

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

Agenda & Background Papers for

126th SLBC Meeting
For the Quarter ended
June 2024

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

Date: 20th AUGUST 2024
Time: 11.00 AM

संयोजक Convenor



भारतीयस्टेटबैंक
State Bank of India

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

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Confirmation of minutes of the 125th SLBC Meeting held on 17.05.2024

The Minutes of the 125th SLBC meeting for the quarter ended March 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 125th SLBC MEETING HELD ON 17th May 2024

The 125th meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 17th May 2024 under the Chairmanship of Dr. V. Candavelou, Principal Secretary (Finance), Government of Goa. 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 Dr. Milind Bhirud, General Manager, Panaji Goa. The meeting was attended by Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks and Senior representatives of Government departments of the Government of Goa.

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

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

He also welcomed Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks, and Senior representatives of Government departments, Government of Goa, and all other participants for the **125th SLBC meeting.**

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

The digital penetration of the South Goa District stands at **99.45%** in Savings Bank accounts and **98.55%** in Current accounts. He stressed upon the Banks to achieve 100% digitisation of the South Goa district at the earliest to make Goa a digital state.

Coming to the performance under Social Security Schemes, Banks have shown a net growth under all the 3 schemes like Atal Pension Yojana, PMJJBY and PMSBY. **72.74%** of the accounts opened under PMJDY are seeded with Aadhar.

The Financial Literacy Centres (FLCs) of Banks have conducted **191 Financial Literacy camps** against the target of 84 camps on educating the depositors on Government schemes and to avoid frauds. Also, the rural branches of Banks have conducted **828 camps** for awareness of social security schemes. All Banks have to coordinate with the Government departments as and when the camps are held in their respective blocks.

Annual Credit Plan (ACP)

Banks have achieved the ACP of **Rs 8724.58 crs** against the annual target of Rs **6400.00 crs**. He congratulated all the member banks for the overall achievement under ACP for the year ended March 2024 at **136%** of the yearly target. The comparative performance for the year ended March 2023 was **121%**.

Priority Sector Lending

The total Priority Sector Lending stands at **43.77 %** of total advances as on **March 24** as compared to **49.90%** as on **March 23**. The priority sector lending stood at **45.20%** as on **Dec. 23**. He congratulated all the Member Banks for achieving the benchmark



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

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

He highlighted on the following points:

1. Priority Sector Lending in the State

As per SLBC data for the State, as a percentage of total advances, the priority sector lending (PSL) reported has decrease from 45.20% to 43.77% compared to previous quarter. However, if we compare year on year data, it has reduced from 49.90% to 43.77%. The position of PSL advances has remained above 40% for the last four quarters. I request all banks to maintain the same in the future.

2. CD Ratio

The CD ratio has slightly reduced from 32.98% in previous quarter (December 2023) to 32.83% in the current quarter. The CD ratio for the state is below the prescribed 40%. Banks having CD ratio lower than 40% need to put sincere efforts towards increasing their credit portfolio.

3. Review of Credit Disbursements by Banks

In terms of ACP 2023-24, Annual target was ₹6400 crores and achievement stand at ₹8724.60 crores i.e.136.32% as on end of March 2024. I congratulate all banks for their achievement of ACP targets.

4. Zero Balance Accounts in PMJDY:

The number of zero balance accounts has slightly reduced from 21,988 at the end of December 2023 to 21,423 as on March 2024. I request all banks need to put efforts in funding to all the remaining accounts wherever feasible and bring down the number of such accounts.

5. Digitization of South Goa District

Recently RBI conducted a meeting on this matter on May 02, 2024. Digitization position of South Goa District stands at 99.45% in Saving Banks and 98.55% in Current Accounts as on March 2024. There are six banks viz. Union Bank of India, Punjab National Bank, IDBI Bank, Indian Bank, ICICI Bank and DCB Bank, who are yet to achieve 100% digitization of bank accounts. I advise these banks to put sincere efforts and complete this task on or before May 31, 2024.

6. Business Correspondents / Customer Service Point (BC/CSP)

Recently RBI undertook Field Survey on Assessment of the Operations of Business Correspondents. It is observed that the data provided by the banks and the data available on BC Registry website is not in harmony. Further, it was also observed that the number of inactive BCs is quite high. In some cases the branches are not even aware of the BCs attached to them. I request all banks to encourage inactive BCs to provide their services actively.

7. Account opening of SHG

At multiple instances, it has come to notice that banks are insisting certificate of registration from SHGs for opening a bank account. All banks are advised to be guided by RBI Master Circular on SHG-Bank Linkage Programme (RBI/2024-25/05 - FIDD.CO.FID.BC.No.1/12.01.033/2024-25) dated April 01, 2024. Para 4 of the circular states that "*The SHGs, registered or unregistered, which are engaged in promoting savings habit among their members are eligible to open savings bank accounts with banks*".



8. Non-attendance of Bankers in BLBC meetings

In last SLBC meeting for quarter ended March 2024 this issue was raised, and all banks were requested to strictly ensure attendance of branch managers for all the BLBC meetings in the respective block. Although, in this quarter the attendance of bankers was not up to the mark. I again advise all the banks to strictly ensure attendance of branch managers for all the BLBC meetings.

9. Creating awareness about various schemes, subsidies, facilities, e.g., crop insurance, renewable energy

RBI Panaji Office is preparing a compendium of various schemes of Central Government as well as respective State Government which shall be shared with SLBC shortly. I request SLBC to create awareness about such schemes through appropriate fora in order to bridge the knowledge gap among bankers and end users

He then informed about one of the more important development in the field of foreign exchange. Government and the Reserve Bank of India are taking many steps to internationalise the Indian rupees. The Prime Minister in a recent speech has emphasised that "efforts should be made to make the rupee more accessible and acceptable all over the world". I am sure all of you would be aware of the several benefits that would accrue from internationalisation of rupees, which include reduction in the costs (like hedging costs, conversion costs, intermediary payments), faster settlements, limiting of exchange rate risk, reduction in requirement of maintaining large forex reserves and so on and so forth. Reserve Bank has already taken several steps in this direction – such as facilitating Local Currency Settlement framework with some countries, opening of Special Rupee Vostro Account (SRVA) etc. However, to bring the Prime Minister's vision to fruition, all of us must play our part in promoting the use of INR for trade settlement among the exporters & importers. In the coming months, I look forward to engaging with all of you on this very important issue.

With these few words, he concluded his speech.

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

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

He highlighted on the following points:

1. At the outset, He congratulated all the bankers for achieving 136% of the yearly target of Annual Credit Plan (ACP) for 2023-24. Continuously for the last three years banks are overachieving the ACP targets. This shows there is more credit potential in the state which needs to be tapped. Under Crop loan disbursements, there is an overall achievement of more than 200% of the targets.

Wherein Canara Bank has reported much exponential achievement against the target of Rs.24 Cr. He requested Canara Bank to share their strategy of such good performance.

Similarly, under Agri Term Loan, BOI, CBI, UBI, BOB, Axis Bank, ICICI and IndusInd Bank reported an impressive performance during the year. He said agriculture term lending can be further enhanced in the State which will lead to Capital formation in Agriculture and allied sectors.



2. Under SHG Bank Linkage, there is very good improvement seen in credit linkage. There is three times growth observed in credit disbursed to SHGs in 2023-24 as compared to the corresponding figures in previous year.

Similarly, the average loan outstanding per SHG has also increased to Rs.0.93 lakh on 31 March 2024, as against Rs.0.83 lakh on 31 March 2023.

With the help of SRLM, banks may explore financing of more number of SHGs and its members for livelihood activities. NABARD also has signed an MoU with NRLM on national level to collaborate with SRLMs for convergence for enhancing livelihood and Income generating activities of SHGs & JLGs.

3. ACABC scheme has been extended by one more year. There is a scope for encouraging agri-graduates to avail benefit under the Scheme. Banks need to scout good proposals.

Likewise other central government schemes PMFME, AIF, etc., provide ample opportunities for banks to enhance their credit portfolio under the priority sector.

4. Under Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Government of India with the aim to **organize the traditional industries and artisans and producers into collectives** and provide them with support to make quality and competitive products to ensure long-term sustainability of the sector and its artisans. Bankers are requested to extend credit to the clusters identified in the State.

5. NABSanrakshan provided credit guarantee for financing to FPCs and AHIDF proposals. We expect that such credit guarantee offered will lead to enhancement of the credit worthiness of FPOs, which provide a cushion for bankers to lend to these activities.

6. Recently, e-Kisan Upaj Nidhi portal was launched by the Hon'ble Minister, Consumer Affairs, Food and Public Distribution, Commerce & Industry and Textiles. It is an online platform for obtaining post-harvest loans against electronic Negotiable Warehouse receipt (e-NWRs) from various financial institutions for the stocks kept in WDRA registered warehouse. Banks are requested to undertake pledge financing through e-NWRs

Once again, congratulations to all bankers for their stupendous achievement of ACP targets in 2023-24. Our collective actions will play a crucial role in promoting sustainable growth and development in the State.

With these few words, he concluded his speech.



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

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

At the outset, he extended his greetings for all the participating Banks for the 125th SLBC and achievements made. He made the following observations after going through the agenda of the 125th SLBC meeting:

1.He congratulated all the bankers for achieving the **Annual Credit Plan** target for the last 3 years. Banks have achieved ACP of **Rs 8724 crs** against the yearly target of **Rs 6400 crs**. Overall yearly achievement is at **136%**. The achievement is as per the target set for the Financial Year 2024-25. Within the overall target, there has been some sectors which underperformed like Agricultural Infrastructure, Export Credit, Education Loans, Social Infrastructure. All Banks to achieve their budget for the Financial Year.

2.The improvement in **Credit Deposit ratio** from **31%** to **32.83%** in March 2024 is a marginal improvement and needs to be improved further. Banks having low CD ratio to work out strategies to improve their performance. Banks to give more focus to increase their credit disbursal.

3.The decline in the percentage of **Priority sector lending** is a concern and all the Banks to ascertain the reasons and take corrective action. The priority sector lending should always show an increasing trend and hope that the performance on this parameter will improve in the coming year.

4.The digitisation of South Goa district is progressing well and has reached 99% and requested all the Bankers in South Goa district to put in more efforts and achieve 100% digitisation at the earliest so that Goa can be declared as a 100% digitised banking state. The zero balance accounts in PMJDY have decreased slightly over the previous quarter. The percentage of zero balance accounts have to be brought down to 5-6%.

5.The performance under the Social security schemes of Prime Minister Jeevan Jyoti Bima Yojna (PMJJBY) and Prime Minister Suraksha Bima Yojana (PMSBY) is good compared to the last year. However, a few banks have performed pathetically. These banks have to conduct outreach programmes to cover the eligible beneficiaries. The achievement in APY is 33%. Banks which are below par to put in efforts to improve their performance.

6.The performance under Stand Up India and KCC schemes has been good, however the proposals received under Government Sponsored schemes like PMEGP needs improvement. He complimented all the banks for the achievement of ACP and look forward to continue the best performance this financial year also.

With these few words, he concluded his speech.

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

- Dr. V. Candavelou, Principal Secretary (Finance) Govt. of Goa informed the remaining banks to achieve 100% digitisation of South Goa district at the earliest. He instructed the sponsoring agencies like KVIC to source more proposals under PMEGP scheme. He also urged the bankers to do correct



reporting in the SLBC portal to reflect correct figures and give thrust to the PM Vishwakarma and PM Surya Ghar Yojana.

- Dy. Director, KVIC Panaji congratulated the bankers and implementing agencies for achieving more than 100% margin money subsidy targets during 2023-24. He informed that there are 44 applications pending with the branches and advised the Bankers to sanction these applications in the current year. He also requested the Bankers to identify successful units sanctioned for more than 3 years under PMEGP scheme to take the benefit of 2nd loan facility.

The meeting ended with a vote of thanks by Shri. Bikash Basumatary, 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.

State Bank of India
SLBC, Goa
Date: 17.05.2024.



**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 May 2024.	All Banks/SLBC/LDM South Goa
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
5	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries department to be updated by the Banks.	All Banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved.	All Banks/LDMs
7	RBI requested to reduce the frequency of DLRC meetings from quarterly to half yearly.	To seek the view of the concerned MPs before taking it up in the SLBC meeting.	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 has slightly declined from 41.01 % as on 30.06.2023 to 40.23 % as on 30.06.2024.
2.	Digitisation of South Goa District	All Banks/ LDM South Goa	As on June 2024, the Digitisation of South Goa District stands at 99.87% in Saving Banks and 99.45% in Current Accounts.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is a marginal increase in Zero Balance A/c's from 21423 as on 31.03.2024 to 21777 as on 30.06.2024.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 550 proposals.
6.	Financial Literacy Camps	All Banks/ LDMs	Banks have conducted 155 Camps against the target of 84 Camps for the quarter ended June 2024
7.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	All the 4 villages have been covered by appointing CSPs as directed by DFS.
8	Reduction in the frequency of DCC/ DLRC meetings as suggested by RBI.	LDMs	DC/ LDMs to take the view of the concerned MPs before taking up the matter in SLBC Meeting.

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

a) Banking Scenario of the State

There are total 791 Bank Branches in the state catering to 15 lacs plus population. Out of which, 490 are in semi urban areas and 301 in rural villages.

Banking network as on 30.06.2024 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	32	74	31	68	63	142
Co-operative Banks	13	15	50	16	41	31	91
Small Finance Banks	5	0	7	1	6	1	13
Total		156	246	145	244	301	490
Grand Total	47	402		389		791	

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

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

●Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.06.2024

SR. No.	Name of the Bank	As on June 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
	GRAND TOTAL	67

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 June 2024 is given below:

FLC CAMPS held by FL Centres during the quarter June 2024					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	12	12	24
2	SBI SOUTH DISTRICT	21	12	12	24
3	GOA STATE CO-OPERATIVE BANK	21	18	29	47
4	UNION BANK OF INDIA	21	30	30	60
		84	72	83	155

Rural Branches of various Banks have conducted 907 camps (467 camps in North Goa and 440 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 June 2024 quarter is Rs 168.68 cr. There is a marginal decrease of Rs 1.28 cr as compared to march 2024 quarter. The Zero Balance Accounts have increased from 21423 March 2024 to 21777 as on June 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.

	March 2024	June 2024
No. of Accounts (No.)	2,05,556	2,05,541
Deposits (in cr.)	169.96	168.68
Zero Balance Accounts (No.)	21,423	21,777

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.06.2024

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	45098	0	27044	18054	45098	477651382.89	5093	34222	39917
3	Punjab National Bank	9370	0	6825	2545	9370	38163731.51	2131	4144	5978
4	HDFC Bank Ltd	1953	2168	1186	2935	4121	30589960.25	1244	4121	2675
5	Bank of Maharashtra	5806	0	3195	2611	5806	31533097.00	1236	4707	5622
6	Central Bank of India	10753	0	4957	5796	10753	49193059.38	925	5988	9447
7	State Bank of India	4701	5846	5266	5281	10547	62839693.68	783	8980	9399
8	Bank of Baroda	19820	0	10464	9356	19820	219045152.67	685	15661	15704
9	Indian Bank	3450	0	1893	1557	3450	16821344.95	500	3311	2291
10	Bank of India	19351	0	10135	9216	19351	210080233.45	483	18459	17086
11	IDBI Bank Ltd.	238	2912	1925	1225	3150	11769326.73	433	2100	2282
12	UCO Bank	1433	2053	1767	1719	3486	27883625.51	270	1694	2192
13	Indian Overseas Bank	8161	21214	17698	11677	29375	284206628.35	214	18687	8725
14	ICICI Bank Ltd	61	171	159	73	232	1510809.45	179	232	66
15	Kotak Mahindra Bank Ltd	270	0	212	58	270	143254.81	152	69	240
16	Federal Bank Ltd	668	0	331	337	668	9902259.69	136	154	472
17	Punjab & Sind Bank	601	0	241	360	601	885039.84	108	395	549
18	South Indian Bank Ltd	0	78	36	42	78	318687.84	27	63	66
19	Axis Bank Ltd	227	341	416	152	568	3132751.00	22	284	419
20	RBL Bank Ltd	439	0	0	439	439	657998.75	18	439	297
21	IndusInd Bank Ltd	247	475	413	309	722	1534918.72	10	154	599
22	Yes Bank Ltd	0	48	37	11	48	203071.39	7	48	6
23	Jammu & Kashmir Bank Ltd	21	0	9	12	21	5420.00	3	20	15
24	Karur Vysya Bank	3	0	2	1	3	1975.00	0	3	3
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	72.22	0	0	0
	GRAND TOTAL	170235	35306	115018	90523	205541	1686828320	21777	144660	149219

➤ Percentage of Aadhar seeded Accounts: 72.60%

➤ (Source: NSDL Site)

f) Social Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLLMENTS AS ON 30.06.2024

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	68829	184360
2	BANK OF BARODA	21672	61677
3	BANK OF INDIA	45666	135089
4	BANK OF MAHARASHTRA	8570	23532
5	CANARA BANK	60024	173415
6	CENTRAL BANK OF INDIA	15439	51973
7	INDIAN BANK	3409	6297
8	INDIAN OVERSEAS BANK	7091	20214
9	PUNJAB NATIONAL BANK	3965	21070
10	PUNJAB AND SIND BANK	609	1729
11	UNION BANK OF INDIA	31933	88729
12	UCO BANK	3516	7107
	SUB TOTAL	270723	775192
13	AXIS BANK	1446	3743
14	CSB BANK LIMITED	18	176
15	DCB BANK	42	67
16	FEDERAL BANK	19	34
17	HDFC BANK	10952	22677
18	ICICI BANK	1391	1786
19	INDUSIND BANK	29	791
20	J & K BANK	25	24
21	KARNATAKA BANK	2224	3797
22	KOTAK MAHINDRA BANK	426	632
23	RBL BANK	548	838
24	SOUTH INDIAN BANK	0	0
25	YES BANK	184	434
26	IDBI BANK	2599	4463
27	IDFC FIRST BANK	19	5
	SUB TOTAL	19922	39467
28	APNA SAHAKARI BANK LTD.	59	164
29	BICHOLIM URBAN CO-OP BANK LTD.	122	1794
30	CITIZEN CO-OP BANK LTD,	96	378
31	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	23	53
32	GOA STATE CO-OP BANK LTD.	7570	19756
33	GOA URBAN CO-OP BANK LTD.	594	2986
34	NKGSB CO-OP BANK LTD.	110	58182
35	WOMEN CO-OP BANK LTD.	0	144
	SUB TOTAL	8574	83457
36	AU SMALL FIN.BANK	168	259
37	UNITY SMALL FINANCE BANK	122	738
	SUB TOTAL	399	997
	GRAND TOTAL (JUNE 2024)	299618	899113
	(Position as on March 2024)	326974	923546

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.06.2024**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement as on 30.06.2024	Cumulative APY
1	UNION BANK OF INDIA	6210	1361	22%	18,924
2	CENTRAL BANK OF INDIA	2700	467	17%	13,348
3	CANARA BANK	6570	318	5%	32,287
4	INDIAN OVERSEAS BANK	2250	187	8%	5,806
5	HDFC BANK LTD.	4830	148	3%	5,616
6	STATE BANK OF INDIA	8280	137	2%	7,685
7	BANK OF INDIA	4500	108	2%	11,000
8	THE SOUTH INDIAN BANK LTD.	175	78	45%	274
9	THE FEDERAL BANK LTD.	210	68	32%	209
10	BANK OF BARODA	4680	61	1%	5,373
11	PUNJAB AND SIND BANK	180	48	27%	468
12	BANK OF MAHARASHTRA	1710	43	3%	2,543
13	KARNATAKA BANK LTD.	245	28	11%	1,096
14	INDIAN BANK	720	16	2%	1,714
15	PUNJAB NATIONAL BANK	1260	5	0%	4,163
16	AU SMALL FINANCE BANK LTD.	130	3	2%	112
17	KOTAK MAHINDRA BANK	245	3	1%	80
18	UCO BANK	900	3	0%	1,194
19	INDUSIND BANK LTD.	140	2	1%	15
20	AXIS BANK LTD.	1260	2	0%	3,514
21	ICICI BANK LTD.	2240	1	0%	386
22	IDBI BANK LTD.	700	0	0%	574
23	RBL BANK LTD.	280	0	0%	160
24	YES BANK LTD.	280	0	0%	38
25	THE JAMMU AND KASHMIR BANK LTD.	35	0	0%	20
26	THE KARUR VYSYA BANK LTD.	35	0	0%	17
27	THE CATHOLIC SYRIAN BANK LTD.	105	0	0%	16
28	BANDHAN BANK LTD.	70	0	0%	13
29	DCB BANK LTD.	140	0	0%	8
30	THE GOA STATE CO-OP BANK LTD.	1180	0	0%	0
31	IDFC FIRST BANK	35	0	0%	0
32	UJJIVAN SMALL FINANCE BANK LTD.	130	0	0%	0
	GRAND TOTAL	52425	3087	6%	1,16,653

(Source: NSDL Site)

a) Review of Performance under ACP

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

(Rs. In crores)

Activity	ACP Target (for 2023- 24)	Achievement under ACP upto 30.06.23	% Achievement 30.06.23	ACP Target (for 2024- 25)	Achievement under ACP upto 30.06.24	% Achievement 30.06.24
Crop loans	450.10	125.79	27.95	611.99	247.04	40.37
Agri Term loans	550.00	240.10	43.65	748.00	225.89	30.20
Sub Total AGRI	1000.10	365.89	36.59	1359.99	472.93	34.77
Agri Infrastructure	35.00	4.65	13.29	30.00	9.02	30.07
Ancillary Activities	180.00	145.32	80.73	280.00	178.14	63.62
Credit Potential for Agriculture	1215.10	515.86	42.45	1669.99	660.09	39.53
MSME	4310.00	2369.11	54.97	5654.00	2961.33	52.38
Export Credit	35.00	0.00	0.00	10.00	0.70	7.00
Education	120.00	5.26	4.38	80.01	5.89	7.36
Housing	503.90	90.49	17.96	364.00	74.43	20.45
Social Infrastructure	15.00	0.07	0.47	11.00	0.18	1.64
Renewable Energy	3.00	0.28	9.33	7.00	0.82	11.71
Others	198.00	20.63	10.42	104.00	16.15	15.53
TOTAL	6400.00	3001.70	46.90	7900.00	3719.59	47.08

The comparative position of Annual Credit Plan for the Quarter ended June 23 and June 24

(Quarterly Targets)

(Rs. In crores)

Activity	ACP Target (for 2023- 24)	Achievement under ACP upto 30.06.23	% Achievement 30.06.23	ACP Target (for 2024- 25)	Achievement under ACP upto 30.06.24	% Achievement 30.06.24
Crop loans	112.53	125.79	111.79	153.00	247.04	161.47
Agri Term loans	137.50	240.10	174.62	187.00	225.89	120.80
Sub Total AGRI	250.03	365.89	146.34	340.00	472.93	139.10
Agri Infrastructure	8.75	4.65	53.14	7.50	9.02	120.27
Ancillary Activities	45.00	145.32	322.93	70.00	178.14	254.49
Credit Potential for Agriculture	303.78	515.86	169.82	417.50	660.09	158.11
MSME	1077.50	2369.11	219.87	1413.50	2961.33	209.50
Export Credit	8.75	0.00	0.00	2.50	0.70	28.00
Education	30.00	5.26	17.53	20.00	5.89	29.45
Housing	125.98	90.49	71.83	91.00	74.43	81.79
Social Infrastructure	3.75	0.07	1.87	2.75	0.18	6.55
Renewable Energy	0.75	0.28	37.33	1.75	0.82	46.86
Others	49.50	20.63	41.68	26.00	16.15	62.12
TOTAL	1600.00	3001.70	187.61	1975.00	3719.59	188.33

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	19.14	27.82	122.00	5.04	4.13	190.80	24.18	12.67
2	BANK OF BARODA	23.00	3.71	16.13	19.00	16.25	85.53	42.00	19.96	47.52
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	0.40	4.00	9.00	8.45	93.89	19.00	8.85	46.58
5	CANARA BANK	22.40	88.42	394.73	209.41	0.89	0.43	231.81	89.31	38.53
6	CENTRAL BANK OF INDIA	25.80	10.72	41.55	30.62	20.52	67.02	56.42	31.24	55.37
7	INDIAN BANK	3.80	0.61	16.05	2.00	0.00	0.00	5.80	0.61	10.52
8	INDIAN OVERSEAS BANK	9.40	11.81	125.64	10.00	0.42	4.20	19.40	12.23	63.04
9	PUNJAB NATIONAL BANK	5.60	0.52	9.29	5.00	0.01	0.20	10.60	0.53	5.00
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	30.40	11.19	36.81	38.00	37.91	99.76	68.40	49.10	71.78
12	UCO BANK	5.60	0.12	2.14	4.00	1.08	27.00	9.60	1.20	12.50
	SUB TOTAL	219.20	147.36	67.23	598.00	163.16	27.28	817.20	310.52	38.00
13	AXIS BANK	5.00	0.02	0.40	2.00	5.42	271.00	7.00	5.44	77.71
14	BANDHAN BANK	0.00	0.00	0.00	1.00	0.01	1.00	1.00	0.01	1.00
15	CSB BANK LIMITED	4.00	0.00	0.00	2.50	14.73	589.20	6.50	14.73	226.62
16	DCB BANK	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
17	FEDERAL BANK	199.72	70.39	35.24	0.20	0.00	0.00	199.92	70.39	35.21
18	HDFC BANK	20.00	0.00	0.00	33.00	11.37	34.45	53.00	11.37	21.45
19	ICICI BANK	16.80	0.00	0.00	21.50	14.00	65.12	38.30	14.00	36.55
20	INDUSIND BANK	2.00	0.00	0.00	2.00	3.33	166.50	4.00	3.33	83.25
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	38.00	6.63	17.45	6.00	10.32	172.00	44.00	16.95	38.52
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	0.51	51.00	1.40	0.51	36.43
25	RBL BANK	6.80	0.04	0.59	8.00	0.17	2.13	14.80	0.21	1.42
26	SOUTH INDIAN BANK	25.47	16.89	66.31	2.00	0.00	0.00	27.47	16.89	61.49
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	1.05	17.50	5.00	0.02	0.40	11.00	1.07	9.73
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.34	0.00	0.00	0.34	0.00
	SUB TOTAL	326.79	95.02	29.08	89.40	60.22	67.36	416.19	155.24	37.30
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	4.66	8.89	45.00	2.51	5.58	97.40	7.17	7.36
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	0.00	0.00	0.00	0.00	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	4.66	7.06	60.60	2.51	4.14	126.60	7.17	5.66
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	611.99	247.04	40.37	748.00	225.89	30.20	1359.99	472.93	34.77

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	1.70	6.94	218.90	25.88	11.82
2	BANK OF BARODA	2.10	0.68	32.38	27.00	3.22	11.93	71.10	23.86	33.56
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	7.56	1512.00	10.40	11.17	107.40	29.90	27.58	92.24
5	CANARA BANK	2.50	0.00	0.00	35.40	3.47	9.80	269.71	92.78	34.40
6	CENTRAL BANK OF INDIA	1.80	0.34	18.89	30.40	61.11	201.02	88.62	92.69	104.59
7	INDIAN BANK	0.10	0.00	0.00	1.20	0.00	0.00	7.10	0.61	8.59
8	INDIAN OVERSEAS BANK	0.40	0.00	0.00	3.40	0.50	14.71	23.20	12.73	54.87
9	PUNJAB NATIONAL BANK	0.30	0.00	0.00	2.40	0.01	0.42	13.30	0.54	4.06
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	0.33	13.20	30.50	50.13	164.36	101.40	99.56	98.19
12	UCO BANK	0.20	0.00	0.00	2.40	0.00	0.00	12.20	1.20	9.84
	SUB TOTAL	16.10	8.91	55.34	207.00	140.77	68.00	1040.30	460.20	44.24
13	AXIS BANK	0.06	0.00	0.00	3.00	0.61	20.33	10.06	6.05	60.14
14	BANDHAN BANK	1.00	0.00	0.00	2.00	0.07	3.50	4.00	0.08	2.00
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	6.50	14.73	226.62
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	0.00	0.00	5.00	1.53	30.60	204.96	71.92	35.09
18	HDFC BANK	3.70	0.00	0.00	17.00	16.42	96.59	73.70	27.79	37.71
19	ICICI BANK	1.88	0.00	0.00	10.00	17.31	173.10	50.18	31.31	62.40
20	INDUSIND BANK	1.30	0.00	0.00	2.00	0.00	0.00	7.30	3.33	45.62
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	0.03	0.75	48.40	16.98	35.08
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	0.51	7.89
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	20.64	0.21	1.02
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	29.59	16.89	57.08
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	1.40	140.00	12.20	2.47	20.25
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.00
	SUB TOTAL	10.00	0.00	0.00	63.00	37.37	59.32	489.19	192.61	39.37
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	0.09	3.00	6.80	0.00	0.00	107.20	7.26	6.77
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	1.60	0.00	0.00	11.30	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.76	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	4.52	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.11	2.82	10.00	0.00	0.00	140.50	7.28	5.18
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	9.02	30.07	280.00	178.14	63.62	1669.99	660.09	39.53

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	610.00	446.50	73.20	2.00	0.70	35.00	19.00	2.51	13.21
2	BANK OF BARODA	168.00	203.31	121.02	1.00	0.00	0.00	5.60	0.51	9.11
3	BANK OF INDIA	392.00	237.16	60.50	1.00	0.00	0.00	4.65	0.33	7.10
4	BANK OF MAHRASHTRA	439.00	35.50	8.09	0.00	0.00	0.00	2.00	0.19	9.50
5	CANARA BANK	766.00	128.81	16.82	3.00	0.00	0.00	8.00	0.56	7.00
6	CENTRAL BANK OF INDIA	148.00	89.38	60.39	0.00	0.00	0.00	2.50	0.31	12.40
7	INDIAN BANK	48.00	3.90	8.13	0.00	0.00	0.00	2.00	0.00	0.00
8	INDIAN OVERSEAS BANK	94.00	21.93	23.33	0.00	0.00	0.00	2.50	0.02	0.80
9	PUNJAB NATIONAL BANK	170.00	97.19	57.17	2.00	0.00	0.00	2.25	0.05	2.22
10	PUNJAB AND SIND BANK	2.00	0.03	1.50	0.00	0.00	0.00	1.00	0.00	0.00
11	UNION BANK OF INDIA	674.00	386.39	57.33	1.00	0.00	0.00	6.75	0.84	12.44
12	UCO BANK	38.00	4.86	12.79	0.00	0.00	0.00	1.75	0.04	2.29
	SUB TOTAL	3549.00	1654.96	46.63	10.00	0.70	7.00	58.00	5.36	9.24
13	AXIS BANK	208.00	172.98	83.16	0.00	0.00	0.00	1.85	0.12	6.49
14	BANDHAN BANK	9.00	0.00	0.00	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	0.00	0.00
17	FEDERAL BANK	50.00	45.72	91.44	0.00	0.00	0.00	0.63	0.00	0.00
18	HDFC BANK	307.00	428.02	139.42	0.00	0.00	0.00	3.00	0.05	1.67
19	ICICI BANK	229.00	283.95	124.00	0.00	0.00	0.00	2.00	0.24	12.00
20	INDUSIND BANK	151.00	30.17	19.98	0.00	0.00	0.00	0.90	0.00	0.00
21	J & K BANK	2.00	4.62	231.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	92.00	41.40	45.00	0.00	0.00	0.00	1.85	0.00	0.00
23	KARUR VYASYA BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	54.00	43.43	80.43	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	0.00	0.00	0.00	0.00	0.00	0.60	0.00	0.00
27	YES BANK	295.00	135.43	45.91	0.00	0.00	0.00	0.93	0.00	0.00
28	IDBI BANK	169.00	25.62	15.16	0.00	0.00	0.00	0.50	0.05	10.00
29	IDFC FIRST BANK	0.00	11.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1668.00	1223.16	73.33	0.00	0.00	0.00	15.01	0.46	3.06
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	2.39	4.73	0.00	0.00	0.00	0.60	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	58.50	1.24	2.12	0.00	0.00	0.00	0.85	0.04	4.71
33	CITIZEN CREDIT CO-OPERATIVE BANK	13.00	0.78	6.00	0.00	0.00	0.00	0.25	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	118.00	6.09	5.16	0.00	0.00	0.00	1.50	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	82.00	52.79	64.38	0.00	0.00	0.00	1.85	0.01	0.54
36	GP PARSIK SAHAKARI BANK LTD.	2.00	0.10	5.00	0.00	0.00	0.00	0.05	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	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	7.76	38.80	0.00	0.00	0.00	0.25	0.02	8.00
42	WOMEN CO-OP BANK LTD.	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	428.00	71.82	16.78	0.00	0.00	0.00	6.70	0.07	1.04
43	AU SMALL FINANCE BANK LTD.	3.00	10.46	348.67	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	0.93	31.00	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	11.39	126.56	0.00	0.00	0.00	0.30	0.00	0.00
	GRAND TOTAL	5654.00	2961.33	52.38	10.00	0.70	7.00	80.01	5.89	7.36

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	3.62	9.28	1.00	0.00	0.00	1.14	0.15	13.16
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	1.12	10.18	1.00	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	33.00	3.53	10.70	1.00	0.00	0.00	1.11	0.00	0.00
6	CENTRAL BANK OF INDIA	14.00	2.35	16.79	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	2.52	16.80	0.00	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	10.60	0.35	3.30	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	1.31	4.85	1.00	0.00	0.00	1.10	0.00	0.00
12	UCO BANK	5.20	1.04	20.00	0.00	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	214.70	16.82	7.83	8.00	0.00	0.00	5.77	0.22	3.81
13	AXIS BANK	10.50	0.38	3.62	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.06	0.28	466.67	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	25.22	1483.53	0.00	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	3.10	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	30.50	3.87	12.69	1.00	0.00	0.00	0.12	0.60	500.00
19	ICICI BANK	16.30	0.43	2.64	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	0.04	0.00	0.00
21	J & K BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	7.40	1.72	23.24	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	0.26	2.20	1.00	0.18	18.00	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	32.49	32.70	3.00	0.18	6.00	0.70	0.60	85.71
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	11.69	117.84	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	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	5.90	5.07	85.93	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	18.00	5.30	29.44	0.00	0.00	0.00	0.07	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	1.14	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	1.10	0.57	51.82	0.00	0.00	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	1.00	1.13	113.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	46.25	24.54	53.06	0.00	0.00	0.00	0.53	0.00	0.00
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	0.58	45.31	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	0.58	15.68	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	364.00	74.43	20.45	11.00	0.18	1.64	7.00	0.82	11.71

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	0.00	0.00	899.34	479.36	53.30
2	BANK OF BARODA	4.00	0.00	0.00	278.26	227.90	81.90
3	BANK OF INDIA	34.00	0.00	0.00	664.98	321.09	48.29
4	BANK OF MAHRASHTRA	12.00	3.60	30.00	494.94	67.99	13.74
5	CANARA BANK	12.00	0.00	0.00	1093.82	225.68	20.63
6	CENTRAL BANK OF INDIA	3.00	0.00	0.00	257.18	184.73	71.83
7	INDIAN BANK	1.00	0.00	0.00	64.14	4.51	7.03
8	INDIAN OVERSEAS BANK	1.00	0.00	0.00	135.74	37.20	27.41
9	PUNJAB NATIONAL BANK	1.00	0.01	1.00	200.23	98.14	49.01
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	4.00	0.03	0.75
11	UNION BANK OF INDIA	8.30	0.00	0.00	820.55	488.10	59.48
12	UCO BANK	4.00	4.26	106.50	61.19	11.40	18.63
	SUB TOTAL	88.60	7.87	8.88	4974.37	2146.13	43.14
13	AXIS BANK	1.30	0.27	20.77	231.75	179.80	77.58
14	BANDHAN BANK	0.00	3.69	0.00	13.15	4.05	30.80
15	CSB BANK LIMITED	0.00	0.01	0.00	16.06	14.74	91.78
16	DCB BANK	0.30	0.00	0.00	25.83	25.44	98.49
17	FEDERAL BANK	0.00	0.00	0.00	258.73	117.64	45.47
18	HDFC BANK	2.00	0.00	0.00	417.32	460.33	110.31
19	ICICI BANK	2.60	0.00	0.00	301.18	315.93	104.90
20	INDUSIND BANK	0.00	0.00	0.00	162.69	33.50	20.59
21	J & K BANK	0.00	0.08	0.00	3.00	4.70	156.67
22	KARNATAKA BANK	0.30	0.59	196.67	149.99	60.69	40.46
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	65.64	44.27	67.44
25	RBL BANK	1.00	0.88	88.00	60.81	1.09	1.79
26	SOUTH INDIAN BANK	0.30	0.00	0.00	70.28	16.89	24.03
27	YES BANK	2.00	0.00	0.00	311.18	135.43	43.52
28	IDBI BANK	1.00	0.00	0.00	195.54	28.58	14.62
29	IDFC FIRST BANK	0.00	0.00	0.00	1.20	11.94	995.00
	SUB TOTAL	11.10	5.52	49.73	2286.35	1455.02	63.64
30	APNA SAHAKARI BANK LTD.	0.00	0.13	0.00	3.09	0.13	4.21
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	63.06	14.10	22.36
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	69.21	1.28	1.85
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.12	0.00	15.59	0.90	5.77
34	GOA STATE CO-OP BANK LTD.	3.00	1.56	52.00	235.70	19.98	8.48
35	GOA URBAN CO-OP BANK LTD.	0.30	0.00	0.00	113.52	58.10	51.18
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.05	0.00	3.23	0.15	4.64
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.17	0.00	2.75	0.17	6.18
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	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.03	0.00	21.39	8.38	39.18
42	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	2.00	1.80	90.00
	SUB TOTAL	4.30	2.08	48.37	626.28	105.79	16.89
43	AU SMALL FINANCE BANK LTD.	0.00	0.07	0.00	3.31	10.53	318.13
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	0.61	0.00	4.38	2.12	48.40
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	0.00	0.68	0.00	13.00	12.65	97.31
	GRAND TOTAL	104.00	16.15	15.53	7900.00	3719.59	47.08

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2023, 30.06.2023, 31.03.2024 and 30.06.2024 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2023	30.06.2023	31.03.2024	30.06.2024
I	Total Deposits	N.A.	107314	109703.38	117502	118480
ii	Total Advances	N.A.	33213	33628.31	38571	38331
iii	C.D. Ratio	N.A.	30.95%	30.67%	32.83%	32.35%
iv	Total PSA Outstanding	N.A.	13388.05	13619.77	14538.87	15515.33
	%age of PSA to Total Advances	40%	49.90%	41.01%	43.77%	40.23%
V	DIR Advances	N.A.	0.69	0.64	0.66	0.61
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	2010.72	2122.44	2486.91	2374.99
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.05%	6.31%	6.45%	6.20%
vii	SC/ST Advances	N.A.	150.97	154.37	184.48	184.83
	%age of SC/ST* Adv. To Total Advances	5%	0.45%	0.46%	0.48%	0.48%
viii	Advances to Women	N.A.	5269.63	5384.16	5933.12	6408.36
	%age of Adv. to Women to Total Adv.	10%	15.87%	16.01%	15.38%	16.72%

* 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 30.06.2024:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	2007.64	1096	54.59
2	GOA STATE CO-OP BANK LTD.	2379.42	1125.19	47.29
3	ICICI BANK	5255.64	2190.92	41.69
4	STATE BANK OF INDIA	24927.61	9656.37	38.74
5	AXIS BANK	3254.22	1116.57	34.31

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2024

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	24927.61	9656.37	38.74
2	BANK OF BARODA	48	9225.14	1859.7	20.16
3	BANK OF INDIA	52	11085.34	2082.12	18.78
4	BANK OF MAHRASHTRA	23	1373.8	1468.37	106.88
5	CANARA BANK	73	12505.63	2755.8	22.04
6	CENTRAL BANK OF INDIA	30	3351.38	990.66	29.56
7	INDIAN BANK	8	930.36	122.12	13.13
8	INDIAN OVERSEAS BANK	25	2519.28	776.87	30.84
9	PUNJAB NATIONAL BANK	19	2007.64	1096	54.59
10	PUNJAB AND SIND BANK	2	46.41	32.29	69.58
11	UNION BANK OF INDIA	69	11407.9	2302.6	20.18
12	UCO BANK	10	620.46	198.97	32.07
	SUB TOTAL	450	80000.95	23341.87	29.18
13	AXIS BANK	21	3254.22	1116.57	34.31
14	BANDHAN BANK	6	138.01	76.92	55.74
15	CSB BANK LIMITED	3	193.42	49.17	25.42
16	DCB BANK	4	446.32	53.03	11.88
17	FEDERAL BANK	6	819.42	490.35	59.84
18	HDFC BANK	65	14168.35	4747.49	33.51
19	ICICI BANK	33	5255.64	2190.92	41.69
20	INDUSIND BANK	16	1464.73	639.41	43.65
21	J & K BANK	1	32.14	31.78	98.88
22	KARNATAKA BANK	7	913.49	347.79	38.07
23	KARUR VYASYA BANK	1	73.94	44.37	60.01
24	KOTAK MAHINDRA BANK	7	966.42	279.2	28.89
25	RBL BANK	7	718.03	26.83	3.74
26	SOUTH INDIAN BANK	5	403.57	322.31	79.86
27	YES BANK	8	1277.41	513.17	40.17
28	IDBI BANK	8	979.76	260.36	26.57
29	IDFC FIRST BANK	7	1206.28	120.47	9.99
	SUB TOTAL	205	32311.15	11310.14	35.00
30	APNA SAHAKARI BANK LTD.	1	20.96	87.76	418.70
31	BICHOLIM URBAN CO-OP BANK LTD.	12	590.02	307.81	52.17
32	CITIZEN CO-OP BANK LTD,	6	124.36	55.96	45.00
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	128.43	111.81	87.06
34	GOA STATE CO-OP BANK LTD.	54	2379.42	1125.19	47.29
35	GOA URBAN CO-OP BANK LTD.	16	861.94	528.06	61.26
36	GP PARSIK SAHAKARI BANK LTD.	2	16.62	28.07	168.89
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	7.01	5.85	83.45
38	NKGSB CO-OP BANK LTD.	5	257.98	371.33	143.94
39	SARASWAT CO-OP BANK LTD.	10	857.89	378.79	44.15
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	122.88	117.53	95.65
41	TJSB SAHAKARI BANK LTD.	6	292.91	383.53	130.94
42	WOMEN CO-OP BANK LTD.	2	76.09	53.66	70.52
	SUB TOTAL	122	5736.51	3555.35	61.98
43	AU SMALL FINANCE BANK LTD.	3	265.4	109.67	41.32
44	JANA SMALL FINANCE BANK LTD.	1	29.25	0.01	0.03
45	INDIA POST PAYMENTS BANK	2	5.89	0	0.00
46	UJJIVAN SMALL FINANCE BANK	2	57.02	13.65	23.94
47	UNITY SMALL FINANCE BANK	6	73.58	0.62	0.84
	SUB TOTAL	14	431.14	123.95	28.75
	GRAND TOTAL	791	118479.75	38331.31	32.35

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2024)

(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	3492.13	34.60	0	0.00	0.00	8159	249.98	2.59
2	BANK OF BARODA	577.09	31.88	3	0.00	0.00	5861	170.61	9.17
3	BANK OF INDIA	887.39	43.37	0	0.00	0.00	9137	225.50	10.83
4	BANK OF MAHRASHTRA	823.71	55.59	0	0.00	0.00	1758	61.15	4.16
5	CANARA BANK	1626.50	60.60	459	0.35	0.01	29701	616.66	22.38
6	CENTRAL BANK OF INDIA	481.10	49.57	0	0.00	0.00	1480	41.24	4.16
7	INDIAN BANK	41.45	33.19	0	0.00	0.00	329	8.29	6.79
8	INDIAN OVERSEAS BANK	305.74	41.56	0	0.00	0.00	1542	17.31	2.23
9	PUNJAB NATIONAL BANK	504.26	53.97	0	0.00	0.00	291	9.66	0.88
10	PUNJAB AND SIND BANK	13.29	41.82	0	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	1258.36	56.06	0	0.00	0.00	9675	179.73	7.81
12	UCO BANK	104.72	53.58	0	0.00	0.00	1335	25.41	12.77
	SUB TOTAL	9915.74	43.32	462	0.35	0.00	69268	1605.54	6.88
13	AXIS BANK	258.19	23.22	0	0.00	0.00	2949	27.93	2.50
14	BANDHAN BANK	44.19	55.38	0	0.00	0.00	3998	17.41	22.63
15	CSB BANK LIMITED	22.59	51.85	0	0.00	0.00	485	11.28	22.94
16	DCB BANK	33.54	65.92	0	0.00	0.00	6	0.02	0.04
17	FEDERAL BANK	273.45	59.79	0	0.00	0.00	9226	188.59	38.46
18	HDFC BANK	1088.94	22.31	0	0.00	0.00	11302	158.53	3.34
19	ICICI BANK	479.00	23.44	0	0.00	0.00	1474	64.01	2.92
20	INDUSIND BANK	191.13	20.44	0	0.00	0.00	7830	17.23	2.69
21	J & K BANK	11.66	38.04	0	0.00	0.00	103	8.71	27.41
22	KARNATAKA BANK	174.42	50.38	0	0.00	0.00	4362	70.11	20.16
23	KARUR VYASYA BANK	13.41	30.37	0	0.00	0.00	9	0.85	1.92
24	KOTAK MAHINDRA BANK	142.84	56.88	0	0.00	0.00	22	17.42	6.24
25	RBL BANK	22.53	76.71	0	0.00	0.00	6765	20.69	77.12
26	SOUTH INDIAN BANK	241.47	71.11	0	0.00	0.00	0	0.00	0.00
27	YES BANK	148.08	27.44	0	0.00	0.00	40	7.46	1.45
28	IDBI BANK	76.36	29.36	0	0.00	0.00	390	16.33	6.27
29	IDFC FIRST BANK	13.66	11.94	0	0.00	0.00	11	0.08	0.07
	SUB TOTAL	3235.48	27.99	0	0.00	0.00	48972	626.66	5.54
30	APNA SAHAKARI BANK LTD.	87.76	98.49	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	173.98	58.92	0	0.00	0.00	684	13.53	4.40
32	CITIZEN CO-OP BANK LTD,	39.48	67.14	0	0.00	0.00	149	20.28	36.24
33	CITIZEN CREDIT CO-OPERATIVE BANK	58.21	52.54	0	0.00	0.00	69	11.43	10.22
34	GOA STATE CO-OP BANK LTD.	344.27	30.62	6	0.26	0.02	472	8.84	0.79
35	GOA URBAN CO-OP BANK LTD.	376.46	70.84	0	0.00	0.00	1046	62.53	11.84
36	GP PARSIK SAHAKARI BANK LTD.	11.65	46.25	0	0.00	0.00	89	2.75	9.80
37	KONKAN MERCANTILE CO-OP BANK	4.59	70.62	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	371.33	99.83	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.	117.53	96.69	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	184.66	48.53	0	0.00	0.00	33	2.39	0.62
42	WOMEN CO-OP BANK LTD.	32.65	60.30	0	0.00	0.00	404	5.27	9.82
	SUB TOTAL	2091.62	58.95	6	0.26	0.01	2946	127.02	3.57
43	AU SMALL FINANCE BANK LTD.	59.47	62.17	0	0.00	0.00	254	10.78	9.83
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	13.02	85.32	0	0.00	0.00	1286	5.00	36.63
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	72.49	65.07	0	0.00	0.00	1540	15.77	12.72
	GRAND TOTAL	15515.33	40.23	468	0.61	0.00	122726	2374.99	6.20

ADVANCES TO SC, ST & WOMENS AS ON 30.06.2024

(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	418	26.31	0.27	618	15.80	0.16	19868	1384.65	14.34
2	BANK OF BARODA	191	13.51	0.73	424	9.30	0.50	9206	425.12	22.86
3	BANK OF INDIA	0	0.00	0.00	0	0.00	0.00	10588	479.23	23.02
4	BANK OF MAHRASHTRA	30	0.61	0.04	51	1.03	0.07	2840	142.69	9.72
5	CANARA BANK	1049	32.78	1.19	499	14.41	0.52	20646	617.47	22.41
6	CENTRAL BANK OF INDIA	149	6.46	0.65	108	2.09	0.21	3194	304.90	30.78
7	INDIAN BANK	21	1.24	1.02	10	0.24	0.20	761	24.39	19.97
8	INDIAN OVERSEAS BANK	46	0.96	0.12	26	1.09	0.14	3671	140.94	18.14
9	PUNJAB NATIONAL BANK	68	7.52	0.69	17	0.78	0.07	1412	168.10	15.34
10	PUNJAB AND SIND BANK	2	0.43	1.33	2	0.00	0.00	78	6.61	20.47
11	UNION BANK OF INDIA	120	6.68	0.29	136	5.31	0.23	11037	458.93	19.93
12	UCO BANK	68	2.28	1.15	134	2.51	1.26	1247	42.95	21.59
	SUB TOTAL	2162	98.78	0.42	2025	52.56	0.23	84548	4195.98	17.98
13	AXIS BANK	48	0.78	0.07	7	0.15	0.01	6359	129.20	11.57
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	7962	46.46	60.40
15	CSB BANK LIMITED	41	1.30	2.64	2	0.02	0.04	798	20.04	40.76
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	1608	13.22	24.93
17	FEDERAL BANK	30	0.45	0.09	21	0.22	0.04	6920	157.83	32.19
18	HDFC BANK	4	0.34	0.01	3	0.08	0.00	23621	373.60	7.87
19	ICICI BANK	19	1.22	0.06	17	0.51	0.02	8416	847.30	38.67
20	INDUSIND BANK	2124	6.47	1.01	616	2.13	0.33	3468	93.73	14.66
21	J & K BANK	1	0.00	0.00	0	0.00	0.00	54	4.66	14.66
22	KARNATAKA BANK	37	0.59	0.17	14	0.57	0.16	2626	54.27	15.60
23	KARUR VYASYA BANK	62	5.91	13.32	0	0.00	0.00	48	2.65	5.97
24	KOTAK MAHINDRA BANK	2	0.36	0.13	0	0.00	0.00	68	13.82	4.95
25	RBL BANK	343	0.88	3.28	77	0.80	2.98	6601	19.24	71.71
26	SOUTH INDIAN BANK	2	0.18	0.06	0	0.00	0.00	1576	38.67	12.00
27	YES BANK	0	0.00	0.00	0	0.00	0.00	437	23.43	4.57
28	IDBI BANK	26	1.54	0.59	15	0.47	0.18	1031	50.72	19.48
29	IDFC FIRST BANK	0	0.00	0.00	5	0.02	0.02	3964	25.95	21.54
	SUB TOTAL	2739	20.02	0.18	777	4.97	0.04	75557	1914.79	16.93
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	18	0.19	0.22
31	BICHOLIM URBAN CO-OP BANK LTD	67	1.65	0.54	55	1.17	0.38	851	23.31	7.57
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	81	11.61	20.75
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	70	6.11	5.46
34	GOA STATE CO-OP BANK LTD.	5	0.08	0.01	44	1.41	0.13	960	24.92	2.21
35	GOA URBAN CO-OP BANK LTD.	2	0.05	0.01	27	0.70	0.13	603	15.48	2.93
36	GP PARSIK SAHAKARI BANK LTD.	4	0.58	2.07	0	0.00	0.00	3	0.21	0.75
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	25	1.54	0.41
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	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	32	180.57	47.08
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	68	1.35	2.52	201	1.46	2.72
	SUB TOTAL	83	2.36	0.07	194	4.63	0.13	2844	265.40	7.46
43	AU SMALL FINANCE BANK	7	0.21	0.19	0	0.00	0.00	455	18.90	17.23
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	175	0.79	5.79	135	0.51	3.74	2981	13.07	95.75
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	14	0.22	35.48
	SUB TOTAL	182	1.00	0.81	135	0.51	0.41	3450	32.19	25.97
	GRAND TOTAL	5166	122.16	0.32	3131	62.67	0.16	166399	6408.36	16.72

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 June 2023, March 2024 and June 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.		
June 2023	3584	14.02	3703	67.45	1289	91.63	8576	173.10
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

b) Position of Outstanding and NPA in Mudra Accounts as on 30.06.2024

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	21378	58.14	2195	6.19
KISHORE	23421	317.61	1931	29.76
TARUN	9547	539.48	494	26.07
TOTAL	54346	915.23	4620	62.02
				6.77%

Comparative Report - Position of lending under KCC Schemes for quarter ending June 2023 and June 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
JUNE 23	301	4.48	612	9.94
JUNE 24	286	4.15	626	13.24

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
JUNE 23	297	2.21	2263	28.02
JUNE 24	264	2.43	2282	32.02

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
JUNE 23	2776	15.42	14618	151.32
JUNE 24	2847	23.74	15023	167.37

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
June 2023	77	11.25	352	56.45	43	6.55
June 2024	86	13.87	390	57.61	59	6.35

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

(Amt in Cr)

	As on 30.06.2023	As on 30.06.2024
Total number of Credit Linked SHGs	6311	6856
Outstanding (Amt in cr)	43.27	66.92
Total number of SHGs Credit Linked During the Current FY	764	840
Amount (in cr)	12.59	18.23

Progress in Government Sponsored Schemes**a) Review of Government Sponsored Schemes during the quarter 30.06.2024**

Sr No	Scheme	Yearly Target	Position as on 30.06.2024			
			Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	28	17	1	5	11
2	PMEGP - KVIC	26	15	1	6	8
3	PMEGP - KVIB	28	14	0	8	6
	PMEGP TOTAL	82	46	2	19	25

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2024

(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	358	28.95	29	1.46	4.70
2	BANK OF BARODA	249	9.06	18	0.51	5.63
3	BANK OF INDIA	489	21.56	46	5.21	24.17
4	BANK OF MAHARASHTRA	44	0.69	23	0.09	13.04
5	CANARA BANK	397	16.35	58	2.62	16.02
6	CENTRAL BANK OF INDIA	102	5.86	5	0.43	7.34
7	INDIAN BANK	7	0.34	2	0.17	50.00
8	INDIAN OVERSEAS BANK	122	3.77	4	0.02	0.53
9	PUNJAB NATIONAL BANK	23	1.73	14	1.08	62.43
10	UNION BANK OF INDIA	880	71.57	64	1.09	1.52
11	UCO BANK	33	1.65	5	0.05	3.03
12	HDFC BANK	973	42.45	12	0.01	0.02
13	KARNATAKA BANK	3	0.35	0	0	0.00
14	KOTAK MAHINDRA BANK	2	1.94	0	0	0.00
15	IDBI BANK	1	0.04	0	0	0.00
16	GOA STATE CO-OP BANK LTD.	206	4.91	26	0.31	6.31
	GRAND TOTAL	3889	211.22	306	12.95	6.13%

Digitisation of South Goa District (Position as on 08.08.2024)

Sr. No.	Nodal Bank	No. of Accounts	Total No. of Accounts covered	% coverage for SAVINGS ACCOUNT	Yet to be Covered	No. of Accounts	Total No. of accounts covered	% coverage for CURRENT ACCOUNTS	Yet to be Covered
1	Indian Bank	11250	11250	100	0	550	400	72.72	150
2	Punjab National Bank	28153	26371	93.67	1782	1234	1210	98.05	24
3	IDBI Bank	11505	11218	97.5	287	656	601	91.61	55
4	DCB Bank Ltd.	1939	1939	100	0	120	112	93.33	8
5	ICICI Bank Ltd.	45324	45324	100	0	2177	2152	99	25
					2069				262
	Digitisation For South Goa	Savings Account		99.87%		Current Account		99.45%	

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	08.08.2024
2	Self Help Group	08.08.2024
3	Govt. Sponsored Schemes	08.08.2024
4	Financial Inclusion	08.08.2024

Any other issues with the permission of the chair.

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