMITED	130	69	53	178
19	AXIS BANK LTD	1260	37	3	3549
20	RBL BANK LIMITED	280	19	7	179
21	INDUSIND BANK LIMITED	140	14	10	27
22	BANDHAN BANK LIMITED	70	13	19	26
23	YES BANK LIMITED	280	10	4	48
24	KOTAK MAHINDRA BANK	245	7	3	84
25	ICICI BANK LIMITED	2240	5	0	390
26	THE CATHOLIC SYRIAN BANK LIMITED	105	1	1	17
27	THE GOA STATE CO-OP BANK LTD	1180	1	0	1
28	DCB BANK LIMITED	140	0	0	8
29	THE KARUR VYSYA BANK LTD	35	0	0	17
30	THE JAMMU AND KASHMIR BANK LTD	35	0	0	20
31	IDFC FIRST BANK LIMITED	35	0	0	0
32	UJJIVAN SMALL FINANCE BANK	130	0	0	0
	GRAND TOTAL	52,425	18496	35%	132062

(Source: NSDL Site)

a) Review of Performance under ACP

The comparative position of Annual Credit Plan for March 2024 and March 2025 is as under:

(Rs. In crores)

Activity	ACP Target (for 2023- 24)	Achievement under ACP upto 31.03.24	% Achievement 31.03.24	ACP Target (for 2024- 25)	Achievement under ACP upto 31.03.25	% Achievement 31.03.25
Crop loans	450.10	967.23	214.89	813.58	737.09	90.60
Agri Term loans	550.00	601.93	109.44	610.99	754.82	123.54
Sub Total AGRI	1000.10	1569.16	156.90	1424.57	1491.91	104.73
Agri Infrastructure	35.00	19.96	57.03	30.00	48.70	162.33
Ancillary Activities	180.00	334.84	186.02	424.00	389.23	91.80
Credit Potential for Agriculture	1215.10	1923.96	158.34	1878.57	1929.84	102.73
MSME	4310.00	6282.95	145.78	6530.42	7095.94	108.66
Export Credit	35.00	3.33	9.51	10.00	0.82	8.2
Education	120.00	38.08	31.73	80.01	34.58	43.22
Housing	503.90	348.26	69.11	364.00	281.42	77.31
Social Infrastructure	15.00	2.18	14.53	11.00	3.83	34.82
Renewable Energy	3.00	6.08	202.67	18.00	50.82	282.33
Others	198.00	119.74	60.47	104.00	132.17	127.09
TOTAL	6400.00	8724.58	136.32	8996.00	9529.42	105.93

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2025

(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	67.76	99.14	122.00	29.06	23.82	190.80	96.82	50.98
2	BANK OF BARODA	23.00	15.98	69.48	34.00	110.51	325.03	57.00	126.49	221.91
3	BANK OF INDIA	14.40	1.95	13.54	148.97	215.20	144.46	163.37	217.15	132.92
4	BANK OF MAHRASHTRA	10.00	5.67	56.70	9.00	29.18	324.22	19.00	34.85	183.42
5	CANARA BANK	209.41	188.39	89.96	32.40	3.08	9.51	241.81	191.47	79.18
6	CENTRAL BANK OF INDIA	25.80	33.01	127.95	35.62	54.46	152.89	61.42	87.47	142.41
7	INDIAN BANK	3.80	2.07	54.47	2.00	0.00	0.00	5.80	2.07	35.69
8	INDIAN OVERSEAS BANK	9.40	44.26	470.85	10.00	14.70	147.00	19.40	58.96	303.92
9	PUNJAB NATIONAL BANK	5.60	3.05	54.46	5.00	0.21	4.20	10.60	3.26	30.75
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	27.47	90.36	38.00	88.34	232.47	68.40	115.81	169.31
12	UCO BANK	5.60	0.62	11.07	4.00	8.12	203.00	9.60	8.74	91.04
	SUB TOTAL	406.21	390.23	96.07	440.99	552.86	125.37	847.20	943.09	111.32
13	AXIS BANK	5.00	1.67	33.40	2.00	12.66	633.00	7.00	14.33	204.71
14	BANDHAN BANK	0.00	0.00	0.00	1.00	2.10	210.00	1.00	2.10	210.00
15	CSB BANK LIMITED	4.00	0.00	0.00	9.50	34.14	359.37	13.50	34.14	252.89
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	245.69	114.65	0.20	0.00	0.00	214.50	245.69	114.54
18	HDFC BANK	20.00	0.18	0.90	37.00	52.35	141.49	57.00	52.53	92.16
19	ICICI BANK	16.80	0.00	0.00	30.50	46.86	153.64	47.30	46.86	99.07
20	INDUSIND BANK	2.00	0.00	0.00	2.00	11.31	565.50	4.00	11.31	282.75
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	22.94	382.33	44.00	39.31	89.34
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	0.25	3.68	8.00	1.54	19.25	14.80	1.79	12.09
26	SOUTH INDIAN BANK	25.47	61.39	241.03	2.00	0.00	0.00	27.47	61.39	223.48
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	2.96	49.33	5.00	0.42	8.40	11.00	3.38	30.73
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.61	0.00	0.00	0.61	0.00
	SUB TOTAL	341.37	328.51	96.23	109.40	185.45	169.52	450.77	513.96	114.02
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	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	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	18.35	35.02	45.00	16.01	35.58	97.40	34.36	35.28
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	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	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	66.00	18.35	27.80	60.60	16.51	27.24	126.60	34.86	27.54
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
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	813.58	737.09	90.60	610.99	754.82	123.54	1424.57	1491.91	104.73

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2025

(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	0.45	12.50	24.50	3.70	15.10	218.90	100.97	46.13
2	BANK OF BARODA	2.10	2.59	123.33	27.00	10.55	39.07	86.10	139.63	162.17
3	BANK OF INDIA	2.10	0.00	0.00	39.40	15.18	38.53	204.87	232.33	113.40
4	BANK OF MAHRASHTRA	0.50	14.23	2846.00	43.40	39.04	89.95	62.90	88.12	140.10
5	CANARA BANK	2.50	0.20	8.00	35.40	52.76	149.04	279.71	244.43	87.39
6	CENTRAL BANK OF INDIA	1.80	0.34	18.89	54.40	96.60	177.57	117.62	184.41	156.78
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.00	0.00	7.10	2.07	29.15
8	INDIAN OVERSEAS BANK	0.40	0.00	0.00	3.40	11.00	323.53	23.20	69.96	301.55
9	PUNJAB NATIONAL BANK	0.30	29.06	9686.67	2.40	8.50	354.17	13.30	40.82	306.92
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.07	0.00
11	UNION BANK OF INDIA	2.50	1.46	58.40	74.50	87.79	117.84	145.40	205.06	141.03
12	UCO BANK	0.20	0.00	0.00	2.40	0.08	3.33	12.20	8.82	72.30
	SUB TOTAL	16.10	48.33	300.19	308.00	325.27	105.61	1171.30	1316.69	112.41
13	AXIS BANK	0.06	0.00	0.00	3.00	0.62	20.67	10.06	14.95	148.61
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.33	16.50	4.00	2.43	60.75
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.03	0.00	13.50	34.17	253.11
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	247.33	112.66
18	HDFC BANK	3.70	0.00	0.00	60.00	17.99	29.98	120.70	70.52	58.43
19	ICICI BANK	1.88	0.00	0.00	10.00	27.57	275.70	59.18	74.43	125.77
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	7.30	11.31	154.93
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	39.42	81.45
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	1.79	8.67
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	3.60	180.00	29.59	64.99	219.64
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	3.56	356.00	12.20	6.94	56.89
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.61	0.00
	SUB TOTAL	10.00	0.09	0.90	106.00	63.86	60.25	566.77	577.91	101.97
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	0.00	0.02	0.00	0.00	0.10	0.00	2.00	0.12	6.00
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	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	0.26	8.67	6.80	0.00	0.00	107.20	34.62	32.29
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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	3.90	0.28	7.18	10.00	0.10	1.00	140.50	35.24	25.08
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
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	30.00	48.70	162.33	424.00	389.23	91.80	1878.57	1929.84	102.73

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2025

(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	667.08	101.47	2.00	0.82	41.00	19.00	16.65	87.63
2	BANK OF BARODA	419.00	374.41	89.36	1.00	0.00	0.00	5.60	2.17	38.75
3	BANK OF INDIA	408.00	420.15	102.98	1.00	0.00	0.00	4.65	1.20	25.81
4	BANK OF MAHRASHTRA	444.00	280.02	63.07	0.00	0.00	0.00	2.00	1.61	80.50
5	CANARA BANK	774.00	512.19	66.17	3.00	0.00	0.00	8.00	3.39	42.38
6	CENTRAL BANK OF INDIA	154.00	178.32	115.79	0.00	0.00	0.00	2.50	1.08	43.20
7	INDIAN BANK	48.00	25.68	53.50	0.00	0.00	0.00	2.00	0.03	1.50
8	INDIAN OVERSEAS BANK	144.00	101.96	70.81	0.00	0.00	0.00	2.50	0.93	37.20
9	PUNJAB NATIONAL BANK	218.00	420.89	193.07	2.00	0.00	0.00	2.25	0.39	17.33
10	PUNJAB AND SIND BANK	2.00	0.63	31.50	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	721.00	694.87	96.38	1.00	0.00	0.00	6.75	4.17	61.78
12	UCO BANK	38.00	55.55	146.18	0.00	0.00	0.00	1.75	0.19	10.86
	SUB TOTAL	4027.42	3731.75	92.66	10.00	0.82	8.20	58.00	31.81	54.84
13	AXIS BANK	208.00	203.84	98.00	0.00	0.00	0.00	1.85	0.40	21.62
14	BANDHAN BANK	9.00	5.67	63.00	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	75.95	97.37	0.00	0.00	0.00	0.63	0.00	0.00
18	HDFC BANK	487.00	987.73	202.82	0.00	0.00	0.00	3.00	0.14	4.67
19	ICICI BANK	379.00	590.58	155.83	0.00	0.00	0.00	2.00	0.40	20.00
20	INDUSIND BANK	151.00	88.07	58.32	0.00	0.00	0.00	0.90	0.00	0.00
21	J & K BANK	2.00	5.64	282.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	92.00	79.58	86.50	0.00	0.00	0.00	1.85	0.04	2.16
23	KARUR VYASYA BANK	2.00	0.61	30.50	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	73.00	171.45	234.86	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	115.09	302.87	0.00	0.00	0.00	0.60	0.00	0.00
27	YES BANK	302.00	427.52	141.56	0.00	0.00	0.00	0.93	0.20	21.51
28	IDBI BANK	169.00	40.42	23.92	0.00	0.00	0.00	0.50	0.33	66.00
29	IDFC FIRST BANK	0.00	28.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	2052.00	2820.46	137.45	0.00	0.00	0.00	15.01	1.53	10.19
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	50.50	11.98	23.72	0.00	0.00	0.00	0.60	0.34	56.67
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	CITIZEN CREDIT CO-OPERATIVE	13.00	6.58	50.62	0.00	0.00	0.00	0.25	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	118.00	19.64	16.64	0.00	0.00	0.00	1.50	0.06	4.00
35	GOA URBAN CO-OP BANK LTD.	96.00	269.55	280.78	0.00	0.00	0.00	1.85	0.50	27.03
36	GP PARSIK SAHAKARI BANK LTD.	2.00	0.33	16.50	0.00	0.00	0.00	0.05	0.09	180.00
37	KONKAN MERCANTILE CO-OP	0.00	0.10	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	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	2.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	442.00	477.36	108.00	0.00	0.00	0.00	6.70	1.24	18.51
43	AU SMALL FINANCE BANK LTD.	3.00	64.81	2160.33	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
	SUB TOTAL	9.00	66.37	737.44	0.00	0.00	0.00	0.30	0.00	0.00
	GRAND TOTAL	6530.42	7095.94	108.66	10.00	0.82	8.2	80.01	34.58	43.22

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2025

(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	17.83	45.72	1.00	0.75	75.00	1.14	0.47	41.23
2	BANK OF BARODA	26.50	0.23	0.87	1.00	0.00	0.00	1.06	0.15	14.15
3	BANK OF INDIA	26.40	7.18	27.20	1.00	0.00	0.00	1.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.00	7.25	65.91	1.00	0.02	2.00	0.04	0.00	0.00
5	CANARA BANK	33.00	13.36	40.48	1.00	0.00	0.00	1.11	0.23	20.72
6	CENTRAL BANK OF INDIA	14.00	7.22	51.57	1.00	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	6.00	0.82	13.67	0.00	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	15.00	14.98	99.87	0.00	0.00	0.00	0.04	0.24	600.00
9	PUNJAB NATIONAL BANK	10.60	4.13	38.96	1.00	0.00	0.00	0.08	0.05	62.50
10	PUNJAB AND SIND BANK	1.00	0.11	11.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	27.00	5.62	20.81	1.00	0.00	0.00	1.10	0.00	0.00
12	UCO BANK	5.20	3.72	71.54	0.00	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	214.70	82.45	38.40	8.00	0.77	9.63	5.77	1.14	19.76
13	AXIS BANK	10.50	1.37	13.05	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.06	2.12	3533.33	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	50.02	2942.35	0.00	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	3.10	0.52	16.77	0.00	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	30.50	13.31	43.64	1.00	0.00	0.00	0.12	0.60	500.00
19	ICICI BANK	16.30	2.08	12.76	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	48.95	443.39
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	5.44	73.51	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	0.36	8.59	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	1.50	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	3.64	30.85	1.00	0.43	43.00	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
	SUB TOTAL	99.35	79.16	79.68	3.00	1.93	64.33	11.70	49.55	423.50
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	29.73	299.70	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	31.87	540.17	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	18.00	24.00	133.33	0.00	1.13	0.00	0.07	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	1.14	0.67	58.77	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	4.43	200.45	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	1.10	20.81	1891.82	0.00	0.00	0.00	0.04	0.13	325.00
42	WOMEN CO-OP BANK LTD.	1.00	5.93	593.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	46.25	118.69	256.63	0.00	1.13	0.00	0.53	0.13	24.53
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
	SUB TOTAL	3.70	1.12	30.27	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	364.00	281.42	77.31	11.00	3.83	34.82	18.00	50.82	282.33

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2025

(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	805.07	85.03
2	BANK OF BARODA	4.00	0.00	0.00	544.26	516.59	94.92
3	BANK OF INDIA	34.00	0.13	0.38	680.98	660.99	97.06
4	BANK OF MAHRASHTRA	12.00	37.74	314.50	532.94	414.76	77.82
5	CANARA BANK	12.00	0.03	0.25	1111.82	773.63	69.58
6	CENTRAL BANK OF INDIA	3.00	0.00	0.00	292.18	371.03	126.99
7	INDIAN BANK	1.00	0.00	0.00	64.14	28.60	44.59
8	INDIAN OVERSEAS BANK	1.00	0.65	65.00	185.74	188.72	101.60
9	PUNJAB NATIONAL BANK	1.00	0.03	3.00	248.23	466.31	187.85
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	0.81	20.25
11	UNION BANK OF INDIA	8.30	0.00	0.00	911.55	909.72	99.80
12	UCO BANK	4.00	26.71	667.75	61.19	94.99	155.24
	SUB TOTAL	88.60	65.79	74.26	5583.79	5231.22	93.69
13	AXIS BANK	1.30	2.26	173.85	231.75	222.82	96.15
14	BANDHAN BANK	0.00	14.93	0.00	13.15	25.15	191.25
15	CSB BANK LIMITED	0.00	0.01	0.00	23.06	34.18	148.22
16	DCB BANK	0.30	0.00	0.00	25.83	50.26	194.58
17	FEDERAL BANK	0.00	0.00	0.00	301.31	323.80	107.46
18	HDFC BANK	2.00	0.01	0.50	644.32	1072.31	166.43
19	ICICI BANK	2.60	0.00	0.00	460.18	667.49	145.05
20	INDUSIND BANK	0.00	0.02	0.00	173.69	148.35	85.41
21	J & K BANK	0.00	0.00	0.00	3.00	5.86	195.33
22	KARNATAKA BANK	0.30	0.25	83.33	149.99	124.73	83.16
23	KARUR VYASYA BANK	0.00	0.00	0.00	2.00	0.61	30.50
24	KOTAK MAHINDRA BANK	0.30	0.00	0.00	84.64	180.83	213.65
25	RBL BANK	1.00	3.66	366.00	60.81	5.45	8.96
26	SOUTH INDIAN BANK	0.30	0.02	6.67	70.28	181.68	258.51
27	YES BANK	2.00	0.00	0.00	318.18	427.72	134.43
28	IDBI BANK	1.00	0.00	0.00	195.54	51.76	26.47
29	IDFC FIRST BANK	0.00	0.00	0.00	1.20	28.70	2391.67
	SUB TOTAL	11.10	21.16	190.63	2758.93	3551.70	128.73
30	APNA SAHAKARI BANK LTD.	0.00	1.02	0.00	3.09	1.02	33.01
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.06	0.00	63.06	42.23	66.97
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	69.21	3.26	4.71
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.74	0.00	15.59	7.79	49.97
34	GOA STATE CO-OP BANK LTD.	3.00	12.32	410.67	235.70	98.51	41.79
35	GOA URBAN CO-OP BANK LTD.	0.30	0.00	0.00	127.52	295.18	231.48
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.55	0.00	3.23	1.64	50.77
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	2.75	0.10	3.64
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	4.43	47.63
41	TJSB SAHAKARI BANK LTD.	0.00	29.29	0.00	21.39	214.42	1002.43
42	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	2.00	8.41	420.50
	SUB TOTAL	4.30	44.00	1023.26	640.28	677.79	105.86
43	AU SMALL FINANCE BANK LTD.	0.00	0.19	0.00	3.31	65.00	1963.75
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
	SUB TOTAL	0.00	1.22	0.00	13.00	68.71	528.54
	GRAND TOTAL	104.00	132.17	127.09	8996.00	9529.42	105.93

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2024, 30.09.2024, 31.12.2024 and 31.03.2025 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2024	30.09.2024	31.12.2024	31.03.2025
I	Total Deposits	N.A.	117502	121361	122760	126089
ii	Total Advances	N.A.	38571	39361	42017	43051
iii	C.D. Ratio	N.A.	32.83	32.66%	34.23%	34.14%
iv	Total PSA Outstanding	N.A.	14538.87	15515.75	15715.69	15943.81
	%age of PSA to Total Advances	40%	43.77%	40.23%	40.75%	41.34%
V	DIR Advances	N.A.	0.66	0.72	0.73	0.77
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%
Vi	Weaker Section Advances	N.A.	2486.91	2518.51	2472.09	2279.37
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.45%	6.35%	5.88%	5.29%
vii	SC/ST Advances	N.A.	184.48	203.36	211.38	227.41
	%age of SC/ST* Adv. To Total Advances	5%	0.48%	0.51%	0.50%	0.53%
viii	Advances to Women	N.A.	5933.12	6693.28	7235.00	7378.74
	%age of Adv. to Women to Total Adv.	10%	15.38%	16.89%	17.22%	17.14%

* 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 31.03.2025:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	BANK OF MAHRASHTRA	2003.45	1631.31	81.42
2	PUNJAB NATIONAL BANK	1666.73	1316.83	79.00
3	GOA STATE CO-OP BANK LTD.	2406.21	1201.34	49.92
4	ICICI BANK	6360.12	2783.89	43.77
5	STATE BANK OF INDIA	25955.2	10833.62	41.74

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2025

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	25955.20	10833.62	41.74
2	BANK OF BARODA	48	10540.16	2154.59	20.44
3	BANK OF INDIA	52	11569.85	2290.24	19.79
4	BANK OF MAHRASHTRA	26	2003.45	1631.31	81.43
5	CANARA BANK	70	12788.97	2988.40	23.37
6	CENTRAL BANK OF INDIA	30	3471.63	1077.92	31.05
7	INDIAN BANK	8	1133.40	136.23	12.02
8	INDIAN OVERSEAS BANK	25	2832.87	845.26	29.84
9	PUNJAB NATIONAL BANK	19	1666.73	1316.83	79.01
10	PUNJAB AND SIND BANK	2	54.93	38.29	69.71
11	UNION BANK OF INDIA	69	11566.01	2352.15	20.34
12	UCO BANK	10	636.15	240.73	37.84
	SUB TOTAL	450	84219.35	25905.57	30.76
13	AXIS BANK	21	3486.32	1269.14	36.40
14	BANDHAN BANK	6	127.43	69.39	54.45
15	CSB BANK LIMITED	4	212.76	68.53	32.21
16	DCB BANK	4	627.26	64.81	10.33
17	FEDERAL BANK	6	899.70	543.70	60.43
18	HDFC BANK	74	15139.99	5057.67	33.41
19	ICICI BANK	37	6360.12	2783.89	43.77
20	INDUSIND BANK	16	1350.57	803.11	59.46
21	J & K BANK	1	36.36	31.52	86.69
22	KARNATAKA BANK	7	933.55	373.54	40.01
23	KARUR VYASYA BANK	1	63.67	45.24	71.05
24	KOTAK MAHINDRA BANK	7	1167.54	340.02	29.12
25	RBL BANK	7	894.79	26.51	2.96
26	SOUTH INDIAN BANK	5	439.99	274.74	62.44
27	YES BANK	8	1342.96	499.44	37.19
28	IDBI BANK	10	975.03	345.95	35.48
29	IDFC FIRST BANK	7	1386.59	168.41	12.15
	SUB TOTAL	221	35444.63	12765.61	36.02
30	APNA SAHAKARI BANK LTD.	1	12.76	82.20	644.20
31	BICHOLIM URBAN CO-OP BANK LTD.	12	634.40	308.30	48.60
32	CITIZEN CO-OP BANK LTD,	6	114.26	49.27	43.12
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	136.02	119.05	87.52
34	GOA STATE CO-OP BANK LTD.	54	2406.21	1201.34	49.93
35	GOA URBAN CO-OP BANK LTD.	16	916.71	531.95	58.03
36	GP PARSIK SAHAKARI BANK LTD.	2	17.31	33.70	194.69
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	8.18	4.65	56.85
38	NKGSB CO-OP BANK LTD.	5	292.95	359.48	122.71
39	SARASWAT CO-OP BANK LTD.	10	857.89	932.97	108.75
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	149.94	137.73	91.86
41	TJSB SAHAKARI BANK LTD.	6	312.87	404.17	129.18
42	WOMEN CO-OP BANK LTD.	2	75.04	52.15	69.50
	SUB TOTAL	122	5934.54	4216.96	71.06
43	AU SMALL FINANCE BANK LTD.	3	288.06	151.17	52.48
44	JANA SMALL FINANCE BANK LTD.	1	34.72	0.01	0.03
45	INDIA POST PAYMENTS BANK	2	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	2	64.23	9.85	15.34
47	UNITY SMALL FINANCE BANK	6	103.04	1.95	1.89
	SUB TOTAL	14	490.05	162.98	33.26
	GRAND TOTAL	807	126088.57	43051.12	34.14

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.03.2025)

(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	3085.17	30.57	0	0.00	0.00	9262	270.50	2.50
2	BANK OF BARODA	638.05	35.25	0	0.00	0.00	7116	211.53	9.82
3	BANK OF INDIA	957.26	46.78	0	0.00	0.00	9871	246.99	10.78
4	BANK OF MAHRASHTRA	895.64	60.44	0	0.00	0.00	1932	70.76	4.34
5	CANARA BANK	1431.29	53.32	351	0.25	0.01	15327	394.71	13.21
6	CENTRAL BANK OF INDIA	505.69	52.11	0	0.00	0.00	1386	37.44	3.47
7	INDIAN BANK	47.46	38.00	0	0.00	0.00	269	9.16	6.72
8	INDIAN OVERSEAS BANK	304.46	41.39	0	0.00	0.00	1705	31.70	3.75
9	PUNJAB NATIONAL BANK	541.79	57.98	0	0.00	0.00	380	11.75	0.89
10	PUNJAB AND SIND BANK	12.79	40.25	0	0.00	0.00	81	6.71	17.52
11	UNION BANK OF INDIA	1144.07	50.97	0	0.00	0.00	6773	147.24	6.26
12	UCO BANK	136.90	70.04	0	0.00	0.00	1600	31.59	13.12
	SUB TOTAL	9700.57	41.54	351	0.25	0.00	55702	1470.08	5.67
13	AXIS BANK	248.08	22.31	0	0.00	0.00	3120	23.54	1.85
14	BANDHAN BANK	43.61	54.66	0	0.00	0.00	3862	17.03	24.54
15	CSB BANK LIMITED	35.11	80.58	0	0.00	0.00	421	11.97	17.47
16	DCB BANK	45.50	89.43	0	0.00	0.00	1	0.00	0.00
17	FEDERAL BANK	236.65	51.75	0	0.00	0.00	6261	143.83	26.45
18	HDFC BANK	1285.84	26.34	0	0.00	0.00	6938	233.84	4.62
19	ICICI BANK	619.82	30.33	0	0.00	0.00	1077	61.97	2.23
20	INDUSIND BANK	195.55	20.92	0	0.00	0.00	7066	13.72	1.71
21	J & K BANK	8.52	27.80	0	0.00	0.00	86	7.00	22.21
22	KARNATAKA BANK	160.04	46.22	0	0.00	0.00	2958	58.95	15.78
23	KARUR VYASYA BANK	10.84	24.55	0	0.00	0.00	8	0.69	1.53
24	KOTAK MAHINDRA BANK	153.18	60.99	0	0.00	0.00	16	23.89	7.03
25	RBL BANK	14.63	49.81	0	0.00	0.00	6150	13.32	50.25
26	SOUTH INDIAN BANK	190.35	56.05	0	0.00	0.00	0	0.00	0.00
27	YES BANK	180.13	33.38	0	0.00	0.00	40	6.41	1.28
28	IDBI BANK	86.38	33.21	0	0.00	0.00	231	15.32	4.43
29	IDFC FIRST BANK	18.13	15.84	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	3532.36	30.56	0	0.00	0.00	38235	631.48	4.95
30	APNA SAHAKARI BANK LTD.	82.20	92.25	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	159.28	53.95	0	0.00	0.00	598	25.68	8.33
32	CITIZEN CO-OP BANK LTD,	34.70	59.01	0	0.00	0.00	0	17.87	36.27
33	CITIZEN CREDIT CO-OPERATIVE BANK	64.12	57.88	0	0.00	0.00	77	12.96	10.89
34	GOA STATE CO-OP BANK LTD.	360.69	32.08	12	0.52	0.04	750	14.32	1.19
35	GOA URBAN CO-OP BANK LTD.	374.90	70.54	0	0.00	0.00	973	71.19	13.38
36	GP PARSIK SAHAKARI BANK LTD.	11.66	46.29	0	0.00	0.00	50	1.95	5.79
37	KONKAN MERCANTILE CO-OP BANK	2.42	37.23	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	359.48	96.64	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	814.97	215.15	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	137.73	113.31	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	181.57	47.72	0	0.00	0.00	19	2.88	0.71
42	WOMEN CO-OP BANK LTD.	33.18	61.27	0	0.00	0.00	387	5.03	9.65
	SUB TOTAL	2616.90	73.75	12	0.52	0.01	2854	151.88	3.60
43	AU SMALL FINANCE BANK LTD.	84.72	88.57	0	0.00	0.00	412	21.52	14.24
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	9.26	60.68	0	0.00	0.00	1123	4.41	44.77
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	93.98	84.36	0	0.00	0.00	1535	25.93	15.91
	GRAND TOTAL	15943.81	41.34	363	0.77	0.00	98326	2279.37	5.29

ADVANCES TO SC, ST & WOMENS AS ON 31.03.2025

(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	481	30.12	0.28	758	19.17	0.18	22485	1481.08	13.67
2	BANK OF BARODA	202	15.65	0.73	442	10.16	0.47	9681	496.33	23.04
3	BANK OF INDIA	128	10.47	0.46	160	6.31	0.28	10851	525.88	22.96
4	BANK OF MAHRASHTRA	33	1.31	0.08	65	1.20	0.07	3441	191.52	11.74
5	CANARA BANK	1053	34.83	1.17	532	17.99	0.60	21788	705.47	23.61
6	CENTRAL BANK OF INDIA	151	8.94	0.83	107	2.45	0.23	3296	347.70	32.26
7	INDIAN BANK	22	1.32	0.97	10	0.41	0.30	746	28.61	21.00
8	INDIAN OVERSEAS BANK	46	1.02	0.12	27	1.15	0.14	4209	168.74	19.96
9	PUNJAB NATIONAL BANK	72	7.99	0.61	12	1.03	0.08	1579	206.62	15.69
10	PUNJAB AND SIND BANK	3	0.37	0.97	1	0.00	0.00	82	6.90	18.02
11	UNION BANK OF INDIA	121	7.63	0.32	151	5.70	0.24	10880	481.91	20.49
12	UCO BANK	66	2.32	0.96	142	2.80	1.16	1307	50.77	21.09
	SUB TOTAL	2378	121.97	0.47	2407	68.37	0.26	90345	4691.53	18.11
13	AXIS BANK	50	0.78	0.06	6	0.17	0.01	7025	151.27	11.92
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	6465	39.15	56.42
15	CSB BANK LIMITED	27	0.57	0.83	4	0.06	0.09	972	28.51	41.60
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	2033	18.47	28.50
17	FEDERAL BANK	30	0.49	0.09	32	0.43	0.08	6450	155.65	28.63
18	HDFC BANK	7	1.31	0.03	6	0.20	0.00	19185	862.73	17.06
19	ICICI BANK	19	0.82	0.03	21	0.67	0.02	8867	889.08	31.94
20	INDUSIND BANK	2278	5.92	0.74	510	2.11	0.26	3734	106.99	13.32
21	J & K BANK	0	0.00	0.00	0	0.00	0.00	54	4.47	14.18
22	KARNATAKA BANK	36	0.53	0.14	14	0.41	0.11	2880	68.62	18.37
23	KARUR VYASYA BANK	57	6.06	13.40	0	0.00	0.00	46	3.06	6.76
24	KOTAK MAHINDRA BANK	1	0.27	0.08	0	0.00	0.00	67	14.62	4.30
25	RBL BANK	258	0.42	1.58	56	0.65	2.45	6013	11.74	44.29
26	SOUTH INDIAN BANK	2	0.22	0.08	0	0.00	0.00	1703	43.50	15.83
27	YES BANK	0	0.00	0.00	1	0.04	0.01	393	19.12	3.83
28	IDBI BANK	23	1.46	0.42	16	0.85	0.25	1080	64.59	18.67
29	IDFC FIRST BANK	1	0.00	0.00	4	0.09	0.05	5569	35.50	21.08
	SUB TOTAL	2789	18.85	0.15	670	5.68	0.04	72536	2517.07	19.72
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	18	0.21	0.26
31	BICHOLIM URBAN CO-OP BANK LTD	80	1.93	0.63	34	1.09	0.35	801	25.37	8.23
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	81	6.81	5.72
34	GOA STATE CO-OP BANK LTD.	65	1.73	0.14	90	3.72	0.31	981	28.77	2.39
35	GOA URBAN CO-OP BANK LTD.	2	0.04	0.01	19	0.47	0.09	565	18.42	3.46
36	GP PARSIK SAHAKARI BANK LTD.	7	1.06	3.15	0	0.00	0.00	39	0.89	2.64
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	279	32.06	8.92
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	99	7.21	5.23
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	75	11.94	2.95
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	56	1.11	2.13	191	1.47	2.82
	SUB TOTAL	159	4.76	0.11	199	6.39	0.15	3129	133.15	3.16
43	AU SMALL FINANCE BANK	10	0.45	0.30	0	0.00	0.00	625	26.84	17.75
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	138	0.56	5.69	111	0.38	3.86	2457	9.44	95.84
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	19	0.71	36.41
	SUB TOTAL	148	1.01	0.62	111	0.38	0.23	3101	36.99	22.70
	GRAND TOTAL	5474	146.59	0.34	3387	80.82	0.19	169111	7378.74	17.14

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on March 2024, Dec 2024 and March 2025 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
Dec 2024	5764	32.22	6780	133.55	3575	264.78	16119	430.55
March 2025	7522	39.14	9485	183.94	4667	352.41	21674	575.49

b) Position of Outstanding and NPA in Mudra Accounts as on 31.03.2025

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	17869	50.07	3043	8.58
KISHORE	20586	282.55	2203	30.19
TARUN	10048	567.51	512	25.7
TOTAL	48503	900.13	5758	64.47
				7.16%

Comparative Report - Position of lending under KCC Schemes for quarter ending December 2024 and March 2025

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
DEC 24	619	7.54	1557	28.93
MARCH 25	592	9.38	1840	27.97

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
DEC 24	298	10.00	2163	30.48
MARCH 25	371	13.67	2166	32.14

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
DEC 24	2204	64.15	15701	241.32
MARCH 25	2610	87.70	15494	248.76

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs		
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	%
December 2024	92	18.90	454	64.89	61	6.56	10.10
March 2025	123	27.67	483	74.31	78	9.02	12.14

b) SELF HELP GROUP – Comparative Position as on December 2024 and March 2025

(Amt in Cr)

	As on 31.12.2024	As on 31.03.2025
Total number of Credit Linked SHGs	1874	1956
Outstanding (Amt in cr)	84.96	91.20
Total number of SHGs Credit Linked During the Current FY	663	1159
Amount (in cr)	40.85	69.74

a) Review of Government Sponsored Schemes as on 31.03.2025

Sr No	Scheme	Yearly Target	Position as on 31.03.2025			
			Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	28	32	35	3	1
2	PMEGP - KVIB	28	36	23	17	2
3	PMEGP - KVIC	26	18	14	7	3
	PMEGP TOTAL	82	86	72	27	6

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.03.2025

(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	399	33.26	27	2.61	7.85
2	BANK OF BARODA	278	11.48	17	0.55	4.79
3	BANK OF INDIA	452	19.06	33	4.59	24.08
4	BANK OF MAHARASHTRA	119	5.85	25	0.00	0.00
5	CANARA BANK	402	15.21	61	2.70	17.75
6	CENTRAL BANK OF INDIA	93	5.42	6	0.42	7.75
7	INDIAN BANK	8	0.20	2	0.00	0.00
8	INDIAN OVERSEAS BANK	93	4.22	4	0.02	0.47
9	PUNJAB NATIONAL BANK	23	2.02	13	0.99	49.01
10	UNION BANK OF INDIA	786	71.95	61	1.73	2.40
11	UCO BANK	28	1.38	10	0.08	5.80
12	HDFC BANK	977	54.17	11	0.22	0.41
13	ICICI BANK	48	3.02	0	0.00	0.00
14	INDUSIND BANK	60	8.04	2	0.36	4.48
15	KARNATAKA BANK	12	2.43	0	0.00	0.00
16	KOTAK MAHINDRA BANK	2	1.95	0	0.00	0.00
17	IDBI BANK	2	0.11	0	0.00	0.00
18	GOA STATE CO-OP BANK LTD.	213	5.88	730	47.16	802.04
	GRAND TOTAL	3995	245.65	1002	61.43	25.01

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended March 2025 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	13.05.2025
2	Self Help Group	13.05.2025
3	Govt. Sponsored Schemes	13.05.2025
4	Financial Inclusion	13.05.2025

Any other issues with the permission of the chair.

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

