

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

Agenda & Background Papers of

110th SLBC Meeting

**WEB MEETING THROUGH
MICROSOFT TEAMS**

Date : 21st SEPTEMBER 2020

Time : 11.30 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

मार्गदर्शी बैंक विभाग, SLBC Department
स्थानीय प्रधान कार्यालय, Local Head Office,
बांद्रा-कुर्ला संकुल, Bandra Kurla Complex,
मुंबई – ४०००५१, Mumbai – 400051,

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Confirmation of minutes of the 109^h SLBC Meeting dated 26TH June 2020

The Minutes of the 109th SLBC meeting for the quarter ended 31.03.2020 (held on 26.06.2020) were circulated and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy are enclosed.

Minutes of the 109th SLBC Meeting held on 26th June, 2020 At State Bank Bhavan, Conference Room, St. Inez, Panaji, Goa.

The 109th Meeting of the State Level Bankers Committee, Goa State was held on 26th June, 2020 at Conference Room, State Bank Bhavan, St. Inez, Panaji Goa under the Chairmanship of Shri Daulat Hawaldar, Finance Secretary Government of Goa. The other dignitaries present during the meeting were Shri K. Nampoothiri, General Manager, Reserve Bank of India, Smt. Kamakshi Pai, Chief General Manager, NABARD and other SBI dignitaries who were present through Video Conference were Shri Deepak Kumar Lalla, Chief General Manager, State Bank of India, Shri Sanjay Kumar, General Manager, State Bank of India and Ms. Sukhvinder Kaur General Manager, State Bank of India.

The meeting was also attended by other Senior Officials from State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of Co-operative Banks/State Co-operative Banks, Lead District Manager, North and South. The list of participants is enclosed.

Shri Sanjay Kumar, General Manager and Convenor SLBC welcomed the Hon'ble Finance Secretary, Govt. of Goa and all the participants. He congratulated Govt. of Goa for handling Covid 19 situation successfully despite large number of NRI population. He also congratulated all the banks for doing good work during Covid 19 pandemic lockdown. He also mentioned that RBI also came up with various measures to meet economic crises in this Covid 19 situation and provide guidance to bankers to continue with basic banking services. He also informed that SBI have done significant changes in internal structure and have created two separate verticals i.e. FIMM and SME all over India.

Ms. Sukhvinder Kaur, General Manager and Convenor SLBC, who has reported to this Circle recently, also welcomed all the participants for the meeting.

Shri Deepak Kumar Lalla, Chief General Manager, State Bank of India, on the outset welcomed all the participants for the meeting. He congratulated the Govt. of Goa for handling this pandemic situation in an excellent way and kept Panaji in green zone for long. He discussed about the various business aspects in which Banks have performed well and also pointed out the areas which need improvement, especially in housing finance and renewable energy where special attention & deliberation is required. Banks need to work together & contribute their views in improving the Priority Sectors & CD ratio. He also asked all Banks to give push to agriculture advances & increase the investment in farm credit & food processing sector.

Mr Naveen Kumar Gupta, Deputy General Manager (B&O), State Bank of India, Panaji and Member Secretary SLBC Goa then piloted the discussion on agenda.

Agenda Item-wise discussion and action points are given in Annexure -I.



Smt. Kamakshi Pai, Chief General Manager, NABARD reviewed the performance of ACP as on March 2020 which is not up to the mark but nevertheless the ACP for FY 2020-21 has started with the right earnest. She also spoke about KCC where the Govt. of India, has asked to launch it on a campaign mode. Since the lockdown, the rural youth have taken up agriculture activities. To boost agriculture, NABARD has promoted around 45 progressive farmers as Mentor Farmers who will be identified block wise, who in turn will guide these new farmers. NABARD has tied up with Goa Diary to on board KCC to almost 133 farmers. She also spoke about the ACP performance which needs improvement and banks need to gear up to achieve it. She highlighted the Emergency Credit Line where the guarantee cover was extended to Scheduled Co-operative Banks. She expressed that the digitalisation of Land records which will help Banks in lending in the state of Goa.

Shri K. Nampoothiri, General Manager, RBI, requested that the process of conducting the SLBC should be done at Goa state level to avoid delay if it is routed through Mumbai. He advised that RBI has reduced the interest rates to take care of the liquidity in the economy. He also said that the agriculture is picking up and this is the time when Bankers need to support this people's initiative which will go a long way for Bankers in achieving their 40% priority sector target in the State of Goa. He said that we should also look at innovative ways to transform agriculture into value addition or some creative methods where we can go beyond normal traditional banking. He also said that RBI and Govt. has being doing its utmost to get out of this Covid 19 situation but the real problem with the Bankers is that the needy themselves are not having confidence in going for a capex or even drawing on their existing loan sanctioned. He also spoke about the 100% digitalization of the North Goa District and the last date is 31st October, 2020.

CONCLUDING WORDS OF FINANCE SECRETARY.

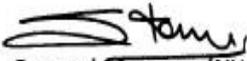
Shri Daulat Hawaldar, Hon'ble Secretary Finance in his concluding remarks said that we are going through recession and Banks play an essential role in revival of the economy. He also spoke about the labour issue that Goa is facing as most of the migrants laborers have moved back to their home town and we are mostly dependent on them for our agriculture and fishing activities. He further stated that the two important activities mining, which have been closed for past few years and second is tourism which has been adversely affected. The revival of these activities will take time. He further spoke about MSME sector where the sanction is for more than 200 crores but the actual disbursement is less. He hoped that RBI/ Banks should maintain liquidity till next year as the revival of the economy will take at least 2 years. He stated that 3 unbanked villages which have been allotted to Bank of India & Central Bank of India should immediately be addressed by them. He further said in respect of Emergency Credit line, private banks also need to come forward and help those who are seeking this loan.



The meeting ended with a vote of thanks by Shri Sandeep Kumar, Asst. General Manager (RBO-I) SBI, Panaji, Goa.

The list Participants is enclosed as Annexure II.

State Bank of India
Local Head Office, Maharashtra


General Manager (NW -I)
& Convenor, SLBC, Goa.

Date: 20.07.2020

Sr. No	Agenda Item	Discussion held	Action Point	Action By
1	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	Shri Daulat Hawaldar, Finance Secretary asked about the status of these unbanked villages, as in every Govt. meeting these issues get raised. Central Bank of India: - Cavorem&Satrem Village and Bank of India: - Caranzol village. He has asked these Banks to address the issue immediately.	Both the banks are advised to appoint BC / CSP in these villages at the earliest.	Central Bank of India & Bank of India.
1a.		Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs).	Shri K. Nampoothiri GM, RBI said that all unbanked villages need to be covered by BC/ CSP or some banking solutions has to be put in place for these villages.	
1b.	Status of Financial Inclusion in the State of Goa.	The CGM SBI spoke about the 20,789 zero balance account in the state and asked Bankers to identify if any of these accounts can be funded. SLBC has asked the Banks to submit the details of accounts which cannot be funded due to reasons such as non traceable customers etc.	Banks to consolidate list of accounts and contact all customers for funding zero balance accounts.	All Banks.



<p>2</p> <p>Review of Credit disbursement by banks Achievement under ACP of the State, Priority Sector Lending.</p>	<p>The CGM, SBI said that as far as ACP performance is concerned, the achievement is at 68.49% which is at par as compared to last year. Some of the key areas that require our attention are Housing which is at 29.62% and Renewal Energy at 0.11%. Smt. Kamakshi Pai CGM, NABARD said that we have done better than previous year & for the current year she requested to bankers to identify the activities for financing and ensure to achieve the ACP target. There is scope of KCC for fisheries and animal husbandry also. The GM, RBI said that agriculture sector is picking-up right now and in housing sector Goa Government also supporting. This is the opportunity to bankers in these sectors, which will help to achieve the ACP target. He also requested to bankers to go beyond traditional banking. He also said that ACP target should be realistic and achievable.</p>	<p>All banks are advised to focus on priority sector advances and push the Agri business including KCC to fisheries and animal husbandry / housing & renewal energy finance specially.</p>	<p>All Banks.</p>
<p>3</p> <p>Doubling of Farmer's Income by 2022</p>	<p>The CGM SBI said that the advances to AGRI is at 4.41% of the total advances which requires slight push-up to achieve the benchmark of 18%. The Banks and the Govt. agencies need to collaborate and work together to increase Agri. advances especially in the backdrop of "DOUBLING OF FARMERS INCOME" by 2022.</p>	<p>Banks to ensure maximum sanction in agriculture advances and also complete the target of PM-Kisan saturation scheme also. Banks to also submit data</p>	<p>All Banks</p>



		<p>The CGM, NABARD pointed out that KCC should be launched in campaign mode as decided by Govt. of India. Agriculture is the focus area for Government of India, NABARD and particularly for State Govt. Agriculture contributes nearly 6% to 7% of GDP only in Goa. She also said that to promote agriculture sector NABARD has identified 45 progressive farmers which work as a mentor farmer in the state. She also requested bankers to provide KCC facility to fisheries and animal husbandry sector also.</p>	<p>regarding lending to dairy & fisheries seperately.</p>	
4	Pradhan Mantri Mudra Yojana	<p>As on 31.03.2020 no. of A/c's opened were 10784 and the disbursement amount was Rs.237.80 Crores</p>	<p>All banks are advised to provide quarterly data to SLBC.</p>	All banks
5	Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.	<p>The CGM, NABARD has appreciated the IT Department, Govt. of Goa for designing a portal for digitization of land records.</p>	<p>SLBC to follow up with Secretary Revenue/IT</p>	SLBC
6	Market intelligence	<p>GM, RBI informed us about the increase in phishing attacks where fraudsters are creating havoc. Customers receive links to fake websites created by these fraudsters of popular shopping portals and are lured by offering free gifts.</p> <p>Banks should sensitize the customer by way of advertising in social media, newspapers and distribution of pamphlets.</p>	<p>All bankers to be alert and educate the public through various modes on regular basis.</p>	All Banks



7	Data flow at LBS Fora - Migration to Standardized Data System	GM, RBI has instructed all Banks to test uploading their data in portal.	All Banks are advised to complete testing and ensure timely submission of data and complete the testing.			All Banks
8	CD Ratio	The CGM, SBI said that CD ratio is less than 30% which needs to be increased.	All members banks are requested to focus more on Agri, Fisheries, Food processing and Housing loans to improve the CD ratio of the State which will also help us to achieve the ACP target of current financial year.		GM RBI also spoke about mobile ATM van, which can also help in distribution of pamphlets, as organization of Financial Literacy camps could not be completed due to the ongoing pandemic. Banks may distribute pamphlets through Newspaper in local language or Advertisements through Social media, messages as alternative for Camps during this pandemic.	All Banks
9	Financial literacy / awareness programme		Banks to explore alternatives, which will help in spreading financial awareness among the general public			All Banks



Annexure -II
109th SLBC MEETING DATED 26.06.2020

List of Participants

RBI			
1	Shri. K Nampoothiri	General Manager	RBI, Panaji
2	Shri. Carey Mascarenhas	Assistant General Manager	RBI, Panaji

STATE BANK OF INDIA			
3	Shri Deepak Kumar Lalla	Chief General Manager	SBI LHO , Maharashtra
4	Shri. Sanjay Kumar	General Manager	SBI LHO , Maharashtra
5	Smt .Sukhvinder Kaur	General Manager	SBI LHO , Maharashtra
6	Shri.Naveen Kumar Gupta	Deputy General Manager	SBI ZO , Panaji
7	Shri. Sandeep Kumar	Assistant General Manager	SBI RBO-I, North Goa
8	Shri. Sunil Kumar	Lead District Manager	SBI, LDM - North Goa
9	Shri Rajiv Tiwari	Lead District Manager	SBI, LDM - South Goa

NABARD			
10	Ms. Kamakshi Pai	General Manager	NABARD
11	Shri. N. Narayana Raju	Assistant General Manager	NABARD

GOVT DEPT			
12	Shri. Daulat Havaladar	Finance Secretary	Govt. of Goa
13	Shri. Rohan Kaskar	Deputy Director	DITC
14	Shri. Shivanand Wagle	Deputy Director	Agriculture Dept.
15	Smt. Rohita Naik	Supdt of Fisheries	Fisheries
16	Shri. A. K. Banerjee	Director	GCCI
17	Shri. Pranava Piyush	Assistant General Manager	SIDBI
18	Shri. (Dr.) Prashant Naik	Deputy Director	Animal Husbandry

PUBLIC SECTOR BANKS			
19	Shri. Amulya Kumar	Deputy General Manager	Bank of Baroda
20	Shri. Subhash Chodankar	Chief Manager	Bank of India
21	Shri. Atish Hodawdikar	Manager AFD	Bank of India
22	Shri. Atul Joshi	Assistant General Manager	Bank of Maharashtra
23	Shri. Swadhin Kadam	Manager	Bank of Maharashtra
24	Shri. Amitava Sahu	Deputy General Manager	Canara Bank
25	Shri. Sanjeet Kumar	Chief Manager	Central Bank of India
26	Shri. Prashant kumar Sahoo	Assistant General Manager	Union Bank of India
27	Shri. Shrivallabh Paradkar	Manager	Union Bank of India
28	Shri. P. Prasanna	Chief Manager	Indian Overseas Bank
29	Shri. Onkar Kulkarni	Chief Manager	Oriental Bank of Commerce
30	Shri. Prasanth H	Officer	Punjab & Sind Bank
31	Shri. Milian D'Souza	Assistant General Manager	IDBI Bank Ltd

PRIVATE SECTOR BANKS



32	Smt. Carmen Viegas	Vice President	Axis Bank Ltd.
33	Shri. Samir Lotlikar	Cluster Head	HDFC Bank Ltd.
34	Shri. Ajit Dalvi	Circle Head	HDFC Bank Ltd.
35	Shri. Vinayak Madkaikar	Manager	ICICI Bank Ltd.
COOPERATIVE BANKS			
36	Smt. Varsha Dhaimodkar	General Manager (P & S)	The Goa State Coop Bank Ltd.



**Position in respect of Action Points of last meeting
held on 26.06.2020**

Sr. No	Action points	To be dealt by	Action taken.
1	Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs).	Central Bank of India & Bank of India.	Out of 3 villages two villages ie Satrem and Cavrem village is already covered by Central Bank of India. Bank of India expressed its inability to open CSP at Caranzol village due to connectivity issues. (Page 14)
2.	Status of Financial Inclusion in the State of Goa. Zero balance accounts	All Banks	Number of Zero balance accounts reduced from 20789 to 14301 this quarter
3	Review of Credit disbursement by banks Achievement under ACP of the State, Priority Sector Lending.	All Banks	Performance as per page 22 - 31
5.	Pradhan Mantri Mudra Yojana	All Banks	Quarterly data provided as per Page 32
6.	Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.	SLBC	SLBC Convenor met Secretary Revenue. Matter is under finalization.
7.	Market intelligence	All Banks	On going process
8.	Data flow at LBS Fora - Migration to Standardized Data System	All Banks	Some Banks are having problem for uploading the data. Special SLBC was held with the vendor who provided solutions to problems faced by the Banks. 13 Banks still to upload data.
9.	CD Ratio	All Banks	Sub-Committee meetings are held with Banks to work out modalities for improving CD ratio.
10.	Financial literacy / awareness programme	All Banks	Online awareness programmes are held. Banners are put at prime locations for digital awareness. Banks are constantly updating their customers on various schemes of Government and their own schemes and also about cyber security.

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

a) Banking Scenario of the State

There are total 787 Bank Branches in the state catering to 15 lacs plus population. Out of which, 479 are in semi urban areas and 308 in rural villages catering to the needs of rural people particularly for Agriculture , Dairy, Fisheries and MSME.

Banking network as on 30.06.2020 are as under:

Type	Banks	No of brs		Total
		North Goa	South Goa	
Public Sector Banks	12	220	250	470
Private Sector Banks	17	88	84	172
Co-operative Banks	16	70	67	137
Small Finance Banks	4	4	4	8
Total	49	382	405	787

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

The Banks have also adopted the Business Correspondent model in rural areas to reach to the doorstep of rural customers making it convenient for the village folks to access the financial system. The model is well stabilized and endorsed by Department of Financial Services, Government of India. There are 48 CSPs located at various remote places.

- Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.06.2020

SR. No.	Name of the Bank	Active
1	STATE BANK OF INDIA	6
2	BANK OF BARODA	2
3	BANK OF INDIA	12
4	CORPORATION BANK	1
5	INDIAN OVERSEAS BANK	5
6	UNION BANK OF INDIA	14
7	RATNAKAR BANK LTD	6
8.	APNA SAHAKARI BANK	2
	GRAND TOTAL	48

c) List of unbanked villages

(on Jan Dhan Darshak GIS App – as advised by DFS)

District	Taluka	Village	Population	Allotted to	Remarks
South Goa	Quepem	Cavorem	920	Central BOI	CSP Appointed
North Goa	Satari	Caranzol	839	Bank of India	Connectivity issue. as advised by the Bank
North Goa	Satari	Satrem	176	Central BOI	CSP Appointed

Hurdles / Issues of CSP / Bank Mitras:

Connectivity issues at times are there at some places in the State making it difficult for the CSPs to render smooth service.

The CSPs are requested to answer the IBA certification examination as advised by IBA vide their letter No. SB/Cir/FI-BC/2019-20/7482 dated June 18, 2019.

Regarding enrolment of CSPs in the BC Registry, SLBC has taken up the matter with IBA for an SOP in this regard.

Over and above brick and mortar branches, banks are providing banking services through Alternate Business Channels such as ATMs, Mobile/ Internet Banking, etc.

Thus, it can be concluded that the Banking Network in Goa is well spread and can cater to the needs of the entire state.

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

The data forwarded by the four FLCs in Goa for the June 2020 quarter is given below:

FLC CAMPS held during the quarter June 2020				Deficit
No.of FLCs	Target	Camps Held		
		Digital	Others	
SBI NORTH	21	4	6	11
SBI SOUTH	21	1	4	16
GSCB	21	0	1	20
CORPORATION	21	0	1	20
4	84	5	12	67

Deficit was due to Lockdown and Social Distancing on account of COVID -19. However online FL camps were conducted in few cases. The rural population are not well versed with online meetings and therefore the targets could not be achieved.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

Coverage under PMJDY scheme is an ongoing process. However, Banks are making efforts to cover all the zero balance accounts. The Deposits in PMJDY accounts have increased from **Rs. 101 Cr** as on Mar 2020 to **Rs. 108 Cr** in the current quarter.i.e. June 2020.

As instructed in last SLBC , Priority was given for converting/funding '**20789 zero balance accounts**' as on March 2020. Banks have sent SMS to all Mobile numbers available. Position now stands improved and the number of accounts reduced to 14301 as of June 2020.

All Banks have been advised to send a list of those Zero Balance accounts to SLBC to enable us to take up the matter to DFS to obtain permission for closure of such accounts.

Aadhar Seeding percentage is 80.44% (79.06% as on March 2020)

As people are maintaining multiple accounts in various banks, 100% Aadhar seeding may not be possible.

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.06.2020

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Bank of Baroda	20406	0	10827	9579	20406	162939479.4	613	17101	16173
2	Bank of India	7230	14117	11654	9693	21347	177281919.8	1388	20268	18630
3	Bank of Maharashtra	2681	0	1301	1380	2681	15076175	355	2121	2459
4	Canara Bank	37226	0	22355	14871	37226	271793278.3	2857	16785	31261
5	Central Bank of India	12727	0	6934	5793	12727	45871306.74	2992	7886	10452
6	Indian Bank	4172	37	2204	2005	4209	11142359.4	332	3730	3019
7	Indian Overseas Bank	1713	5153	3760	3106	6866	34446780.38	533	6386	5489
8	Punjab & Sind Bank	242	0	64	178	242	1316924	0	241	232
9	Punjab National Bank	9216	2743	9144	2815	11959	66812510.89	635	9132	8273
10	State Bank of India	3460	5529	3884	5105	8989	40414142.38	912	7921	7254
11	UCO Bank	1120	1166	1156	1130	2286	15505761.98	94	1455	1606
12	Union Bank of India	21133	6814	14799	13148	27947	201127086.7	2534	23943	22247
13	Axis Bank Ltd	270	389	501	158	659	2284441.76	116	616	466
14	Federal Bank Ltd	622	0	301	321	622	4544230.6	51	234	417
15	HDFC Bank Ltd	1669	1210	973	1906	2879	15001339.69	404	2879	1817
16	ICICI Bank Ltd	64	192	188	68	256	807568.64	153	256	69
17	IDBI Bank Ltd.	275	2085	1388	972	2360	10835243.3	251	1934	1847
18	IndusInd Bank Ltd	265	484	437	312	749	1368054.3	47	683	640
19	Jammu & Kashmir Bank Ltd	21	0	9	12	21	24000	2	21	9
20	Karur Vysya Bank	4	0	3	1	4	3691	0	4	3
21	Kotak Mahindra Bank Ltd	68	0	46	22	68	49288.3	26	2	36
22	RBL Bank Ltd	448	0	0	448	448	695120.3	0	448	295
23	South Indian Bank Ltd	0	57	21	36	57	202299.91	6	40	44
24	Yes Bank Ltd	1	0	1	0	1	1318.96	0	1	0
	Grand Total	125033	39976	91950	73059	165009	1079544322	14301	124087	132738

Percentage of Aadhar seeded Accounts: 80.44%

➤ Source – DFS site

f) Govt Security Schemes

**PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) and
PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)
AS ON 30.06.2020**

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	74658	186142
2	ALLAHABAD BANK	0	0
3	ANDHRA BANK	251	152
4	BANK OF BARODA	0	0
5	BANK OF INDIA	50436	119840
6	BANK OF MAHRASHTRA	0	0
7	CANARA BANK	0	0
8	CENTRAL BANK OF INDIA	3781	9678
9	CORPORATION BANK	0	0
10	INDIAN BANK	0	0
11	INDIAN OVERSEAS BANK	0	0
12	PUNJAB NATIONAL BANK	0	0
13	PUNJAB AND SIND BANK	10	11
14	ORIENTAL BK OF COMMERCE	0	0
15	SYNDICATE BANK	0	0
16	UNION BANK OF INDIA	3511	8241
17	UNITED BANK OF INDIA	0	0
18	UCO BANK	1075	2542
19	IDBI BANK	0	0
	SUB TOTAL	133722	326606
20	AXIS BANK	0	0
21	BANDHAN BANK	0	0
22	CSB BANK LIMITED	0	0
23	DCB BANK	0	0
24	FEDERAL BANK	0	0
25	HDFC BANK	4473	7180
26	ICICI BANK	0	0
27	INDUSIND BANK	0	0
28	J & K BANK	10	11
29	KARNATAKA BANK	0	0
30	KARUR VYASYA BANK	0	0
31	KOTAK MAHINDRA BANK	0	0
32	RBL BANK	452	590
33	SOUTH INDIAN BANK	0	0
34	YES BANK	0	0
35	IDFC FIRST BANK	0	0
	SUB TOTAL	4935	7781
36	APNA SAHAKARI BANK LTD.	118	257
37	BICHOLIM URBAN CO-OP BANK LTD.	82	993
38	CITIZEN CO-OP BANK LTD,	74	213
39	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	35	64
40	GOA STATE CO-OP BANK LTD.	3905	8173
41	GOA URBAN CO-OP BANK LTD.	406	1850
42	GP PARIK SAHAKARI BANK LTD.	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0
45	MAPUSA URBAN CO-OP BANK LTD.	0	0
46	NKGSB CO-OP BANK LTD.	55	1020
47	PMC BANK LTD.	0	0
48	SARASWAT CO-OP BANK LTD.	0	0
49	SHAMRAO VITHAL CO-OP BANK LTD.	0	0
50	TJSB SAHAKARI BANK LTD.	0	0
51	WOMEN CO-OP BANK LTD.	0	57
	SUB TOTAL	4675	12627
	GRAND TOTAL	143332	347014

ATAL PENSION YOJANA (APY)**AS ON 30.06.2020**

SR. NO.	BANK NAME	NORTH GOA	SOUTH GOA	Grand Total
1	DCB BANK LIMITED	-	3	3
2	INDUSIND BANK LIMITED	4	3	7
3	THE CATHOLIC SYRIAN BANK LIMITED	3	6	9
4	THE KARUR VYSYA BANK LTD	11	-	11
5	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	7	5	12
6	KOTAK MAHINDRA BANK	7	7	14
7	THE JAMMU AND KASHMIR BANK LTD	14	1	15
8	RBL BANK LIMITED	11	7	18
9	THE FEDERAL BANK LTD	13	13	26
10	YES BANK LIMITED	19	17	36
11	THE SOUTH INDIAN BANK LTD	5	44	49
12	DEPARTMENT OF POSTS	51	32	83
13	PUNJAB AND SIND BANK	130	12	142
14	ICICI BANK LIMITED	132	141	273
15	IDBI BANK LTD	155	201	356
16	UCO BANK	149	250	399
17	INDIAN BANK	130	397	527
18	BANK OF MAHARASHTRA	181	356	537
19	KARNATAKA BANK LIMITED	149	451	600
20	INDIAN OVERSEAS BANK	523	655	1,178
21	AXIS BANK LTD	1,119	876	1,995
22	PUNJAB NATIONAL BANK	1,213	1,492	2,705
23	STATE BANK OF INDIA	1,331	1,533	2,864
24	CENTRAL BANK OF INDIA	1,518	1,390	2,908
25	BANK OF INDIA	1,717	1,585	3,302
26	HDFC BANK LTD	1,698	1,633	3,331
27	BANK OF BARODA	2,102	2,212	4,314
28	UNION BANK OF INDIA	2,574	1,936	4,510
29	CANARA BANK	5,993	6,808	12,801
	Grand Total	20,986	22,117	43,103

(Source: NSDL Site)

Expanding and Deepening of Digital Payments Ecosystem – Making North Goa District in State of Goa 100% digitally enabled by October 2020

Review of 100% Digitization in Identified District North Goa as on 30.06.2020

For Bank Customers									
1. Digital coverage for individuals (Savings Accounts)									
	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accs covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts
State Bank of India	272095	185440	68.15	142974	52.55	85989	31.60	216934	79.7
Indian Overseas Bank	41920	30998	73.95	13516	32.24	26178	62.45	41324	98.58
Citizen Co oP Bank Ltd	1329	478	35.97	0	0	0	0	478	35.97
Union Bank of India Corporation Bank	44642	17573	39.36	1647	3.69	3958	8.87	17573	39.36
Karnataka Bank Ltd	471614	125527	26.62	22935	4.86	15345	3.25	125527	26.62
Canara Bank	11992	8582	71.56	1061	8.85	1346	11.22	7656	63.84
Bank of India	148103	63258	42.71	17330	11.70	7425	5.01		0
GSCB	228196	216890	95.05	26810	11.75	27289	11.96	215527	94.45
Bank of Baroda	129068	9700	7.52		0		0	9700	7.52
Central Bank of India	91283	95753	104.90	6486	7.11	5739	6.29	91283	100
IDBI Bank	100922	51161	50.69	31205	30.92	4457	4.42	62554	61.98
Andhra Bank	19328	17275	89.38	15308	79.20	5785	29.93	16897	87.42
Syndicate Bank	10621	6194	58.32	1200	11.30	575	5.41	6194	58.32
HDFC Bank	74351	30353	40.82	5923	7.97	10338	13.90	40556	54.55
The Women Co op Bank Ltd	141437	118288	83.63	47398	33.51	58782	41.56	117225	82.88
YES Bank	11974		0		0		0		0
Bandhan Bank	7040	1309	18.59		0		0		0
RBL Bank	12222	1039	8.50	168	1.37	162	1.33	1592	13.03
GUCB	9638	8410	87.26	1757	18.23	5342	55.43	8935	92.71
GP Parshik Bank	19914	4227	21.23		0		0	4227	21.23
Punjab & Sind Bank	715	499	69.79	12	1.68	101	14.13	508	71.05
Bank of Maharashtra	1778	1640	92.24	225	12.65	404	22.72	1637	92.07
Karur Vyasa Bank	26098	11139	42.68	1970	7.55	1106	4.24	11139	42.68
The Bicholim Urban Co- op Bank	3512	1379	39.27	262	7.46	359	10.22	1581	45.02
Federal Bank	99781	5618	5.63	0	0	1025	1.03	5804	5.82
	5544	6860	123.74	1106	19.95	2826	50.97	5450	98.30
Total	1985117	1019590	51.36	339293	17.09	264531	13.33	852203	42.93

For Bank Customers

2. Digital coverage for business (Current Accounts)					
Bank Name	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage
State Bank of India	5904	3468	58.74	3462	58.64
Indian Overseas Bank	1251	368	29.42	93	7.43
Citizen Co oP Bank Ltd	298	0	0	0	0
Union Bank of India	2957	435	14.71	187	6.32
Corporation Bank	14023	2458	17.53		0
Karnataka Bank Ltd	490	134	27.35	35	7.14
Canara Bank	653		0.00		0
Bank of India	3782	917	24.25	250	6.61
GSCB	4297	0	0	0	0.00
Bank of Baroda	2561	1001	39.09	471	18.39
Central Bank of India	1886	670	35.52	88	4.67
IDBI Bank	1271	951	74.82	572	45.00
Andhra Bank	697	166	23.82	2	0.29
Syndicate Bank	3298	1289	39.08	178	5.40
HDFC Bank	13628	5524	40.53	6560	48.14
The Women Co op Bank Ltd	55		0		0
YES Bank	878		0	726	82.69
Bandhan Bank	250	11	4.4	42	16.8
RBL Bank	732	107	14.62	277	37.84
GUCB	669		0		0
GP Parshik Bank	85	3	3.53	8	9.41
Punjab & Sind Bank	95	50	52.63	10	10.53
Bank of Maharashtra	1490	252	16.91	13	0.87
Karur Vyasa Bank	417	177	42.45	32	7.67
The Bicholim Urban Co- op Bank	4033	0	0	0	0
Federal Bank	324	135	41.67	166	51.23
Total	66024	18116	27.44	13172	19.95

	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure					
Bank Name	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
State Bank of India	0	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0	0
Citizen Co oP Bank Ltd	0	0	0	0	0	0
Union Bank of India	0	0	0	0	0	0
Corporation Bank	0	0	0	0	0	0
Karnataka Bank Ltd	0	0	0	0	0	0
Canara Bank	0	0	0	0	0	0
Bank of India	0	0	0	0	0	0
GSCB	0	0	0	0	0	0
Bank of Baroda	0	0	0	0	0	0
Central Bank of India	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0
Andhra Bank	0	0	0	0	0	0
Syndicate Bank	0	4	0	4	0	4
HDFC Bank	490	25	0	515	490	25
The Women Co op Bank Ltd	0	0	0	0		0
YES Bank	76	0	0	76	76	0
Bandhan Bank	0	0	0	0	0	0
RBL Bank	15	0	1	16	15	0
GUCB	0	0	0	0	0	0
GP Parshik Bank	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0	0
Karur Vyasa Bank	0	0	0	0	0	0
The Bicholim Urban Co- op Bank	0	0	0	0	0	0
Federal Bank	0	0	0	0	0	0
Total	581	29	1	611	581	29

a) Review of Credit Disbursements by Banks

The comparative position of Annual Credit Plan
for the year 2019-20 & 2020-21 (Rs. In crores)

Activity	ACP Target (upto 30.06.2019)	Achievement under ACP 2018-19 upto 30.06.2019	% Achievement 30.06.2019	ACP Target (for 2020.21)	Achievement under ACP upto 30.06..20)	% Achievem ent 30.06.20
Crop loans	70.50	18.37	26.06%	343.00	45.59	13.29
Agri Term loans	99.84	77.40	77.52%	470.00	50.26	10.69
Sub Total AGRI	170.34	95.77	56.22%	813.00	95.85	11.79
Agri Infrastructure	10.88	10.10	92.83%	50.09	1.10	2.20
Ancillary Activities	11.78	57.07	484.46%	140.08	31.06	22.17
Credit Potential for Agriculture	193.00	162.94	84.42%	1003.17	128.01	12.76
MSME	1072.95	896.61	83.56%	3400.00	850	25.00
Export Credit	71.25	1.96	2.75%	105.00	15.37	14.64
Education	43.76	11.33	25.89%	149.51	12.33	8.25
Housing	283.00	84.98	30.02%	750.00	63.26	8.43
Renewable Energy	1.13	0.01	0.88%	42.04	0.48	1.14
Others	13.46	15.89	118.05%	5.23	2.73	52.20
Social Infrastructure	16.45	4.95	30.09%	45.05	2.41	5.35
TOTAL	1695.00	1178.67	69.53%	5500	1074.59	19.54

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
JUNE 2020**

(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	37.85	3.74	9.88	83.53	6.53	7.82	121.38	10.27	8.46
2	ALLAHABAD BANK	0	0	0	0	0	0	0	0	0.00
3	ANDHRA BANK	0	0	0	0	0	0	0	0	0.00
4	BANK OF BARODA	18.85	3	15.92	19.25	5	0	38.1	8	21.00
5	BANK OF INDIA	26.35	0.64	2.43	30.7	17.64	57.46	57.05	18.28	32.04
6	BANK OF MAHRASHTRA	10.6	0.98	9.25	11.5	0.29	2.52	22.1	1.27	5.75
7	CANARA BANK	24.85	0.25	1.01	32.1	9.69	30.19	56.95	9.94	17.45
8	CENTRAL BANK OF INDIA	14.35	9.21	64.18	19.35	4.34	22.43	33.7	13.55	40.21
9	CORPORATION BANK	24.65	1.12	4.54	26.25	2.55	9.71	50.9	3.67	7.21
10	INDIAN BANK	0.75	0	0.00	0.55	0	0	1.3	0	0.00
11	INDIAN OVERSEAS BANK	8.2	0	0.00	5.25	0	0	13.45	0	0.00
12	PUNJAB NATIONAL BANK	1.9	0	0.00	1.2	0	0	3.1	0	0.00
13	PUNJAB AND SIND BANK	0	0	0.00	0	0	0	0	0	0.00
14	ORIENTAL BK OF COMMERCE	1.6	0	0.00	0.9	0	0	2.5	0	0.00
15	SYNDICATE BANK	12.1	0	0.00	21.25	0	0	33.35	0	0.00
16	UNION BANK OF INDIA	7.8	0.4	5.13	13.2	0	0	21	0.4	1.90
17	UNITED BANK OF INDIA	2.3	0	0.00	2.8	0	0	5.1	0	0.00
18	UCO BANK	5.15	0.01	0.19	2.65	0.01	0.38	7.8	0.02	0.26
19	IDBI BANK	5.3	0	0.00	4.3	0	0	9.6	0	0.00
	SUB TOTAL	202.6	19.35	9.55	274.78	46.05	16.76	477.38	65.4	13.70
20	AXIS BANK	2.45	0	0.00	5.45	0	0	7.9	0	0.00
21	BANDHAN BANK	0	0	0.00	0	0	0	0	0	0.00
22	CSB BANK LIMITED	0.05	0	0.00	0.1	0	0	0.15	0	0.00
23	DCB BANK	0.2	0	0.00	0.2	0	0	0.4	0	0.00
24	FEDERAL BANK	0.2	24.27	12135.00	0.2	0	0	0.4	24.27	6067.50
25	HDFC BANK	37.75	0	0.00	57.19	0.59	1.03	94.94	0.59	0.62
26	ICICI BANK	24.2	0	0.00	35.7	0	0	59.9	0	0.00
27	INDUSIND BANK	1.7	0	0.00	1.7	0	0	3.4	0	0.00
28	J & K BANK	0	0	0.00	0	0	0	0	0	0.00
29	KARNATAKA BANK	4.7	0	0.00	4.9	0	0	9.6	0	0.00
30	KARUR VYASYA BANK	0.05	0	0.00	0.4	0	0	0.45	0	0.00
31	KOTAK MAHINDRA BANK	0.3	0	0.00	1.2	0	0	1.5	0	0.00
32	RBL BANK	13.5	0.85	6.30	16.23	0.07	0.43	29.73	0.92	3.09
33	SOUTH INDIAN BANK	0.2	0	0.00	0.2	0	0	0.4	0	0.00
34	YES BANK	1.8	0	0.00	9.6	0	0	11.4	0	0.00
35	IDFC FIRST BANK	0	0	0.00	0	0	0	0	0	0.00
	SUB TOTAL	87.1	25.12	28.84	133.07	0.66	0.5	220.17	25.78	11.71
36	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
37	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
38	CITIZEN CO-OP BANK LTD,	5.2	0	0.00	6.1	0	0	11.3	0	0.00
39	CITIZEN CREDIT CO-OPERATIVE BANK LTD	0.1	0	0.00	0.1	0	0	0.2	0	0.00
40	GOA STATE CO-OP BANK LTD.	40.75	1.12	2.75	48.45	3.55	7.33	89.2	4.67	5.24
41	GOA URBAN CO-OP BANK LTD.	6.05	0	0.00	6.05	0	0	12.1	0	0.00
42	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
45	MAPUSA URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
46	NKGSB CO-OP BANK LTD.	0.1	0	0.00	0.1	0	0	0.2	0	0.00
47	PMC BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
48	SARASWAT CO-OP BANK LTD.	1.1	0	0.00	1.35	0	0	2.45	0	0.00
49	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
50	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
51	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
	SUB TOTAL	53.3	1.12	2.10	62.15	3.55	5.71	115.45	4.67	4.05
52	AU SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
53	JANA SMALL FINANCE BANK LTD.	0	0	0.00	0	0	0	0	0	0.00
54	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0	0	0	0.00
55	UJJIVAN SMALL FINANCE BANK	0	0	0.00	0	0	0	0	0	0.00
	SUB TOTAL	0	0	0.00	0	0	0	0	0	0.00
	GRAND TOTAL	343	45.59	13.29	470	50.26	10.69	813	95.85	11.79

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
JUNE 2020**

(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	6.51	0.8	12.29	34.45	1.21	3.51	162.34	12.28	7.56
2	ALLAHABAD BANK	0	0	0	0	0	0	0	0	0
3	ANDHRA BANK	0	0	0	0	0	0	0	0	0
4	BANK OF BARODA	3.13	0	0	8.03	1	12.45	49.26	9	18.27
5	BANK OF INDIA	2.49	0	0	8.17	3.94	48.23	67.71	22.22	32.82
6	BANK OF MAHRASHTRA	1.02	0.03	2.94	1.89	4.35	230.16	25.01	5.65	22.59
7	CANARA BANK	3.31	0.02	0.6	12.64	14.62	115.66	72.9	24.58	33.72
8	CENTRAL BANK OF INDIA	1.61	0.2	12.42	6.67	0.21	3.15	41.98	13.96	33.25
9	CORPORATION BANK	2.33	0	0	5.61	1.75	31.19	58.84	5.42	9.21
10	INDIAN BANK	0.07	0	0	0.14	0	0	1.51	0	0
11	INDIAN OVERSEAS BANK	0.72	0	0	1.43	0	0	15.6	0	0
12	PUNJAB NATIONAL BANK	0.09	0	0	0.79	0	0	3.98	0	0
13	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0	0
14	ORIENTAL BK OF COMMERCE	0.1	0	0	0.13	0	0	2.73	0	0
15	SYNDICATE BANK	1.96	0	0	10.36	0	0	45.67	0	0
16	UNION BANK OF INDIA	1.43	0	0	8.48	0.73	8.61	30.91	1.13	3.66
17	UNITED BANK OF INDIA	0.08	0	0	0.32	0	0	5.5	0	0
18	UCO BANK	0.16	0	0	0.28	0	0	8.24	0.02	0.24
19	IDBI BANK	0.29	0	0	0.3	0	0	10.19	0	0
	SUB TOTAL	25.3	1.05	4.15	99.69	27.81	27.89	602.37	94.26	15.65
20	AXIS BANK	1.39	0	0	0.84	0	0	10.13	0	0
21	BANDHAN BANK	0	0	0	0	0	0	0	0	0
22	CSB BANK LIMITED	0.1	0	0	0.2	0	0	0.45	0	0
23	DCB BANK	0.02	0	0	0.05	0	0	0.47	0	0
24	FEDERAL BANK	0.02	0	0	0.05	0.04	80	0.47	24.31	5172.34
25	HDFC BANK	9.23	0	0	12.09	2.54	21.01	116.26	3.13	2.69
26	ICICI BANK	3.88	0	0	8.01	0	0	71.79	0	0
27	INDUSIND BANK	0.27	0	0	0.15	0	0	3.82	0	0
28	J & K BANK	0	0	0	0	0	0	0	0	0
29	KARNATAKA BANK	0.45	0	0	0.42	0	0	10.47	0	0
30	KARUR VYASYA BANK	0.1	0	0	0.6	0	0	1.15	0	0
31	KOTAK MAHINDRA BANK	0.02	0	0	0.05	0	0	1.57	0	0
32	RBL BANK	1.56	0	0	2.8	0	0	34.09	0.92	2.7
33	SOUTH INDIAN BANK	0.02	0	0	0.02	0	0	0.44	0	0
34	YES BANK	1.83	0	0	8.22	0	0	21.45	0	0
35	IDFC FIRST BANK	0	0	0	0	0	0	0	0	0
	SUB TOTAL	18.89	0	0	33.5	2.58	7.7	272.56	28.36	10.41
36	APNA SAHAKARI BANK LTD.	0	0	0	0	0	0	0	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
38	CITIZEN CO-OP BANK LTD,	0.2	0	0	0.07	0	0	11.57	0	0
39	CITIZEN CREDIT CO-OPERATIVE BANK LTD	0.02	0	0	0.03	0	0	0.25	0	0
40	GOA STATE CO-OP BANK LTD.	5.06	0.05	0.99	6.43	0.67	10.42	100.69	5.39	5.35
41	GOA URBAN CO-OP BANK LTD.	0.48	0	0	0.25	0	0	12.83	0	0
42	GP PARSIK SAHAKARI BANK LTD.	0	0	0	0	0	0	0	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
45	MAPUSA URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
46	NKGSB CO-OP BANK LTD.	0.02	0	0	0.02	0	0	0.24	0	0
47	PMC BANK LTD.	0	0	0	0	0	0	0	0	0
48	SARASWAT CO-OP BANK LTD.	0.12	0	0	0.09	0	0	2.66	0	0
49	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
50	TJSB SAHAKARI BANK LTD.	0	0	0	0	0	0	0	0	0
51	WOMEN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
	SUB TOTAL	5.9	0.05	0.85	6.89	0.67	9.72	128.24	5.39	4.2
52	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0
53	JANA SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0
54	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0
55	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0
	SUB TOTAL	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	50.09	1.1	2.20	140.08	31.06	22.17	1003.17	128.01	12.76

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
JUNE 2020**

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	602.84	202.92	33.66	23.7	0	0	20.52	3.55	17.3
2	ALLAHABAD BANK	13.02	0	0	0	0	0	1.2	0	0
3	ANDHRA BANK	8.02	0	0	0	0	0	0.8	0	0
4	BANK OF BARODA	251	59	23.50	11.1	13	117.11	8.97	8	89.18
5	BANK OF INDIA	270.82	142.84	52.74	18.25	0	0	8.92	0.17	1.91
6	BANK OF MAHRASHTRA	127.1	92.28	72.6	0.2	0	0	6.63	0.1	1.51
7	CANARA BANK	184.6	182.05	98.62	5.6	0	0	9.44	0.31	3.28
8	CENTRAL BANK OF INDIA	89.6	6.96	7.77	6.8	2.37	34.85	8.35	0	0
9	CORPORATION BANK	129.68	98.44	75.91	2.64	0	0	10.6	0.13	1.23
10	INDIAN BANK	16.8	0	0	0	0	0	1.24	0	0
11	INDIAN OVERSEAS BANK	62.51	0	0	0	0	0	2.42	0	0
12	PUNJAB NATIONAL BANK	28.5	0	0	0	0	0	1.55	0	0
13	PUNJAB AND SIND BANK	0.5	0.11	22	0	0	0	2	0	0
14	ORIENTAL BK OF COMMERCE	99	0	0	0	0	0	1.3	0	0
15	SYNDICATE BANK	145.52	0	0	0.35	0	0	6.55	0	0
16	UNION BANK OF INDIA	40.12	4.16	10.37	0.3	0	0	3.81	0	0
17	UNITED BANK OF INDIA	14	0	0	0	0	0	0.95	0	0
18	UCO BANK	19.7	2.64	13.4	0	0	0	1.56	0	0
19	IDBI BANK	33.42	1.51	4.52	0	0	0	1.81	0	0
	SUB TOTAL	2136.75	792.91	37.11	68.94	15.37	22.29	98.62	12.26	12.43
20	AXIS BANK	63	0	0	0	0	0	2.04	0	0
21	BANDHAN BANK	4	0	0	0	0	0	0.11	0	0
22	CSB BANK LIMITED	1.6	0	0	0	0	0	0.26	0	0
23	DCB BANK	10.6	0	0	0	0	0	0.77	0	0
24	FEDERAL BANK	28.02	4.64	16.56	0	0	0	1.75	0	0
25	HDFC BANK	343.32	12.52	3.65	26	0	0	14	0	0
26	ICICI BANK	193.3	0	0	10	0	0	6.85	0	0
27	INDUSIND BANK	63.52	0.91	1.43	0	0	0	2	0	0
28	J & K BANK	0.2	0.75	375	0	0	0	0.01	0	0
29	KARNATAKA BANK	36.6	0	0	0	0	0	1.75	0	0
30	KARUR VYASYA BANK	0.2	0	0	0	0	0	0.01	0	0
31	KOTAK MAHINDRA BANK	32.7	0	0	0	0	0	1.4	0	0
32	RBL BANK	26.5	0	0	0	0	0	1.3	0	0
33	SOUTH INDIAN BANK	19.1	0	0	0	0	0	1.22	0	0
34	YES BANK	79	8.89	11.25	0	0	0	1.95	0	0
35	IDFC FIRST BANK	0.8	0	0	0.06	0	0	0.05	0	0
	SUB TOTAL	902.46	27.71	3.07	36.06	0	0	35.47	0	0
36	APNA SAHAKARI BANK LTD.	1.5	0	0	0	0	0	0.1	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	35.76	0	0	0	0	0	1.8	0	0
38	CITIZEN CO-OP BANK LTD,	42.5	2.93	6.89	0	0	0	2.35	0	0
39	CITIZEN CREDIT CO-OPERATIVE BANK LTD	6.1	0	0	0	0	0	0.62	0	0
40	GOA STATE CO-OP BANK LTD.	105.6	19.72	18.67	0	0	0	4.11	0	0
41	GOA URBAN CO-OP BANK LTD.	77.72	6.55	8.43	0	0	0	2.11	0.07	3.32
42	GP PARSIK SAHAKARI BANK LTD.	1.8	0	0	0	0	0	0.11	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0.1	0	0	0	0	0	0.01	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
45	MAPUSA URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
46	NKGSB CO-OP BANK LTD.	27.36	0	0	0	0	0	1.6	0	0
47	PMC BANK LTD.	0	0	0	0	0	0	0	0	0
48	SARASWAT CO-OP BANK LTD.	45.52	0.02	0.04	0	0	0	1.82	0	0
49	SHAMRAO VITHAL CO-OP BANK LTD.	2.5	0	0	0	0	0	0.11	0	0
50	TJSB SAHAKARI BANK LTD.	7.5	0.16	2.13	0	0	0	0.6	0	0
51	WOMEN CO-OP BANK LTD.	0.1	0	0	0	0	0	0.02	0	0
	SUB TOTAL	354.06	29.38	8.3	0	0	0	15.36	0.07	0.46
52	AU SMALL FINANCE BANK LTD.	1	0	0	0	0	0	0.05	0	0
53	JANA SMALL FINANCE BANK LTD.	1	0	0	0	0	0	0.05	0	0
54	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0
55	UJJIVAN SMALL FINANCE BANK	5.1	0	0	0	0	0	0.55	0	0
	SUB TOTAL	7.1	0	0	0	0	0	0.65	0	0
	GRAND TOTAL	3400.37	850	25.00	105	15.37	14.64	150.1	12.33	8.21

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
JUNE 2020**

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	74.22	1.84	2.48	5.97	0.21	3.52	0.42	0	0
2	ALLAHABAD BANK	7.5	0	0	0.17	0	0	0.02	0	0
3	ANDHRA BANK	2.5	0	0	0.15	0	0	0.01	0	0
4	BANK OF BARODA	37.4	37	98.93	5.67	0	0	0.34	0	0
5	BANK OF INDIA	55	2.42	4.4	0.76	0	0	0.33	0	0
6	BANK OF MAHRASHTRA	25.4	0.34	1.34	0.31	0.01	3.23	0.14	0	0
7	CANARA BANK	45.15	3.32	7.35	3.84	0	0	0.38	0	0
8	CENTRAL BANK OF INDIA	37.6	4.55	12.1	0.56	0.26	46.43	0.18	2.71	1505.56
9	CORPORATION BANK	49.55	1.03	2.08	2.08	0	0	0.33	0	0
10	INDIAN BANK	10.2	0	0	0.16	0	0	0.02	0	0
11	INDIAN OVERSEAS BANK	19.83	0	0	0.26	0	0	0.04	0	0
12	PUNJAB NATIONAL BANK	13.5	0	0	0.14	0	0	0.03	0	0
13	PUNJAB AND SIND BANK	4	0.2	5	0	0	0	0	0	0
14	ORIENTAL BK OF COMMERCE	10	0	0	0.13	0	0	0.03	0	0
15	SYNDICATE BANK	27.8	0	0	0.32	0	0	0.36	0	0
16	UNION BANK OF INDIA	20.7	0.28	1.35	0.3	0	0	0.24	0	0
17	UNITED BANK OF INDIA	8.3	0	0	0.12	0	0	0.03	0	0
18	UCO BANK	17.4	0.47	2.7	0.17	0	0	0.02	0	0
19	IDBI BANK	9.7	0	0	0.21	0	0	0.03	0	0
	SUB TOTAL	475.75	51.45	10.81	21.32	0.48	2.25	2.95	2.71	91.86
20	AXIS BANK	21.95	0	0	0.22	0	0	0.24	0	0
21	BANDHAN BANK	2.2	0	0	0.05	0	0	0	0	0
22	CSB BANK LIMITED	2	0	0	0.05	0	0	0.01	0	0
23	DCB BANK	3.6	0	0	0.15	0	0	0.02	0	0
24	FEDERAL BANK	10	0.28	2.8	0.17	0	0	0.04	0	0
25	HDFC BANK	55.5	0.82	1.48	10.17	0	0	0.7	0	0
26	ICICI BANK	41.5	0	0	1.89	0	0	0.3	0	0
27	INDUSIND BANK	16.4	0	0	0.7	0	0	0.06	0	0
28	J & K BANK	0.2	0	0	0	0	0	0	0	0
29	KARNATAKA BANK	8	0	0	0.85	0	0	0.05	0	0
30	KARUR VYASYA BANK	0.2	0.17	85	0	0	0	0	0	0
31	KOTAK MAHINDRA BANK	16.5	0	0	0.25	0	0	0.02	0	0
32	RBL BANK	6	0	0	0.8	0	0	0.05	0	0
33	SOUTH INDIAN BANK	4.5	0	0	0.7	0	0	0.05	0	0
34	YES BANK	22	0	0	1	0	0	0.07	0	0
35	IDFC FIRST BANK	0.1	0	0	0	0	0	0	0	0
	SUB TOTAL	210.65	1.27	0.6	17	0	0	1.61	0	0
36	APNA SAHAKARI BANK LTD.	0.8	0	0	0.01	0	0	0.01	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	5.5	2.06	37.45	0.75	0	0	0.05	0	0
38	CITIZEN CO-OP BANK LTD,	6.5	0.09	1.38	0.75	0	0	0.04	0	0
39	CITIZEN CREDIT CO-OPERATIVE BANK LTD	0.8	0.33	41.25	0.06	0	0	0.02	0	0
40	GOA STATE CO-OP BANK LTD.	17.25	0.24	1.39	1.23	0	0	0.28	0.02	7.14
41	GOA URBAN CO-OP BANK LTD.	16.2	4.9	30.25	0.41	0	0	0.09	0	0
42	GP PARSIK SAHAKARI BANK LTD.	3.2	0.02	0.63	0.01	0	0	0.01	0	0
43	KONKAN MERCANTILE CO-OP BANK LTD.	0.1	0	0	0	0	0	0	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
45	MAPUSA URBAN CO-OP BANK LTD.	0	0	0	0	0	0	0	0	0
46	NKGSB CO-OP BANK LTD.	2.55	0	0	0.17	0	0	0.03	0	0
47	PMC BANK LTD.	0	0	0	0	0	0	0	0	0
48	SARASWAT CO-OP BANK LTD.	5.5	2.41	43.82	0.22	0	0	0.08	0	0
49	SHAMRAO VITHAL CO-OP BANK LTD.	2.6	0	0	0.01	0	0	0.01	0	0
50	TJSB SAHAKARI BANK LTD.	0.8	0	0	0.03	0	0	0.02	0	0
51	WOMEN CO-OP BANK LTD.	0.1	0.49	490	0	0	0	0	0	0
	SUB TOTAL	61.9	10.54	17.03	3.65	0	0	0.64	0.02	3.13
52	AU SMALL FINANCE BANK LTD.	0.2	0	0	0.01	0	0	0.01	0	0
53	JANA SMALL FINANCE BANK LTD.	0.2	0	0	0.01	0	0	0.01	0	0
54	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0
55	UJJIVAN SMALL FINANCE BANK	1.3	0	0	0.05	0	0	0.01	0	0
	SUB TOTAL	1.7	0	0	0.07	0	0	0.03	0	0
	GRAND TOTAL	750	63.26	8.43	42.04	0.48	1.14	5.23	2.73	52.20

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
JUNE 2020**

(Amt in crores)

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	2.74	0	0	892.75	220.8	24.73
2	ALLAHABAD BANK	0.22	0	0	22.13	0	0
3	ANDHRA BANK	0.12	0	0	11.6	0	0
4	BANK OF BARODA	2.18	0	0	365.92	126	34.43
5	BANK OF INDIA	2.35	0	0	424.14	310.55	73.22
6	BANK OF MAHRASHTRA	1.49	0	0	186.28	197.24	105.88
7	CANARA BANK	2.49	0	0	324.4	371.55	114.53
8	CENTRAL BANK OF INDIA	1.31	0	0	186.38	34.13	18.31
9	CORPORATION BANK	2.3	0.09	3.91	256.02	105.11	41.06
10	INDIAN BANK	0.26	0	0	30.19	0	0
11	INDIAN OVERSEAS BANK	1.12	0	0	101.78	0	0
12	PUNJAB NATIONAL BANK	0.7	0	0	48.4	0	0
13	PUNJAB AND SIND BANK	0	0	0	6.5	0.31	4.77
14	ORIENTAL BK OF COMMERCE	0.65	0	0	113.84	0	0
15	SYNDICATE BANK	0.65	0	0	227.22	0	0
16	UNION BANK OF INDIA	1.86	0	0	98.24	5.57	5.67
17	UNITED BANK OF INDIA	1.12	0	0	30.02	0	0
18	UCO BANK	0.83	0	0	47.92	3.13	6.53
19	IDBI BANK	0.74	0	0	56.1	1.51	2.69
	SUB TOTAL	23.13	0.09	0.39	3429.83	969.53	28.27
20	AXIS BANK	0.98	0	0	98.56	0	0
21	BANDHAN BANK	0.1	0	0	6.46	0	0
22	CSB BANK LIMITED	0.15	0	0	4.52	0	0
23	DCB BANK	0.25	0	0	15.86	0	0
24	FEDERAL BANK	0.52	0.06	11.54	40.01	29.29	71.49
25	HDFC BANK	7.11	0	0	573.06	16.47	2.87
26	ICICI BANK	2.12	0	0	327.75	0	0
27	INDUSIND BANK	0.67	0	0	87.17	0.91	1.04
28	J & K BANK	0	0	0	0.41	0.75	182.93
29	KARNATAKA BANK	0.48	0	0	58.2	0	0
30	KARUR VYASYA BANK	0	0	0	1.56	0.17	10.9
31	KOTAK MAHINDRA BANK	0.42	0	0	52.86	0	0
32	RBL BANK	0.98	0	0	69.72	0.92	1.32
33	SOUTH INDIAN BANK	0.53	0	0	26.54	0	0
34	YES BANK	0.66	0	0	126.13	8.89	7.05
35	IDFC FIRST BANK	0	0	0	1.01	0	0
	SUB TOTAL	14.97	0.06	0.4	1489.82	57.4	3.85
36	APNA SAHAKARI BANK LTD.	0.05	0	0	2.47	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	0.35	0	0	44.21	2.06	4.66
38	CITIZEN CO-OP BANK LTD,	0.52	0	0	64.23	3.02	4.7
39	CITIZEN CREDIT CO-OPERATIVE BANK LTD	0.55	0	0	8.4	0.33	3.93
40	GOA STATE CO-OP BANK LTD.	2.54	0.52	20.47	231.7	25.89	11.17
41	GOA URBAN CO-OP BANK LTD.	0.8	0	0.00	110.16	11.52	10.46
42	GP PARSIK SAHAKARI BANK LTD.	0.05	0.01	20.00	5.18	0.03	0.58
43	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0.21	0	0
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0
45	MAPUSA URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0
46	NKGSB CO-OP BANK LTD.	0.4	0	0.00	32.35	0	0
47	PMC BANK LTD.	0	0	0.00	0	0	0
48	SARASWAT CO-OP BANK LTD.	0.94	1.27	135.11	56.74	3.7	6.52
49	SHAMRAO VITHAL CO-OP BANK LTD.	0.05	0	0.00	5.28	0	0
50	TJSB SAHAKARI BANK LTD.	0.1	0	0.00	9.05	0.16	1.77
51	WOMEN CO-OP BANK LTD.	0	0.46	0.00	0.22	0.95	431.82
	SUB TOTAL	6.35	2.26	35.59	570.2	47.66	8.36
52	AU SMALL FINANCE BANK LTD.	0.05	0	0.00	1.32	0	0
53	JANA SMALL FINANCE BANK LTD.	0.05	0	0.00	1.32	0	0
54	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0
55	UJJIVAN SMALL FINANCE BANK	0.5	0	0.00	7.51	0	0
	SUB TOTAL	0.6	0	0.00	10.15	0	0
	GRAND TOTAL	45.05	2.41	5.35	5500	1074.59	19.54

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.06.2019, 31.03.2020 and 30.06.2020 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.06.2019	31.03.2020	30.06.2020
i	Total Deposits	N.A.	78313.91	84715	84698.92
ii	Total Advances	N.A.	23569.99	23985	24040.45
iii	C.D. Ratio	N.A.	30.10%	28.31%	28.38
iv	Total PSA Outstanding	N.A.	7192.67	7750	6477.09
	%age of PSA to Total Advances	40%	30.52%	32.31	26.94
v	DIR Advances	N.A.	1.24	2.35	0.67
	%age of DIR Adv. to Total Advances	1%	0.01	0.01	0.00
vi	Weaker Section Advances	N.A.	902.00	1126	1326.64
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.83%	4.69	5.52
vii	SC/ST Advances	N.A.	203.16	116.22	71.8
	%age of SC/ST* Adv. To Total Advances	5%	0.86%	0.48	0.30
viii	Advances to Women	N.A.	1948.47	2037	2088.1
	%age of Adv. to Women to Total Adv.	10%	8.27%	8.49	8.69

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2020

(Amount in crores)

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	16495.88	4202.88	25.48
2	ALLAHABAD BANK	65.00	32.00	49.23
3	ANDHRA BANK	182.92	79.33	43.37
4	BANK OF BARODA	6831.23	1004.64	14.71
5	BANK OF INDIA	9424.28	1582.38	16.79
6	BANK OF MAHRASHTRA	908.46	260.44	28.67
7	CANARA BANK	9441.33	2074.24	21.97
8	CENTRAL BANK OF INDIA	2583.15	552.96	21.41
9	CORPORATION BANK	6774.81	984.51	14.53
10	INDIAN BANK	177.00	27.00	15.25
11	INDIAN OVERSEAS BANK	1496.69	437.35	29.22
12	PUNJAB NATIONAL BANK	283.00	394.34	139.34
13	PUNJAB AND SIND BANK	37.73	18.77	49.75
14	ORIENTAL BK OF COMMERCE	819.00	553.00	67.52
15	SUYNDICATE BANK	0.00	0.00	0.00
16	UNION BANK OF INDIA	2188.51	689.37	31.50
17	UNITED BANK OF INDIA	52.00	616.00	1184.62
18	UCO BANK	706.69	127.04	17.98
19	IDBI BANK	788.08	169.96	21.57
	SUB TOTAL	60255.76	13806.21	22.91
20	AXIS BANK	1865.00	608.00	32.60
21	BANDHAN BANK	46.00	57.00	123.91
22	CSB BANK LIMITED	46.00	25.00	54.35
23	DCB BANK	111.00	4.00	3.60
24	FEDERAL BANK	547.56	327.86	59.88
25	HDFC BANK	10728.00	2503.53	29.08
26	ICICI BANK	2371.00	974.00	41.08
27	INDUSIND BANK	337.02	564.72	167.56
28	J & K BANK	37.48	33.58	89.59
29	KARNATAKA BANK	776.77	776.77	100.00
30	KARUR VYASYA BANK	36.78	30.79	83.71
31	KOTAK MAHINDRA BANK	8.00	1.00	12.50
32	RBL BANK	585.82	47.04	8.03
33	SOUTH INDIAN BANK	150.46	209.37	139.15
34	YES BANK	517.08	289.16	55.92
35	IDFC FIRST BANK	0.00	0.00	0.00
	SUB TOTAL	19163.97	6451.82	33.67
36	APNA SAHAKARI BANK LTD.	46.07	101.04	219.32
37	BICHOLIM URBAN CO-OP BANK LTD.	508.97	300.30	59.00
38	CITIZEN CO-OP BANK LTD,	164.91	91.90	55.73
39	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	115.87	121.21	104.61
40	GOA STATE CO-OP BANK LTD.	1851.09	1328.18	71.75
41	GOA URBAN CO-OP BANK LTD.	832.48	541.98	65.10
42	GP PARSIK SAHAKARI BANK LTD.	3.86	4.87	126.17
43	KONKAN MERCANTILE CO-OP BANK LTD.	4.00	9.00	225.00
44	MADGAON URBAN CO-OP BANK LTD.	199.69	60.05	30.07
45	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00
46	NKGSB CO-OP BANK LTD.	0.31	0.28	90.32
47	PMC BANK LTD.	147.00	45.00	30.61
48	SARASWAT CO-OP BANK LTD.	1044.77	913.02	87.39
49	SHAMRAO VITHAL CO-OP BANK LTD.	67.00	51.00	76.12
50	TJSB SAHAKARI BANK LTD.	224.06	167.08	74.57
51	WOMEN CO-OP BANK LTD.	69.11	47.51	68.75
	SUB TOTAL	5279.19	3782.42	71.64
	GRAND TOTAL	84698.92	24040.45	28.38

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2020)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	851.24	20.25	2	0	0.00	93	90.32	2.15
2	ALLAHABAD BANK	0	0.00	0	0	0.00	22	2	6.25
3	ANDHRA BANK	0	0.00	0	0	0.00	0	0	0.00
4	BANK OF BARODA	243	24.19	4	0.11	0.00	2602	58.28	5.80
5	BANK OF INDIA	685.76	43.34	1	0	0.00	8474	221.38	13.99
6	BANK OF MAHRASHTRA	144.21	55.37	0	0	0.00	921	18.48	7.10
7	CANARA BANK	1387.03	66.87	393	0.39	0.00	893	232	11.18
8	CENTRAL BANK OF INDIA	332.4	60.11	24	0.17	0.00	2262	38.02	6.88
9	CORPORATION BANK	588.38	59.76	0	0	0.00	8617	241.76	24.56
10	INDIAN BANK	0	0.00	0	0	0.00	48	2	7.41
11	INDIAN OVERSEAS BANK	0	0.00	0	0	0.00	33	1	0.23
12	PUNJAB NATIONAL BANK	0	0.00	0	0	0.00	0	0	0.00
13	PUNJAB AND SIND BANK	9.21	49.07	0	0	0.00	3	0.2	1.07
14	ORIENTAL BK OF COMMERCE	0	0.00	0	0	0.00	228	18	3.25
15	SYNDICATE BANK	0	0.00	0	0	0.00	0	0	0.00
16	UNION BANK OF INDIA	302.36	43.86	0	0	0.00	102	26	3.77
17	UNITED BANK OF INDIA	0	0.00	0	0	0.00	0	0	0.00
18	UCO BANK	51.55	40.58	0	0	0.00	1834	30.55	24.05
19	IDBI BANK	69.64	40.97	0	0	0.00	109	13	7.65
	SUB TOTAL	4664.78	33.78755	424	0.67	0.00	25801	992.99	7.19
20	AXIS BANK	0	0.00	0	0	0.00	0	0	0.00
21	BANDHAN BANK	0	0.00	0	0	0.00	0	0	0.00
22	CSB BANK LIMITED	0	0.00	0	0	0.00	0	0	0.00
23	DCB BANK	0	0.00	0	0	0.00	0	0	0.00
24	FEDERAL BANK	84.76	25.85	0	0	0.00	2227	37.48	11.43
25	HDFC BANK	512.09	20.45	0	0	0.00	9728	53.54	2.14
26	ICICI BANK	0	0.00	0	0	0.00	14000	47	4.83
27	INDUSIND BANK	152.64	27.03	0	0	0.00	1564	10.91	1.93
28	J & K BANK	16.93	50.42	0	0	0.00	123	12.61	37.55
29	KARNATAKA BANK	0	0.00	0	0	0.00	0	0	0.00
30	KARUR VYASYA BANK	6.05	19.65	0	0	0.00	0	0	0.00
31	KOTAK MAHINDRA BANK	0	0.00	0	0	0.00	0	0	0.00
32	RBL BANK	56.86	120.88	0	0	0.00	15314	39.24	83.42
33	SOUTH INDIAN BANK	0	0.00	0	0	0.00	0	0	0.00
34	YES BANK	93.47	32.32	0	0	0.00	54	2.06	0.71
35	IDFC FIRST BANK	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	922.8	14.30294	0	0	0	29010	202.84	3.14
36	APNA SAHAKARI BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
37	BICHOLIM URBAN CO-OP BANK LTD.	43.84	14.60	0	0	0.00	591	9.41	3.13
38	CITIZEN CO-OP BANK LTD,	62.73	68.26	0	0	0.00	203	36.39	39.60
39	CITIZEN CREDIT COOPERATIVE BANK	78.59	64.84	0	0	0.00	48	22	18.15
40	GOA STATE CO-OP BANK LTD.	362.4	27.29	0	0	0.00	357	6.19	0.47
41	GOA URBAN CO-OP BANK LTD.	333.2	61.48	0	0	0.00	2055	53.98	9.96
42	GP PARSIK SAHAKARI BANK LTD.	1.41	28.95	0	0	0.00	7	0.95	19.51
43	KONKAN MERCANTILE CO-OP BANK	0	0.00	0	0	0.00	0	0	0.00
44	MADGAON URBAN CO-OP BANK LTD.	5	8.33	0	0	0.00	131	1.66	2.76
45	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
46	NKGSB CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
47	PMC BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
48	SARASWAT CO-OP BANK LTD.	1.85	0.20	0	0	0.00	0	0	0.00
49	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
50	TJSB SAHAKARI BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
51	WOMEN CO-OP BANK LTD.	0.49	1.03	0	0	0.00	43	0.23	0.48
	SUB TOTAL	889.51	23.52	0	0	0.00	3435	130.81	3.46
	GRAND TOTAL	6477.09	26.94	424	0.67	0.00	58246	1326.64	5.52

ADVANCES TO SC, ST & WOMENS AS ON 30.06.2020

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	% of SC Adv to Total Adv	NO	AMOUNT	% of ST Adv to Total Adv	NO	AMT	
1	STATE BANK OF INDIA	85	3.24	0.08	178	16	0.04	1467	250	5.95
2	ALLAHABAD BANK	0	0	0.00	0	3	0.00	0	7	21.88
3	ANDHRA BANK	0	0	0.00	0	0	0.00	0	6	7.56
4	BANK OF BARODA	120	4.28	0.43	225	6	0.33	1955	185	18.41
5	BANK OF INDIA	43	1.65	0.10	50	4	0.08	1758	366	23.13
6	BANK OF MAHRASHTRA	38	0.39	0.15	45	1.03	0.40	365	15	5.76
7	CANARA BANK	541	5.14	0.25	0	5	0.00	6246	32.09	1.55
8	CENTRAL BANK OF INDIA	52	0.72	0.13	42	0.42	0.08	49	175	31.65
9	CORPORATION BANK	124	2.99	0.30	87	7	0.11	3364	13.66	1.39
10	INDIAN BANK	0	0	0.00	0	0	0.00	0	0	0.00
11	INDIAN OVERSEAS BANK	0	0	0.00	0	0	0.00	0	0	0.00
12	PUNJAB NATIONAL BANK	0	0	0.00	0	0	0.00	0	0	0.00
13	PUNJAB AND SIND BANK	1	0.15	0.80	2	0.06	0.32	714	71.18	379.22
14	ORIENTAL BK OF COMMERCE	0	0	0.00	0	0	0.00	0	42	7.59
15	SYNDICATE BANK	0	0	0.00	0	0	0.00	0	8	0.00
16	UNION BANK OF INDIA	56	2.63	0.38	46	1.15	0.17	666	47	6.82
17	UNITED BANK OF INDIA	0	0	0.00	0	0	0.00	0	0	0.00
18	UCO BANK	74	1.74	1.37	132	1.6	1.26	797	14	11.02
19	IDBI BANK	2	0.04	0.02	2	0.11	0.06	66	0.41	0.24
	SUB TOTAL	1136	22.97	0.17	809	45.37	0.08	17447	1232.34	8.92
20	AXIS BANK	0	0	0.00	0	0	0.00	0	0	0
21	BANDHAN BANK	0	0	0.00	0	0	0.00	0	22	38.60
22	CSB BANK LIMITED	0	0	0.00	0	0	0.00	0	0	0.00
23	DCB BANK	0	0	0.00	0	0	0.00	0	0	0.00
24	FEDERAL BANK	3	0.08	0.02	2	0.02	0.01	355	2.29	0.70
25	HDFC BANK	1	0.1	0.00	8	0.29	0.01	4106	253	10.11
26	ICICI BANK	0	0	0.00	0	0	0.00	0	269	27.62
27	INDUSIND BANK	0	0	0.00	0	0	0.00	157	70	12.40
28	J & K BANK	0	0	0.00	0	0	0.00	15	0.87	2.59
29	KARNATAKA BANK	1209	8	1.03	0	0	0.00	0	0	0.00
30	KARUR VYASYA BANK	0	0	0.00	0	0	0.00	0	0	0.00
31	KOTAK MAHINDRA BANK	0	0	0.00	0	0	0.00	0	0	0.00
32	RBL BANK	156	0.5	1.06	192	1.55	3.30	14991	37	78.66
33	SOUTH INDIAN BANK	0	0	0.00	0	0	0.00	0	0	0.00
34	YES BANK	0	0	0.00	0	0	0.00	0	0	0.00
35	IDFC FIRST BANK	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	160	0.68	0.01	202	1.86	0.03	19624	654.16	10.13
36	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0
37	BICHOLIM URBAN CO-OP BANK LTD.	85	0.44	0.15	0	0	0.00	351	33	10.99
38	CITIZEN CO-OP BANK LTD,	0	0	0.00	0	0	0.00	9	17	18.50
39	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0	0	0.00	0	0	0.00	2	0.01	0.01
40	GOA STATE CO-OP BANK LTD.	2	0	0.00	0	0	0.00	1354	114	8.58
41	GOA URBAN CO-OP BANK LTD.	21	0.48	0.09	0	0	0.00	658	37	6.83
42	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	2	0.01	0.21
43	KONKAN MERCANTILE COOP BANK.	0	0	0.00	0	0	0.00	0	0	0.00
44	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	102	0.41	0.68
45	MAPUSA URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
46	NKGSB CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
47	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
48	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
49	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
50	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
51	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	38	0.17	0.36
	SUB TOTAL	108	0.92	0.02	0	0	0.00	2516	201.6	5.33
	GRAND TOTAL	1404	24.57	0.10	1011	47.23	0.20	39587	2088.1	8.69

Pradhan Mantri MUDRA Yojana (PMMY)

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.06.2020 for the State of Goa under all three categories of loans is given below:

(Rs. 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.		
Dec 2019	6281	31.40	3118	118.38	1228	87.14	10627	236.93
Mar 2020	6416	32.10	3138	118.42	1230	87.28	10784	237.80
June 2020	791	2.21	1345	22.38	423	61.85	2559	86.44

DOUBLING FARMERS' INCOME BY 2022 – MEASURES

The following measures are recommended for growth of Agriculture and thereby doubling of Farmers Income:

1. Arranging Credit camps at village level and at least one camp in each village during Kharif 2020.
 - Each branch has to scout maximum number of Fresh KCCs .
 - Focus should be on small & marginal farmers, tenant farmers to bring them under banking purview.
 - Printed materials of the KCC scheme in local language be distributed among the villagers as social gathering/FL camps are not possible for the time being.
 - Rupay cards be issued to farmers..
 - Farmers to be explained the benefit of Interest Subvention Scheme of Central and State Government for prompt repayment, so also the benefit of 7% interest on renewal of facilities.
2. All PM Kissan beneficiaries and uncovered farmers shall be extended crop loan as per their eligibility.
3. KCC to farmers engaged in Animal Husbandry, Dairy and fisheries.
4. Farmer Clubs are grass root level informal forums. Bankers to coordinate with such clubs with support of NABARD for the mutual benefit of the banks and rural farmers.
5. Interacting with district administration , ATMA and strict monitoring by Lead District Managers at BLBC/DCC level.
6. All farmers to be covered under PMFBY to mitigate risk against natural calamities, if any.

a) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2020

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	%
1	BANK OF BARODA	155	5.75	35	0.94	22.58	16.25
2	BANK OF INDIA	273	14.66	44	3.25	16.12	22.19
3	CORPORATION BANK	121	3.95	14	0.53	11.57	13.46
4	PUNJAB AND SIND BANK	253	18.95	8	0.05	3.16	0.28
5	UCO BANK	23	1.46	4	0.06	17.39	4.22
6	STATE BANK OF INDIA	117	5.76	11	1.12	9.40	19.44
7	GOA STATE CO-OP BANK LTD.	58	1.22	1	0.01	1.72	0.65
	GRAND TOTAL	1000	51.76	117	5.96	11.70	11.52

b) Position of NPA in Mudra Accounts

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	10967	60.4	1173	5.5
KISHORE	14386	219.33	933	15.76
TARUN	2803	211.56	225	12.02
TOTAL	28156	491.29	2331	33.28
				8.28%

Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.

The Digital India Land Records Modernization Programme (DILRMP) is launched by Government of India in August 2008, aimed to modernize management of Land records, minimize scope of land / property disputes, enhance transparency in the land records maintenance system and facilitate moving eventually towards guaranteed conclusive titles to immovable properties in the country. The major components of the programme are computerization of all land records including mutations, digitization of maps and integration of textual and spatial data, survey / re-survey and updation of all survey and settlement records including creation of original cadastral records wherever necessary, computerization of registration and its integration with the land records maintenance system, development of core Geospatial Information System (GIS) and capacity building.

The main objective of the DILRMP is based on four basic principles:

-  A single window to handle land records (including the maintenance and updating of textual records, maps, survey and settlement operations and registration of immovable property),
-  The mirror principle, which refers to the fact that cadastral records mirror the ground reality,
-  The curtain principle which indicates that the record of title is a true depiction of the ownership status, mutation is automated and automatic following registration and the reference to past records is not necessary.
-  Title insurance, which guarantees the title for its correctness and indemnifies the title holder against loss arising on account of any defect therein.

Clear land titles will ease a lot of constraints – from making it easier for the poor to borrow from the formal financial sector to easing commercial land acquisition for infrastructure projects instead of the misuse of eminent domain.

.The quarterly meetings of Steering Sub Group of SLBC Goa for the March 2020 quarter will be held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	16.09.2020
2	Self Help Group	16.09.2020
3	Govt. Sponsored Schemes	16.09.2020
4	Financial Inclusion	16.09.2020

Timely submission of data by Bank, adhering to the schedule of SLBC Meeting

Timely submission and compilation of data is a pre-requisite for meaningful discussions. SLBC has to follow up with member banks and Lead District Managers (LDMs) for submission of data. All modes like e-mails, telephone calls, SMS are used and a lot of invaluable man hours are needed to be invested for the same.

A such, all LDMs and member banks are requested to submit data pertaining to regular periodic returns on the SLBC Portal within the stipulated time schedule to enable Convener bank to consolidate it for onward submission to the Central / State Government and Reserve Bank of India.

The percentage of submission of LBRs as on, 31.03.2019, 30.06.2019, 30.09.2019, 31.12.2019 and 31.03.2020 is as under:

Type of Returns	As on 30.06.19	As on 30.09.19	As on 31.12.19	As on 31.03.20	As on 30.06.20
LBR 2/U2	98.00%	98.00%	98.00%	99.00%	99.00%
LBR 3/U3	98.00%	98.00%	98.00%	99.00%	99.00%

The position of online submission of various Lead Bank data has improved substantially during the quarter as compared to previous quarter but the quality of data submission needs to be improved. All the member banks are requested to take up the matter at appropriate level in their banks and ensure 100% Data submission, timely and accurate.

REVAMPED SCHEME

- 1 Bank heads to confirm whether data required by LBS can be generated from CBS and generated in Excel format.
- 2 Lead Bank to confirm whether SLBC portal has facility to upload data generated in excel format by Banks.
- 3 Minimal human intervention on data going forward.

Any other issues with the permission of the chair.

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