

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

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

**AGENDA & BACKGROUND PAPERS FOR**

**127<sup>th</sup> SLBC MEETING**

**For the Quarter ended September 2024**

**VENUE:** TAJ VIVANTA, PANAJI - GOA  
**DATE:** 29<sup>th</sup> NOVEMBER 2024 | **TIME:** 11.00 am



**संयोजक / Convenor**



**भारतीय स्टेट बैंक  
State Bank of India**

**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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For the Quarter ended  
**September 2024**

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**TAJ VIVANTA,  
Panaji - Goa**

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**Time: 11.00 AM**

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**State Bank of India**

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

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**Confirmation of minutes of the 126<sup>th</sup> SLBC Meeting held on 20.08.2024**

The Minutes of the 126<sup>th</sup> SLBC meeting for the quarter ended June 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 126th SLBC MEETING HELD ON 20<sup>th</sup> August 2024**

The 126th meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 20<sup>th</sup> August 2024 under the Chairmanship of Dr Pramod Sawant, Hon. Chief Minister of Goa. Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa was present for 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 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 Pramod Sawant, Hon. Chief Minister of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa, Shri. Prabhakar Jha, Regional Director, Reserve Bank of India & Shri Sandeep Dharkar, General Manager, 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 **126th SLBC meeting**.

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

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

Banks have achieved the Annual Credit Plan of **Rs 3719.59 crs** which is **47.08%** of the annual target of **Rs 7900.00 crs**. The quarterly target achievement of ACP is **188.33 %**. He congratulated all the member banks for the overall achievement under ACP for the quarter ended **June 2024** at **188.33%**. The comparative performance for the quarter ended **June 2023** was **187.61%**. Under the overall ACP achievement, the MSME sector have shown good performance.

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

The total Priority Sector Advances stands at **Rs 15515.33 crs** as on **June 24** which is **40.23 %** of total advances. The percentage of PSL Advances as on **June 23** was **41.01% and 43.77% as on March 2024**. Although the percentage have slightly reduced over previous quarters, 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 **30.67% in June 2023 to 32.35%** as on **June 2024**. The C.D. ratio for **March 2024** was **32.83 %**. He urged all the member Banks to focus on credit disbursement so that the performance in CD ratio improves in the coming quarters.



The digital penetration of the South Goa District stands at **99.87%** in Savings Bank accounts and **99.45%** in Current accounts. He urged the remaining 3 banks to complete 100% digitisation of the South Goa district at the earliest to declare Goa as a digital state.

The performance under the Social Security Schemes of PMJJBY and PMSBY have shown a slight decline compared to March Quarter for which he requested all the member Banks to make up the shortfall in the current quarter. The number of zero balance accounts in PMJDY have slightly increased from **21,423** in March 2024 to **21,777** as on June 2024. Banks to make efforts to fund these accounts wherever feasible. **72.60%** of the accounts opened under PMJDY are seeded with Aadhar.

The Financial Literacy Centres (FLCs) of Banks have conducted **155 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 **907 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 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 **27 applications** pending under the PMEGP scheme with various Banks. Banks to dispose off these applications immediately. LDMs to follow up with the respective Banks for quick disposal of these applications. Applications received under Government sponsored schemes should be immediately dealt with in a timeline of 45 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 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 0.18 crs (1.64% 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 GOI:

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. Social security schemes of the GOI like PMJJBY, PMSBY, APY.



3. 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 Dr Pramod Sawant, Hon. Chief Minister of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa and all the participants present on the dais and off the dais.

1. He said on review of the data for the quarter ended June 2024, it is observed that overall performance of the banks in the State of Goa has been excellent. He congratulated all the Banks for achieving the ACP targets. Against a target of Rs 1975 crs, the banks have shown exemplary performance by achieving 188% of the target and disbursed credit of Rs 3719 crs for priority sectors. Overall target of 40% under Priority Sector Lending has also been achieved.
2. Credit disbursed to Self Help Groups is increased by approximately 50% in comparison with the last quarter.
3. RBI had conducted meeting of Empowered Committee on MSME. It was noted that amount sanctioned to MSMEs is increased by 26.68% on year on year basis.
4. Rural Branches of various banks have conducted 907 camps in different villages for the awareness of Social security schemes imparting Financial literacy and prevention of digital frauds.
5. Digitisation of all bank accounts is in the process. The achievement of banks is 99.99% in Savings accounts and 99.94% in current accounts. He requested the three banks to cover the remaining 165 savings accounts and 31 current accounts which will enable to declare the state of Goa as completely digitised.

With these few words, he concluded his speech.

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

Shri Sandeep Dharkar welcomed Dr Pramod Sawant, Hon. Chief Minister of Goa, Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa and all the participants present on the dais and other dignitaries.

- At the outset, he congratulated all bankers for achieving 47% ACP targets set for the year 2024-25 at the end of first quarter of the FY itself.
- Over achieving of ACP targets in first quarter itself indicates that there is much credit potential available which needs to be considered while finalising the ACP.
- Financing to Fisheries and Aquaculture is a promising and potential area for the State of Goa. Banks may consider financing working capital requirement of fishermen as well as utilising Pradhan Mantri Matsya Sampada Yojana.
- Banks are requested to continue financing Term loans and Agriculture Infrastructure sector. NABARD has come out with a Special Refinance Scheme for RRBs and Cooperative Banks, on Roof Top Solar where Housing



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.





**Dr. Pramod Sawant, Hon. Chief Minister of Goa**

Dr. Sawant extended his greetings to all the Banks and Government Departments at the 126<sup>th</sup> SLBC meeting and focused on the following key areas:

1. He informed that the SLBC platform plays a crucial role in the **economic development** of the state as it brings together the financial institutions that are driving growth, inclusivity and prosperity.
2. He acknowledged the efforts of the banking community in achieving the targets set in the **Annual Credit Plan** for Goa and informed the bankers that demand for credit in various sectors of the economy is growing for which the banks need to be prepared for lending. He urged all the banks to ensure that credit reaches the intended beneficiaries and particularly to sectors that drive economic growth and job creation.
3. The state of Goa is well positioned to expand its global footprint for which banks must give focus in improving **export credit**. The banks must design tailor made financial products to support the exporters, particularly in the SME sector. This will boost the state's export capabilities, diversify our economy and create more jobs for the youth.
4. **Education** is the cornerstone of a developed society. The Government of Goa is committed to providing quality education for which he requested the Banking community to expand the availability of educational loans so that no student is deprived of the opportunity to achieve their academic and professional aspirations due to lack of funds. The support of the banks will be a significant investment in the future of Goa.
5. He encouraged the banking sector to actively participate in financing for the development of **public infrastructure** either through direct lending or innovative financial instruments. The involvement of banks will not only yield returns but also contribute to overall progress of the state.
6. He urged the banks to work towards **100% digitisation** in Goa which is a necessity. The Government of Goa has been promoting various digital initiatives and urged the banks to work towards this goal with urgency ensuring digital literacy and access alongside technological advancements.
7. A healthy **credit deposit ratio (CDR)** is indicative of a robust banking sector. Although the Goa's CDR has shown improvement, there is still room for growth. He asked the banks to identify sectors with high growth potential and extend credit proactively, particularly in agriculture, MSMEs, and tourism. This will give a boost to the economic activity and also ensure that the benefits of development are widely shared.
8. The Government of Goa ensures that the benefits of various **social security schemes** of the State/Central Government reach every eligible citizen for which the banking sector must play an important role. Schemes like PMJJBY, PM-Surya Ghar Yojana, and the recently launched PM-Vishwakarma Yojana are crucial for providing financial security and empowerment to our citizens and requested for active participation from all the banks for maximum enrolments and ensuring that these schemes reach the last mile.
9. As we look towards the future, we are guided by Prime Minister Narendra Modi's vision of "**Viksit Bharat 2047**" – a fully developed and self-reliant India



by our centenary of independence for which the banking sector will have a bigger role. As a backbone of the economy, present actions will determine the trajectory of our state's and our nation's development.

10. He urged all banks to work collaboratively with the Government of Goa to create a banking ecosystem that is inclusive, innovative, and aligned with the broader goals of national development. Together, we can make "Viksit Bharat 2047" a reality and extended his gratitude to all the banks present for continued support and dedication to the development of Goa and together we will achieve new milestones in our journey towards a prosperous, developed and Swayampurna Goa.

With these few words, he concluded his speech

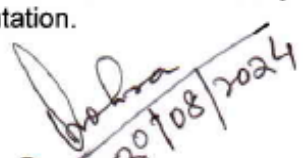
**Shri. Carlos Rodrigues, AGM SLBC then piloted the discussion on the agenda. Few observations/directions during presentation:**

- Hon. Chief Minister expressed his concern over return of PMEGP applications of KVIC, KVIB 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. Financial literacy is required to avoid frauds and especially digital frauds as many frauds are happening these days.
- Dr. V. Candavelou, Principal Secretary (Finance) Govt. of Goa informed the 3 remaining banks to achieve 100% digitisation of South Goa district by 31.08.24. He instructed that the ACP target needs to be revised as per the PLP of NABARD and advise the banks accordingly. He advised the sponsoring agencies to source quality proposals under PMEGP scheme to improve the sanctions and reduce the rejections.
- Shri Vijendra Singh, Dy Director KVIC informed that 19 PMEGP applications involving margin money have been sanctioned against a target of 82. He further informed that no hard copy is required as the PMEGP scheme is 100% digitalised and requested all the banks to clear all the pending applications on PMEGP portal on priority. He requested the bankers to share successful entrepreneurs for covering such units in the documentary to be prepared. In response to the margin money subsidy claims, the matter will be taken up with KVIC HQ Mumbai.

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: 20.08.2024.



  
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	Digitalisation of South Goa District	Ensure 100% digitisation of South Goa by 31st August 2024.	All Banks/LDM South Goa
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries/Dairy departments to be updated by the Banks.	All Banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved.	All Banks/LDMs
7	RBI requested to reduce the frequency of DLRC meetings from quarterly to half yearly.	To seek the view of the concerned MPs before taking it up in the SLBC meeting. LDM South Goa have informed that the Hon. MP has not agreed for reduction of frequency of the meetings. The DCC/DLRC meetings will continue to be conducted on quarterly basis.	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 40.23 % as on 30.09.2024.
2.	Digitisation of South Goa District	All Banks/ LDM South Goa	100% Digitisation of South Goa District has been achieved during the quarter.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is an increase in Zero Balance A/c's from 21777 as on 30.06.2024 to 24,115 as on 30.09.2024.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 657 proposals.
6.	Financial Literacy Camps	All Banks/ LDMs	Banks have conducted 119 Camps against the target of 84 Camps for the quarter ended September 2024
7.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	All the 4 villages have been covered by appointing CSPs as directed by DFS.

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

**a) Banking Scenario of the State**

There are total 795 Bank Branches in the state catering to 15 lacs plus population. Out of which, 493 are in semi urban areas and 302 in rural villages.

Banking network as on 30.09.2024 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	108	113	98	131	206	244
Private Sector Banks	17	33	77	31	68	64	145
Co-operative Banks	13	15	50	16	41	31	91
Small Finance Banks	5	0	7	1	6	1	13
Total		156	247	146	246	302	493
<b>Grand Total</b>	<b>47</b>	<b>403</b>		<b>392</b>		<b>795</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 30.09.2024

SR. No.	Name of the Bank	As on September 2024
1	STATE BANK OF INDIA	15
2	BANK OF BARODA	17
3	BANK OF INDIA	13
4	UNION BANK OF INDIA	20
5	CANARA BANK	2
	<b>GRAND TOTAL</b>	<b>67</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 September 2024 is given below:

FLC CAMPS held by FL Centres during the quarter September 2024					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	8	34	42
2	SBI SOUTH DISTRICT	21	12	12	24
3	GOA STATE CO-OPERATIVE BANK	21	9	14	23
4	UNION BANK OF INDIA	21	9	21	30
		<b>84</b>	<b>38</b>	<b>81</b>	<b>119</b>

Rural Branches of various Banks have conducted 916 camps (468 camps in North Goa and 448 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 September 2024 quarter is Rs 171.74 cr. There is an increase of Rs 3.06 cr as compared to June 2024 quarter. The Zero Balance Accounts have increased from 21777 from June 2024 to 24115 as on September 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.

	June 2024	September 2024
No. of Accounts (No.)	2,05,541	2,09,014
Deposits (in cr.)	168.68	171.74
Zero Balance Accounts (No.)	21,777	24,115

**PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

**AS ON 30.09.2024**

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	35955	0	20131	15824	35955	208754824.70	7118	20725	25169
2	Canara Bank	47153	0	28230	18923	47153	503900364.6	5478	34334	41994
3	Punjab National Bank	9124	0	6646	2478	9124	35497164.7	2255	4002	5749
4	HDFC Bank Ltd	1954	2497	1187	3264	4451	29813493.95	1497	4451	2877
5	Bank of Maharashtra	6030	0	3324	2706	6030	32830455	1246	4913	5846
6	Central Bank of India	10694	0	4929	5765	10694	48041024.03	921	5981	9401
7	State Bank of India	4772	5877	5345	5304	10649	64072706.77	751	9056	9520
8	Bank of Baroda	19807	0	10460	9347	19807	217401824.8	697	15665	15720
9	Bank of India	19423	0	10175	9248	19423	213120619.8	598	18534	17185
10	Indian Bank	3484	0	1926	1558	3484	18031632.75	503	3357	2279
11	IDBI Bank Ltd.	238	2906	1920	1224	3144	11520567.18	432	2089	2275
12	UCO Bank	1472	2110	1817	1765	3582	28891184.45	272	1712	2235
13	Indian Overseas Bank	8613	21602	18190	12025	30215	291265873.9	224	20095	10307
14	ICICI Bank Ltd	61	171	159	73	232	1510809.45	179	232	66
15	Kotak Mahindra Bank	270	0	212	58	270	135456.78	151	69	240
16	Federal Bank Ltd	669	0	331	338	669	6480718.3	134	173	477
17	Punjab & Sind Bank	625	0	250	375	625	898316	109	407	575
18	South Indian Bank Ltd	0	91	45	46	91	216223.24	36	75	79
19	Axis Bank Ltd	228	344	421	151	572	2957101	17	274	424
20	RBL Bank Ltd	438	0	0	438	438	698344.67	17	438	296
21	IndusInd Bank Ltd	271	480	438	313	751	2208858.68	12	149	598
22	Yes Bank Ltd	0	48	37	11	48	237174.19	6	48	28
23	Jammu & Kashmir Bank	21	0	9	12	21	5450	3	20	15
24	Karur Vysya Bank	3	0	2	1	3	1986	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>172888</b>	<b>36126</b>	<b>116922</b>	<b>92092</b>	<b>209014</b>	<b>1717481150</b>	<b>24115</b>	<b>146862</b>	<b>153406</b>

➤ Percentage of Aadhar seeded Accounts: 73.39%

➤ (Source: NSDL Site)

**f) Social Security Schemes**

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 30.09.2024**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	70766	188771
2	BANK OF BARODA	24273	73220
3	BANK OF INDIA	51944	147934
4	BANK OF MAHARASHTRA	8681	23713
5	CANARA BANK	30797	88018
6	CENTRAL BANK OF INDIA	16156	53630
7	INDIAN BANK	3228	6629
8	INDIAN OVERSEAS BANK	5459	15464
9	PUNJAB NATIONAL BANK	4003	21196
10	PUNJAB AND SIND BANK	694	1853
11	UNION BANK OF INDIA	64171	177298
12	UCO BANK	2192	4417
	<b>SUB TOTAL</b>	<b>282364</b>	<b>802143</b>
13	AXIS BANK	1446	3743
14	CSB BANK LIMITED	18	174
15	DCB BANK	41	67
16	FEDERAL BANK	19	34
17	HDFC BANK	11037	23664
18	ICICI BANK	33	4924
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	2688	4983
26	IDFC FIRST BANK	19	5
	<b>SUB TOTAL</b>	<b>18768</b>	<b>44284</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.	7669	20002
32	GOA URBAN CO-OP BANK LTD.	596	2989
33	NKGSB CO-OP BANK LTD.	110	57780
34	WOMEN CO-OP BANK LTD.	0	144
	<b>SUB TOTAL</b>	<b>8627</b>	<b>83115</b>
35	AU SMALL FIN.BANK	202	307
36	UNITY SMALL FINANCE BANK	108	0
	<b>SUB TOTAL</b>	<b>310</b>	<b>307</b>
	<b>GRAND TOTAL (SEPTEMBER 2024)</b>	<b>310069</b>	<b>929849</b>
	<b>Position as on JUNE 2024</b>	<b>299618</b>	<b>899113</b>



**ATAL PENSION YOJANA (APY)  
PERFORMANCE AS ON 30.09.2024**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement as on 30.09.2024	Cumulative APY
1	UNION BANK OF INDIA	6210	2508	40	20071
2	CANARA BANK	6570	1028	16	32997
3	CENTRAL BANK OF INDIA	2700	881	33	13762
4	BANK OF INDIA	4500	665	15	11557
5	INDIAN OVERSEAS BANK	2250	344	15	5963
6	HDFC BANK LTD	4830	264	5	5732
7	STATE BANK OF INDIA	8280	241	3	7789
8	SOUTH INDIAN BANK	175	204	117	400
9	BANK OF MAHARASHTRA	1710	163	10	2663
10	INDIAN BANK	720	147	20	1845
11	BANK OF BARODA	4680	128	3	5440
12	PUNJAB AND SIND BANK	180	104	58	524
13	THE FEDERAL BANK LTD	210	86	41	227
14	KARNATAKA BANK LIMITED	245	68	28	1136
15	PUNJAB NATIONAL BANK	1260	52	4	4210
16	AU SMALL FINANCE BANK LIMITED	130	32	25	141
17	IDBI BANK LTD	700	30	4	604
18	UCO BANK	900	8	1	1199
19	KOTAK MAHINDRA BANK	245	7	3	84
20	YES BANK LIMITED	280	6	2	44
21	AXIS BANK LTD	1260	4	0	3516
22	INDUSIND BANK LIMITED	140	4	3	17
23	ICICI BANK LIMITED	2240	2	0	387
24	THE CATHOLIC SYRIAN BANK LIMITED	105	1	1	17
25	DCB BANK LIMITED	140	0	0	8
26	RBL BANK LIMITED	280	0	0	160
27	THE GOA STATE CO-OP BANK LTD	1180	0	0	0
28	THE KARUR VYSYA BANK LTD	35	0	0	17
29	THE JAMMU AND KASHMIR BANK LTD	35	0	0	20
30	BANDHAN BANK LIMITED	70	0	0	13
31	IDFC FIRST BANK LIMITED	35	0	0	0
32	UJJIVAN SMALL FINANCE BANK LIMITED	130	0	0	0
	<b>GRAND TOTAL</b>	<b>52425</b>	<b>6977</b>	<b>13%</b>	<b>1,20,543</b>

(Source: NSDL Site)

**a) Review of Performance under ACP**

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

**(Rs. In crores)**

Activity	ACP Target (for 2023- 24)	Achievement under ACP upto 30.09.23	% Achievement 30.09.23	ACP Target (for 2024- 25)	Achievement under ACP upto 30.09.24	% Achievement 30.09.24
Crop loans	450.10	454.21	100.91	813.58	436.57	53.66
Agri Term loans	550.00	280.33	50.97	610.99	330.16	54.04
<b>Sub Total AGRI</b>	<b>1000.10</b>	<b>734.54</b>	<b>73.45</b>	<b>1424.57</b>	<b>766.73</b>	<b>53.82</b>
Agri Infrastructure	35.00	10.02	28.63	30.00	13.28	44.27
Ancillary Activities	180.00	208.96	116.09	424.00	250.29	59.03
<b>Credit Potential for Agriculture</b>	<b>1215.10</b>	<b>953.52</b>	<b>78.47</b>	<b>1878.57</b>	<b>1030.30</b>	<b>54.84</b>
MSME	4310.00	3843.03	89.17	6530.42	4505.25	68.99
Export Credit	35.00	3.23	9.23	10.00	0.70	7.00
Education	120.00	15.73	13.11	80.01	17.88	22.35
Housing	503.90	203.57	40.40	364.00	166.35	45.70
Social Infrastructure	15.00	1.35	9.00	11.00	1.12	10.18
Renewable Energy	3.00	1.43	47.67	18.00	2.92	16.22
Others	198.00	63.77	32.21	104.00	53.94	51.87
<b>TOTAL</b>	<b>6400.00</b>	<b>5085.06</b>	<b>79.45</b>	<b>8996.00</b>	<b>5778.46</b>	<b>64.23</b>

The comparative position of Annual Credit Plan for the Quarter ended September 23 and September 24  
**(Half Yearly Targets)** **(Rs. In crores)**

Activity	ACP Target (for 2023- 24)	Achievement under ACP upto 30.09.23	% Achievement 30.09.23	ACP Target (for 2024- 25)	Achievement under ACP upto 30.09.24	% Achievement 30.09.24
Crop loans	225.05	454.21	201.83	406.79	436.57	107.32
Agri Term loans	275	280.33	101.94	305.50	330.16	108.07
<b>Sub Total AGRI</b>	<b>500.05</b>	<b>734.54</b>	<b>146.89</b>	<b>712.29</b>	<b>766.73</b>	<b>107.64</b>
Agri Infrastructure	17.5	10.02	57.26	15.00	13.28	88.53
Ancillary Activities	90	208.96	232.18	212.00	250.29	118.06
<b>Credit Potential for Agriculture</b>	<b>607.55</b>	<b>953.52</b>	<b>156.95</b>	<b>939.29</b>	<b>1030.30</b>	<b>109.69</b>
MSME	2155	3843.03	178.33	3265.21	4505.25	137.98
Export Credit	17.5	3.23	18.46	5.00	0.70	14.00
Education	60	15.73	26.22	40.01	17.88	44.69
Housing	251.95	203.57	80.8	182.00	166.35	91.40
Social Infrastructure	7.5	1.35	18	5.50	1.12	20.36
Renewable Energy	1.5	1.43	95.33	9.00	2.92	32.44
Others	99	63.77	64.41	52.00	53.94	103.73
<b>TOTAL</b>	<b>3200</b>	<b>5085.06</b>	<b>158.9</b>	<b>4498.00</b>	<b>5778.46</b>	<b>128.47</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	40.56	58.95	122.00	11.10	9.10	190.80	51.66	27.08
2	BANK OF BARODA	23.00	3.71	16.13	34.00	16.25	47.79	57.00	19.96	35.02
3	BANK OF INDIA	14.40	0.72	5.00	148.97	72.59	48.73	163.37	73.31	44.87
4	BANK OF MAHRASHTRA	10.00	3.55	35.50	9.00	17.34	192.67	19.00	20.89	109.95
5	CANARA BANK	209.41	134.47	64.21	32.40	1.88	5.80	241.81	136.35	56.39
6	CENTRAL BANK OF INDIA	25.80	17.15	66.47	35.62	36.09	101.32	61.42	53.24	86.68
7	INDIAN BANK	3.80	1.50	39.47	2.00	0.00	0.00	5.80	1.50	25.86
8	INDIAN OVERSEAS BANK	9.40	33.55	356.91	10.00	1.32	13.20	19.40	34.87	179.74
9	PUNJAB NATIONAL BANK	5.60	0.95	16.96	5.00	0.20	4.00	10.60	1.15	10.85
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	15.82	52.04	38.00	57.51	151.34	68.40	73.33	107.21
12	UCO BANK	5.60	0.35	6.25	4.00	2.74	68.50	9.60	3.09	32.19
	<b>SUB TOTAL</b>	<b>406.21</b>	<b>252.33</b>	<b>62.12</b>	<b>440.99</b>	<b>217.02</b>	<b>49.21</b>	<b>847.20</b>	<b>469.35</b>	<b>55.40</b>
13	AXIS BANK	5.00	1.44	28.80	2.00	8.96	448.00	7.00	10.40	148.57
14	BANDHAN BANK	0.00	0.00	0.00	1.00	0.10	10.00	1.00	0.10	10.00
15	CSB BANK LIMITED	4.00	0.00	0.00	9.50	23.06	242.74	13.50	23.06	170.81
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	135.05	63.02	0.20	0.00	0.00	214.50	135.05	62.96
18	HDFC BANK	20.00	0.02	0.10	37.00	25.55	69.05	57.00	25.57	44.86
19	ICICI BANK	16.80	0.00	0.00	30.50	28.65	93.93	47.30	28.65	60.57
20	INDUSIND BANK	2.00	0.00	0.00	2.00	5.68	284.00	4.00	5.68	142.00
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	38.00	5.19	13.66	6.00	9.38	156.33	44.00	14.57	33.11
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	0.12	1.76	8.00	0.60	7.50	14.80	0.72	4.86
26	SOUTH INDIAN BANK	25.47	31.64	124.22	2.00	0.00	0.00	27.47	31.64	115.18
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	1.96	32.67	5.00	0.07	1.40	11.00	2.03	18.45
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.51	0.00	0.00	0.51	0.00
	<b>SUB TOTAL</b>	<b>341.37</b>	<b>175.42</b>	<b>51.39</b>	<b>109.40</b>	<b>103.08</b>	<b>94.22</b>	<b>450.77</b>	<b>278.50</b>	<b>61.78</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	8.82	16.83	45.00	9.56	21.24	97.40	18.38	18.87
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>8.82</b>	<b>13.36</b>	<b>60.60</b>	<b>10.06</b>	<b>16.60</b>	<b>126.60</b>	<b>18.88</b>	<b>14.91</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>436.57</b>	<b>53.66</b>	<b>610.99</b>	<b>330.16</b>	<b>54.04</b>	<b>1424.57</b>	<b>766.73</b>	<b>53.82</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	2.37	9.67	218.90	54.03	24.68
2	BANK OF BARODA	2.10	0.68	32.38	27.00	3.22	11.93	86.10	23.86	27.71
3	BANK OF INDIA	2.10	0.00	0.00	39.40	9.46	24.01	204.87	82.77	40.40
4	BANK OF MAHRASHTRA	0.50	11.40	2280.00	43.40	15.85	36.52	62.90	48.14	76.53
5	CANARA BANK	2.50	0.00	0.00	35.40	6.52	18.42	279.71	142.87	51.08
6	CENTRAL BANK OF INDIA	1.80	0.34	18.89	54.40	98.11	180.35	117.62	151.69	128.97
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.00	0.00	7.10	1.50	21.13
8	INDIAN OVERSEAS BANK	0.40	0.00	0.00	3.40	0.77	22.65	23.20	35.64	153.62
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	2.40	0.11	4.58	13.30	1.26	9.47
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	0.59	23.60	74.50	76.24	102.34	145.40	150.16	103.27
12	UCO BANK	0.20	0.00	0.00	2.40	0.01	0.42	12.20	3.10	25.41
	<b>SUB TOTAL</b>	<b>16.10</b>	<b>13.01</b>	<b>80.81</b>	<b>308.00</b>	<b>212.66</b>	<b>69.05</b>	<b>1171.30</b>	<b>695.02</b>	<b>59.34</b>
13	AXIS BANK	0.06	0.00	0.00	3.00	0.61	20.33	10.06	11.01	109.44
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.16	8.00	4.00	0.26	6.50
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.03	0.00	13.50	23.09	171.04
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	136.69	62.26
18	HDFC BANK	3.70	0.00	0.00	60.00	16.95	28.25	120.70	42.52	35.23
19	ICICI BANK	1.88	0.00	0.00	10.00	13.25	132.50	59.18	41.90	70.80
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	7.30	5.68	77.81
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	0.09	2.25	48.40	14.66	30.29
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	0.00	0.00	6.46	0.52	8.05
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	20.64	0.72	3.49
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	3.33	166.50	29.59	34.97	118.18
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	1.66	166.00	12.20	3.69	30.25
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51	0.00
	<b>SUB TOTAL</b>	<b>10.00</b>	<b>0.09</b>	<b>0.90</b>	<b>106.00</b>	<b>37.63</b>	<b>35.50</b>	<b>566.77</b>	<b>316.22</b>	<b>55.79</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	0.16	5.33	6.80	0.00	0.00	107.20	18.54	17.29
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 PARIK 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>0.18</b>	<b>4.62</b>	<b>10.00</b>	<b>0.00</b>	<b>0.00</b>	<b>140.50</b>	<b>19.06</b>	<b>13.57</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>13.28</b>	<b>44.27</b>	<b>424.00</b>	<b>250.29</b>	<b>59.03</b>	<b>1878.57</b>	<b>1030.30</b>	<b>54.84</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	567.82	86.37	2.00	0.70	35.00	19.00	8.99	47.32
2	BANK OF BARODA	419.00	203.31	48.52	1.00	0.00	0.00	5.60	0.51	9.11
3	BANK OF INDIA	408.00	237.16	58.13	1.00	0.00	0.00	4.65	0.33	7.10
4	BANK OF MAHRASHTRA	444.00	186.88	42.09	0.00	0.00	0.00	2.00	1.08	54.00
5	CANARA BANK	774.00	258.38	33.38	3.00	0.00	0.00	8.00	1.66	20.75
6	CENTRAL BANK OF INDIA	154.00	136.65	88.73	0.00	0.00	0.00	2.50	0.78	31.20
7	INDIAN BANK	48.00	9.19	19.15	0.00	0.00	0.00	2.00	0.00	0.00
8	INDIAN OVERSEAS BANK	144.00	49.75	34.55	0.00	0.00	0.00	2.50	0.77	30.80
9	PUNJAB NATIONAL BANK	218.00	166.67	76.45	2.00	0.00	0.00	2.25	0.22	9.78
10	PUNJAB AND SIND BANK	2.00	0.41	20.50	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	721.00	513.42	71.21	1.00	0.00	0.00	6.75	2.45	36.30
12	UCO BANK	38.00	16.62	43.74	0.00	0.00	0.00	1.75	0.13	7.43
	<b>SUB TOTAL</b>	<b>4027.42</b>	<b>2346.26</b>	<b>58.26</b>	<b>10.00</b>	<b>0.70</b>	<b>7.00</b>	<b>58.00</b>	<b>16.92</b>	<b>29.17</b>
13	AXIS BANK	208.00	184.81	88.85	0.00	0.00	0.00	1.85	0.28	15.14
14	BANDHAN BANK	9.00	1.05	11.67	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	68.48	87.79	0.00	0.00	0.00	0.63	0.00	0.00
18	HDFC BANK	487.00	634.83	130.36	0.00	0.00	0.00	3.00	0.05	1.67
19	ICICI BANK	379.00	418.50	110.42	0.00	0.00	0.00	2.00	0.02	1.00
20	INDUSIND BANK	151.00	59.22	39.22	0.00	0.00	0.00	0.90	0.00	0.00
21	J & K BANK	2.00	5.43	271.50	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	92.00	40.24	43.74	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	125.44	171.84	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	87.74	230.89	0.00	0.00	0.00	0.60	0.00	0.00
27	YES BANK	302.00	184.71	61.16	0.00	0.00	0.00	0.93	0.00	0.00
28	IDBI BANK	169.00	32.07	18.98	0.00	0.00	0.00	0.50	0.19	38.00
29	IDFC FIRST BANK	0.00	15.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>2052.00</b>	<b>1858.69</b>	<b>90.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>15.01</b>	<b>0.59</b>	<b>3.93</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	6.06	12.00	0.00	0.00	0.00	0.60	0.04	6.67
32	CITIZEN CO-OP BANK LTD,	58.50	2.84	4.85	0.00	0.00	0.00	0.85	0.05	5.88
33	CITIZEN CREDIT CO-OPERATIVE BANK	13.00	3.50	26.92	0.00	0.00	0.00	0.25	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	118.00	9.73	8.25	0.00	0.00	0.00	1.50	0.06	4.00
35	GOA URBAN CO-OP BANK LTD.	96.00	105.36	109.75	0.00	0.00	0.00	1.85	0.01	0.54
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	146.55	732.75	0.00	0.00	0.00	0.25	0.21	84.00
42	WOMEN CO-OP BANK LTD.	0.00	1.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>442.00</b>	<b>275.97</b>	<b>62.44</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6.70</b>	<b>0.37</b>	<b>5.52</b>
43	AU SMALL FINANCE BANK LTD.	3.00	22.77	759.00	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>24.33</b>	<b>270.33</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>4505.25</b>	<b>68.99</b>	<b>10.00</b>	<b>0.70</b>	<b>7.00</b>	<b>80.01</b>	<b>17.88</b>	<b>22.35</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	8.92	22.87	1.00	0.75	75.00	1.14	0.45	39.47
2	BANK OF BARODA	26.50	0.15	0.57	1.00	0.00	0.00	1.06	0.07	6.60
3	BANK OF INDIA	26.40	0.83	3.14	1.00	0.00	0.00	1.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.00	1.13	10.27	1.00	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	33.00	6.76	20.48	1.00	0.00	0.00	1.11	0.00	0.00
6	CENTRAL BANK OF INDIA	14.00	4.38	31.29	1.00	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	6.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	15.00	11.01	73.40	0.00	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	10.60	1.92	18.11	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	2.59	9.59	1.00	0.09	9.00	1.10	0.00	0.00
12	UCO BANK	5.20	2.21	42.50	0.00	0.00	0.00	0.04	0.00	0.00
	<b>SUB TOTAL</b>	<b>214.70</b>	<b>39.90</b>	<b>18.58</b>	<b>8.00</b>	<b>0.84</b>	<b>10.50</b>	<b>5.77</b>	<b>0.52</b>	<b>9.01</b>
13	AXIS BANK	10.50	0.50	4.76	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.06	1.51	2516.67	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	37.23	2190.00	0.00	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	3.10	0.27	8.71	0.00	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	30.50	7.02	23.02	1.00	0.00	0.00	0.12	0.60	500.00
19	ICICI BANK	16.30	1.18	7.24	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	1.80	16.30
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	1.14	15.41	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	0.00	0.00	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	1.38	11.69	1.00	0.28	28.00	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>50.78</b>	<b>51.11</b>	<b>3.00</b>	<b>0.28</b>	<b>9.33</b>	<b>11.70</b>	<b>2.40</b>	<b>20.51</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	21.22	213.91	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	0.19	14.84	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	5.90	12.16	206.10	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	18.00	11.46	63.67	0.00	0.00	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	20.44	1858.18	0.00	0.00	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	1.00	3.84	384.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>46.25</b>	<b>74.55</b>	<b>161.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.53</b>	<b>0.00</b>	<b>0.00</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>166.35</b>	<b>45.70</b>	<b>11.00</b>	<b>1.12</b>	<b>10.18</b>	<b>18.00</b>	<b>2.92</b>	<b>16.22</b>

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	642.16	67.83
2	BANK OF BARODA	4.00	0.00	0.00	544.26	227.90	41.87
3	BANK OF INDIA	34.00	0.00	0.00	680.98	321.09	47.15
4	BANK OF MAHRASHTRA	12.00	9.50	79.17	532.94	246.73	46.30
5	CANARA BANK	12.00	0.00	0.00	1111.82	409.67	36.85
6	CENTRAL BANK OF INDIA	3.00	0.00	0.00	292.18	293.50	100.45
7	INDIAN BANK	1.00	0.00	0.00	64.14	10.69	16.67
8	INDIAN OVERSEAS BANK	1.00	0.31	31.00	185.74	97.48	52.48
9	PUNJAB NATIONAL BANK	1.00	0.03	3.00	248.23	170.10	68.53
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	0.41	10.25
11	UNION BANK OF INDIA	8.30	0.00	0.00	911.55	668.71	73.36
12	UCO BANK	4.00	9.90	247.50	61.19	31.96	52.23
	<b>SUB TOTAL</b>	<b>88.60</b>	<b>20.24</b>	<b>22.84</b>	<b>5583.79</b>	<b>3120.40</b>	<b>55.88</b>
13	AXIS BANK	1.30	1.10	84.62	231.75	197.70	85.31
14	BANDHAN BANK	0.00	7.82	0.00	13.15	10.64	80.91
15	CSB BANK LIMITED	0.00	0.01	0.00	23.06	23.10	100.17
16	DCB BANK	0.30	0.00	0.00	25.83	37.47	145.06
17	FEDERAL BANK	0.00	0.00	0.00	301.31	205.44	68.18
18	HDFC BANK	2.00	0.01	0.50	644.32	685.03	106.32
19	ICICI BANK	2.60	0.00	0.00	460.18	461.60	100.31
20	INDUSIND BANK	0.00	0.00	0.00	173.69	66.70	38.40
21	J & K BANK	0.00	0.00	0.00	3.00	5.65	188.33
22	KARNATAKA BANK	0.30	0.03	10.00	149.99	56.10	37.40
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	126.29	149.21
25	RBL BANK	1.00	2.15	215.00	60.81	2.87	4.72
26	SOUTH INDIAN BANK	0.30	0.01	3.33	70.28	122.72	174.62
27	YES BANK	2.00	0.00	0.00	318.18	184.71	58.05
28	IDBI BANK	1.00	0.00	0.00	195.54	37.61	19.23
29	IDFC FIRST BANK	0.00	0.00	0.00	1.20	16.46	1371.67
	<b>SUB TOTAL</b>	<b>11.10</b>	<b>11.13</b>	<b>100.27</b>	<b>2758.93</b>	<b>2240.09</b>	<b>81.19</b>
30	APNA SAHAKARI BANK LTD.	0.00	0.46	0.00	3.09	0.46	14.89
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	63.06	27.34	43.36
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	69.21	2.89	4.18
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.12	0.00	15.59	3.81	24.44
34	GOA STATE CO-OP BANK LTD.	3.00	6.58	219.33	235.70	47.07	19.97
35	GOA URBAN CO-OP BANK LTD.	0.30	0.00	0.00	127.52	116.83	91.62
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	13.88	0.00	21.39	181.58	848.90
42	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	2.00	5.44	272.00
	<b>SUB TOTAL</b>	<b>4.30</b>	<b>21.45</b>	<b>498.84</b>	<b>640.28</b>	<b>391.40</b>	<b>61.13</b>
43	AU SMALL FINANCE BANK LTD.	0.00	0.09	0.00	3.31	22.86	690.63
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>1.12</b>	<b>0.00</b>	<b>13.00</b>	<b>26.57</b>	<b>204.38</b>
	<b>GRAND TOTAL</b>	<b>104.00</b>	<b>53.94</b>	<b>51.87</b>	<b>8996.00</b>	<b>5778.46</b>	<b>64.23</b>

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

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2023, 31.03.2024, 30.06.2024 and 30.09.2024 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	30.09.2023	31.03.2024	30.06.2024	30.09.2024
I	Total Deposits	N.A.	112130.49	117502	118480	121361
ii	Total Advances	N.A.	35729.39	38571	38331	39361
iii	C.D. Ratio	N.A.	31.86	32.83%	32.35%	32.66%
iv	Total PSA Outstanding	N.A.	14234.12	14538.87	15515.33	15515.75
	%age of PSA to Total Advances	40%	42.86%	43.77%	40.23%	40.23%
V	DIR Advances	N.A.	0.81	0.66	0.61	0.72
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.01
Vi	Weaker Section Advances	N.A.	2234.92	2486.91	2374.99	2518.51
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.26%	6.45%	6.20%	6.35%
vii	SC/ST Advances	N.A.	170.34	184.48	184.83	203.36
	%age of SC/ST* Adv. To Total Advances	5%	0.47%	0.48%	0.48%	0.51%
viii	Advances to Women	N.A.	5723.38	5933.12	6408.36	6693.28
	%age of Adv. to Women to Total Adv.	10%	16.02%	15.38%	16.72%	16.89%

\* 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 30.09.2024:

<b>SR.</b>	<b>Name of Bank</b>	<b>Deposits Total</b>	<b>Advances Total</b>	<b>CD Ratio</b>
1	BANK OF MAHARASHTRA	1828.77	1497.91	81.91
2	PUNJAB NATIONAL BANK	1730.96	1126.62	65.09
3	GOA STATE CO-OP BANK LTD.	2370.3	1160.32	48.95
4	ICICI BANK	5410.98	2395.3	44.27
5	STATE BANK OF INDIA	26013.33	9960.24	38.28

**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2024**

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	26013.33	9960.24	38.28
2	BANK OF BARODA	48	9225.14	1859.7	20.16
3	BANK OF INDIA	52	11324.68	2181.06	19.26
4	BANK OF MAHRASHTRA	23	1828.77	1497.91	81.91
5	CANARA BANK	73	12685.18	2852.56	22.49
6	CENTRAL BANK OF INDIA	30	3402.54	1046.87	30.77
7	INDIAN BANK	8	954.48	128.82	13.5
8	INDIAN OVERSEAS BANK	25	2626.98	782.83	29.8
9	PUNJAB NATIONAL BANK	19	1730.96	1126.62	65.09
10	PUNJAB AND SIND BANK	2	50.35	36.11	71.72
11	UNION BANK OF INDIA	69	11510.46	2252.99	19.57
12	UCO BANK	10	612.45	210.1	34.3
	<b>SUB TOTAL</b>	<b>450</b>	<b>81965.32</b>	<b>23935.81</b>	<b>29.20</b>
13	AXIS BANK	21	3321.38	1187.48	35.75
14	BANDHAN BANK	6	143.28	71.81	50.12
15	CSB BANK LIMITED	4	199.97	55.85	27.93
16	DCB BANK	4	486.64	70.46	14.48
17	FEDERAL BANK	6	833.01	512.47	61.52
18	HDFC BANK	67	14519.37	4887.51	33.66
19	ICICI BANK	34	5410.98	2395.3	44.27
20	INDUSIND BANK	16	1449.61	768.5	53.01
21	J & K BANK	1	34.3	31.35	91.4
22	KARNATAKA BANK	7	905.69	364.91	40.29
23	KARUR VYASYA BANK	1	74.7	43.1	57.7
24	KOTAK MAHINDRA BANK	7	1046.81	376.18	35.94
25	RBL BANK	7	805.55	26.45	3.28
26	SOUTH INDIAN BANK	5	416.46	296.03	71.08
27	YES BANK	8	1286.36	485.17	37.72
28	IDBI BANK	8	946.3	281.13	29.71
29	IDFC FIRST BANK	7	1326.77	131.09	9.88
	<b>SUB TOTAL</b>	<b>209</b>	<b>33207.18</b>	<b>11984.79</b>	<b>36.09</b>
30	APNA SAHAKARI BANK LTD.	1	13.97	86.7	620.62
31	BICHOLIM URBAN CO-OP BANK LTD.	12	594.7	304.38	51.18
32	CITIZEN CO-OP BANK LTD,	6	118.86	51.66	43.46
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	132.62	117.9	88.9
34	GOA STATE CO-OP BANK LTD.	54	2370.3	1160.32	48.95
35	GOA URBAN CO-OP BANK LTD.	16	871.6	502.36	57.64
36	GP PARIK SAHAKARI BANK LTD.	2	17.3	29.07	168.03
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	7.15	5.89	82.38
38	NKGSB CO-OP BANK LTD.	5	250.16	366	146.31
39	SARASWAT CO-OP BANK LTD.	10	857.89	378.79	44.15
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	132.86	121.2	91.22
41	TJSB SAHAKARI BANK LTD.	6	312.87	404.17	129.18
42	WOMEN CO-OP BANK LTD.	2	75.32	55.1	73.15
	<b>SUB TOTAL</b>	<b>122</b>	<b>5755.6</b>	<b>3583.54</b>	<b>62.26</b>
43	AU SMALL FINANCE BANK LTD.	3	263.61	112.29	42.6
44	JANA SMALL FINANCE BANK LTD.	1	28.45	0.01	0.04
45	INDIA POST PAYMENTS BANK	2	0	0	0
46	UJJIVAN SMALL FINANCE BANK	2	60.73	12.24	20.15
47	UNITY SMALL FINANCE BANK	6	80.01	2.12	2.65
	<b>SUB TOTAL</b>	<b>14</b>	<b>432.8</b>	<b>126.66</b>	<b>29.27</b>
	<b>GRAND TOTAL</b>	<b>795</b>	<b>121360.9</b>	<b>39630.8</b>	<b>32.66</b>

**OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.09.2024)**

(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	3430.73	33.99	0	0.00	0.00	9486	251.21	2.52
2	BANK OF BARODA	577.09	31.88	3	0.00	0.00	5861	170.61	9.17
3	BANK OF INDIA	931.38	45.52	0	0.00	0.00	8824	226.53	10.39
4	BANK OF MAHRASHTRA	803.37	54.21	0	0.00	0.00	1852	61.11	4.08
5	CANARA BANK	1614.91	60.16	428	0.33	0.01	26417	582.86	20.43
6	CENTRAL BANK OF INDIA	511.50	52.71	0	0.00	0.00	1445	40.03	3.82
7	INDIAN BANK	45.01	36.04	0	0.00	0.00	310	9.75	7.57
8	INDIAN OVERSEAS BANK	284.95	38.74	0	0.00	0.00	1775	29.26	3.74
9	PUNJAB NATIONAL BANK	486.92	52.11	0	0.00	0.00	292	10.01	0.89
10	PUNJAB AND SIND BANK	13.86	43.61	0	0.00	0.00	174	93.88	259.98
11	UNION BANK OF INDIA	1191.08	53.06	0	0.00	0.00	9585	182.50	8.10
12	UCO BANK	108.61	55.57	0	0.00	0.00	1297	25.21	12.00
	<b>SUB TOTAL</b>	<b>9999.41</b>	<b>42.82</b>	<b>431</b>	<b>0.33</b>	<b>0.00</b>	<b>67318</b>	<b>1682.96</b>	<b>7.03</b>
13	AXIS BANK	249.33	22.42	0	0.00	0.00	3221	30.21	2.54
14	BANDHAN BANK	43.76	54.84	0	0.00	0.00	4676	17.23	23.99
15	CSB BANK LIMITED	26.69	61.26	0	0.00	0.00	517	11.93	21.36
16	DCB BANK	45.42	89.27	0	0.00	0.00	7	0.02	0.03
17	FEDERAL BANK	293.76	64.24	0	0.00	0.00	9466	187.72	36.63
18	HDFC BANK	1128.17	23.11	0	0.00	0.00	10318	189.29	3.87
19	ICICI BANK	538.83	26.37	0	0.00	0.00	1476	63.59	2.65
20	INDUSIND BANK	186.13	19.91	0	0.00	0.00	7636	16.62	2.16
21	J & K BANK	10.15	33.12	0	0.00	0.00	92	8.09	25.81
22	KARNATAKA BANK	179.26	51.78	0	0.00	0.00	4175	89.77	24.60
23	KARUR VYASYA BANK	12.78	28.94	0	0.00	0.00	9	0.83	1.93
24	KOTAK MAHINDRA BANK	190.41	75.82	0	0.00	0.00	24	28.02	7.45
25	RBL BANK	19.98	68.03	0	0.00	0.00	6688	18.58	70.25
26	SOUTH INDIAN BANK	219.88	64.75	0	0.00	0.00	0	0.00	0.00
27	YES BANK	143.80	26.65	0	0.00	0.00	47	7.50	1.55
28	IDBI BANK	81.88	31.48	0	0.00	0.00	315	15.65	5.57
29	IDFC FIRST BANK	12.37	10.81	0	0.00	0.00	12	0.08	0.06
	<b>SUB TOTAL</b>	<b>3382.60</b>	<b>29.27</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>48679</b>	<b>685.14</b>	<b>5.72</b>
30	APNA SAHAKARI BANK LTD.	86.70	97.30	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	168.79	57.17	0	0.00	0.00	646	16.00	5.26
32	CITIZEN CO-OP BANK LTD,	36.41	61.92	0	0.00	0.00	140	18.81	36.41
33	CITIZEN CREDIT CO-OPERATIVE BANK	61.59	55.59	0	0.00	0.00	73	14.36	12.18
34	GOA STATE CO-OP BANK LTD.	348.96	31.04	9	0.39	0.03	644	12.49	1.08
35	GOA URBAN CO-OP BANK LTD.	356.52	67.09	0	0.00	0.00	995	62.73	12.49
36	GP PARSIK SAHAKARI BANK LTD.	11.67	46.33	0	0.00	0.00	77	2.78	9.56
37	KONKAN MERCANTILE CO-OP BANK	4.56	70.15	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	366.00	98.40	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	289.06	76.31	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	121.20	99.71	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.	34.18	63.12	0	0.00	0.00	416	5.36	9.73
	<b>SUB TOTAL</b>	<b>2067.20</b>	<b>58.26</b>	<b>9</b>	<b>0.39</b>	<b>0.01</b>	<b>3010</b>	<b>135.41</b>	<b>3.78</b>
43	AU SMALL FINANCE BANK LTD.	54.20	56.66	0	0.00	0.00	236	10.24	9.12
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	11.65	76.34	0	0.00	0.00	1123	4.41	36.03
47	UNITY SMALL FINANCE BANK	0.69	140.82	0	0.00	0.00	5	0.36	16.98
	<b>SUB TOTAL</b>	<b>66.54</b>	<b>59.73</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1364</b>	<b>15.01</b>	<b>11.85</b>
	<b>GRAND TOTAL</b>	<b>15515.75</b>	<b>40.23</b>	<b>440</b>	<b>0.72</b>	<b>0.01</b>	<b>120371</b>	<b>2518.51</b>	<b>6.35</b>

**ADVANCES TO SC, ST & WOMENS AS ON 30.09.2024**

(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	460	27.45	0.28	690	16.41	0.16	22191	1412.88	14.19
2	BANK OF BARODA	196	14.40	0.77	427	9.40	0.51	9206	425.12	22.86
3	BANK OF INDIA	78	5.45	0.25	132	4.35	0.20	10788	495.33	22.71
4	BANK OF MAHRASHTRA	33	0.94	0.06	57	1.07	0.07	3139	156.63	10.46
5	CANARA BANK	1068	33.59	1.18	517	16.04	0.56	21104	642.35	22.52
6	CENTRAL BANK OF INDIA	146	7.52	0.72	112	2.19	0.21	3185	323.86	30.94
7	INDIAN BANK	22	1.51	1.17	14	0.36	0.28	775	26.77	20.78
8	INDIAN OVERSEAS BANK	49	1.00	0.13	25	1.10	0.14	3836	150.65	19.24
9	PUNJAB NATIONAL BANK	69	7.82	0.69	19	0.90	0.08	1452	178.23	15.82
10	PUNJAB AND SIND BANK	2	0.40	1.11	1	0.00	0.00	77	6.39	17.70
11	UNION BANK OF INDIA	124	7.06	0.31	135	5.30	0.24	11252	472.62	20.98
12	UCO BANK	66	2.18	1.04	137	2.54	1.21	1308	45.75	21.78
	<b>SUB TOTAL</b>	<b>2313</b>	<b>109.32</b>	<b>0.46</b>	<b>2266</b>	<b>59.66</b>	<b>0.25</b>	<b>88313</b>	<b>4336.58</b>	<b>18.12</b>
13	AXIS BANK	48	0.79	0.07	6	0.11	0.01	6894	141.95	11.95
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	7646	41.25	57.44
15	CSB BANK LIMITED	43	1.38	2.47	3	0.06	0.11	871	23.48	42.04
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	2147	18.19	25.82
17	FEDERAL BANK	31	0.50	0.10	23	0.27	0.05	6947	158.58	30.94
18	HDFC BANK	4	0.41	0.01	3	0.07	0.00	22865	647.61	13.25
19	ICICI BANK	21	1.20	0.05	18	0.58	0.02	8671	854.58	35.68
20	INDUSIND BANK	2202	6.73	0.88	562	2.47	0.32	3508	96.08	12.50
21	J & K BANK	1	0.00	0.00	0	0.00	0.00	57	4.63	14.77
22	KARNATAKA BANK	40	0.62	0.17	12	0.39	0.11	2782	57.39	15.73
23	KARUR VYASYA BANK	63	5.91	13.71	0	0.00	0.00	52	2.78	6.45
24	KOTAK MAHINDRA BANK	2	0.35	0.09	0	0.00	0.00	70	13.76	3.66
25	RBL BANK	331	0.74	2.80	73	0.77	2.91	6533	16.75	63.33
26	SOUTH INDIAN BANK	2	0.22	0.07	0	0.00	0.00	1658	41.43	14.00
27	YES BANK	0	0.00	0.00	1	0.05	0.01	426	21.94	4.52
28	IDBI BANK	22	1.38	0.49	14	0.47	0.17	1009	52.71	18.75
29	IDFC FIRST BANK	0	0.00	0.00	5	0.02	0.02	4457	28.32	21.60
	<b>SUB TOTAL</b>	<b>2810</b>	<b>20.23</b>	<b>0.17</b>	<b>720</b>	<b>5.26</b>	<b>0.04</b>	<b>76593</b>	<b>2221.43</b>	<b>18.54</b>
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	20	0.19	0.22
31	BICHOLIM URBAN CO-OP BANK LTD	89	2.25	0.74	46	0.88	0.29	873	22.21	7.30
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	74	10.39	20.11
33	CITIZENCREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	76	6.69	5.67
34	GOA STATE CO-OP BANK LTD.	10	0.30	0.03	49	1.71	0.15	975	26.05	2.25
35	GOA URBAN CO-OP BANK LTD.	2	0.04	0.01	25	0.62	0.12	584	15.91	3.17
36	GP PARIK SAHAKARI BANK LTD.	4	0.58	2.00	0	0.00	0.00	3	0.21	0.72
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	13	0.93	0.25
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 BANKLTD	0	0.00	0.00	0	0.00	0.00	95	6.58	5.43
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	67	1.29	2.34	207	1.53	2.78
	<b>SUB TOTAL</b>	<b>110</b>	<b>3.17</b>	<b>0.09</b>	<b>187</b>	<b>4.50</b>	<b>0.13</b>	<b>2995</b>	<b>102.63</b>	<b>2.86</b>
43	AU SMALL FINANCE BANK	5	0.12	0.11	0	0.00	0.00	485	20.07	17.87
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	169	0.67	5.47	116	0.43	3.51	2823	11.72	95.75
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	23	0.85	40.09
	<b>SUB TOTAL</b>	<b>174</b>	<b>0.79</b>	<b>0.62</b>	<b>116</b>	<b>0.43</b>	<b>0.34</b>	<b>3331</b>	<b>32.64</b>	<b>25.77</b>
	<b>GRAND TOTAL</b>	<b>5407</b>	<b>133.51</b>	<b>0.34</b>	<b>3289</b>	<b>69.85</b>	<b>0.18</b>	<b>171232</b>	<b>6693.28</b>	<b>16.89</b>

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

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on March 2024, June 2024 and Sept 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.		
March 2024	10952	51.58	11854	213.3	3835	303.01	26641	567.89
June 2024	2724	12.88	2387	44.95	1210	80.58	6321	138.41
Sept 2024	4477	19.67	4606	86.4	2181	157.72	11264	263.79

**b) Position of Outstanding and NPA in Mudra Accounts as on 30.09.2024**

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	22880	56.34	2056	6.29
KISHORE	22448	286.91	1945	29.17
TARUN	9350	524.38	458	23.62
<b>TOTAL</b>	<b>56361</b>	<b>926.70</b>	<b>4459</b>	<b>59.08</b>
				<b>6.37%</b>

**Comparative Report - Position of lending under KCC Schemes for quarter ending September 2023 and September 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 23	410	6.05	1256	20.84
SEPT 24	489	10.18	1456	27.49

**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 23	208	5.96	2034	27.30
SEPT 24	168	6.69	2195	30.36

**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 23	2041	29.40	13328	130.12
SEPT 24	2253	41.28	15407	203.29

**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 2023	88	14.05	419	67.22	40	6.81	10.13
September 2024	103	17.72	455	67.31	65	7.06	10.49

**b) SELF HELP GROUP – Comparitive Position as on September 2023 and September 2024**

(Amt in Cr)

	As on 30.09.2023	As on 30.09.2024
Total number of Credit Linked SHGs	6620	5517
Outstanding (Amt in cr)	52.13	58.95
Total number of SHGs Credit Linked During the Current FY	822	485
Amount ( in cr)	18.32	27.75

**Progress in Government Sponsored Schemes****a) Review of Government Sponsored Schemes from 01.04.2024 to 30.09.2024**

Sr No	Scheme	Yearly Target	Position as on 30.09.2024			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	28	32	12	10	10
2	PMEGP - KVIC	26	27	5	13	9
3	PMEGP - KVIB	28	13	1	3	9
	<b>PMEGP TOTAL</b>	<b>82</b>	<b>72</b>	<b>18</b>	<b>26</b>	<b>28</b>

**b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.09.2024**

(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	4.72
2	BANK OF BARODA	249	9.06	18	0.51	5.63
3	BANK OF INDIA	481	20.07	42	5.05	25.16
4	BANK OF MAHARASHTRA	40	1.42	23	0	0.00
5	CANARA BANK	406	17.03	59	2.65	15.56
6	CENTRAL BANK OF INDIA	93	5.17	5	0.43	8.32
7	INDIAN BANK	6	0.14	2	0	0.00
8	INDIAN OVERSEAS BANK	121	3.65	6	0.06	1.64
9	PUNJAB NATIONAL BANK	23	1.92	14	1.06	55.21
10	UNION BANK OF INDIA	854	69.74	66	2.12	3.04
11	UCO BANK	32	1.58	10	0.08	5.06
12	HDFC BANK	969	45.83	11	0.01	0.02
13	INDUSIND BANK	56	6.78	2	0.25	3.69
14	KARNATAKA BANK	12	2.12	0	0	0.00
15	KOTAK MAHINDRA BANK	2	1.94	0	0	0.00
16	IDBI BANK	1	0.03	0	0	0.00
17	GOA STATE CO-OP BANK LTD.	281	7.87	31	0.47	5.97
	<b>GRAND TOTAL</b>	<b>3989</b>	<b>225.28</b>	<b>289</b>	<b>12.69</b>	<b>5.63</b>



**Digitisation of South Goa District**

The Lead District Manager has confirmed 100% Digitisation of South Goa District vide email dated 07.11.2024. With the Digitisation of South Goa District , the State of Goa is 100% Digitised.

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

<b>Sr.No.</b>	<b>Steering Sub Group</b>	<b>Date of Meeting</b>
1	Priority Sector Lending	25.11.2024
2	Self Help Group	25.11.2024
3	Govt. Sponsored Schemes	25.11.2024
4	Financial Inclusion	25.11.2024

Any other issues with the permission of the chair.

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

