

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

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

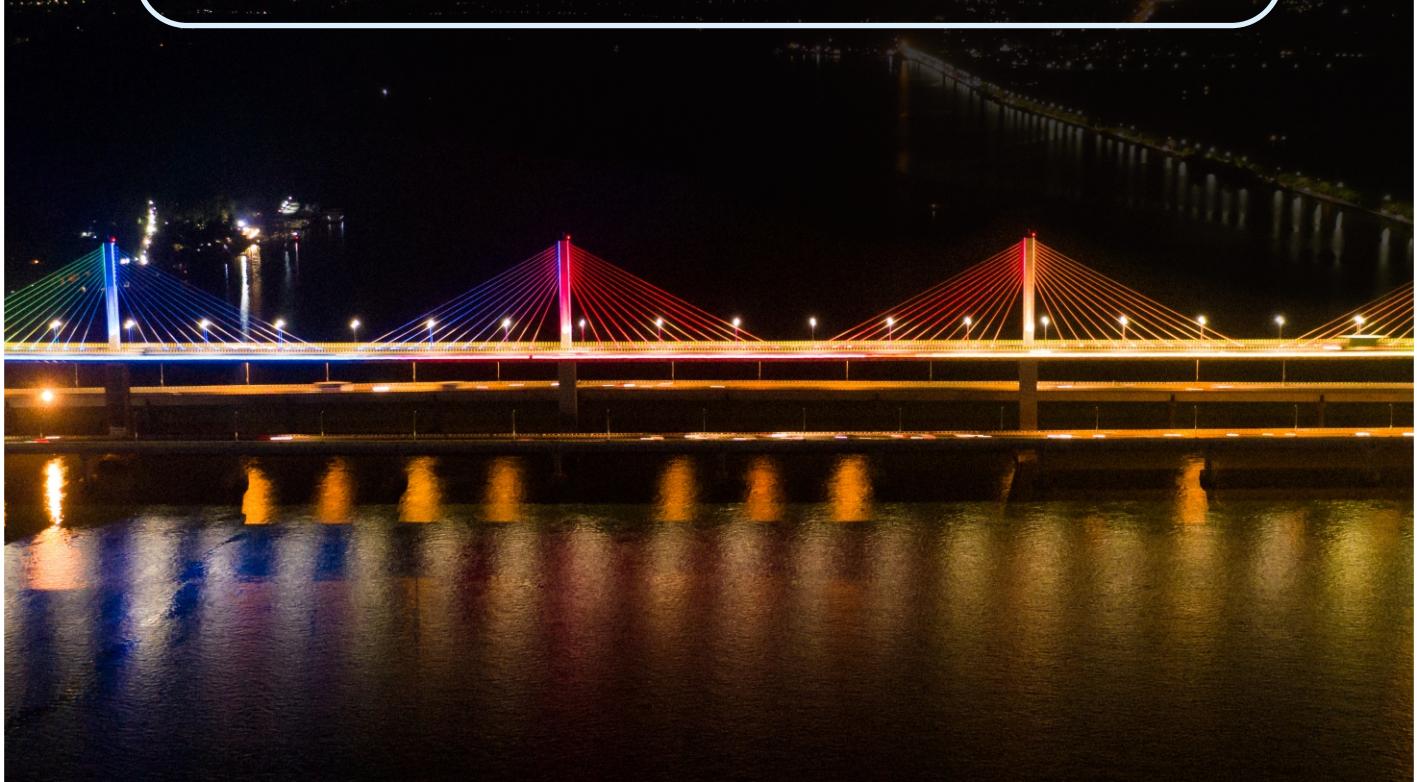
AGENDA & BACKGROUND PAPERS FOR

132nd SLBC MEETING

For the Quarter ended December 2025

VENUE: HOTEL MARRIOTT, MIRAMAR - GOA

DATE: 10th FEBRUARY 2026 | TIME: 11.00 AM



संयोजक / Convenor



**भारतीय स्टेट बैंक
State Bank of India**

SLBC DEPARTMENT

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

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Confirmation of minutes of the 131st SLBC Meeting held on 18.11.2025

The Minutes of the 131st SLBC meeting for the quarter ended September 2025 were circulated to the members and are also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 131st SLBC MEETING HELD ON 18th NOVEMBER 2025

The 131st meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 18th November 2025 under the Chairmanship of Dr. V. Candavelou, Chief Secretary, Government of Goa. State Bank of India was represented by Shri Shailendra Mishra, DGM SBI & Member Secretary of SLBC. RBI was represented by Shri. Prabhakar Jha, Regional Director, Panaji – Goa. NABARD was represented by Shri Sandeep Dharkar, General Manager, Panaji Goa. Director DFS Ms Neelam Agrawal joined through VC. The meeting was attended by Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks and Senior Officials of Government departments of the Government of Goa.

Shri Shailendra Mishra, DGM SBI & Member Secretary of SLBC

Shri Mishra welcomed Dr. V. Candavelou, Chief Secretary, Government of Goa, Shri. Prabhakar Jha, RD, RBI & Shri Sandeep Dharkar, GM, NABARD Regional Office.

He also welcomed Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks, and Senior representatives of Government departments, Government of Goa, and all other participants for the **131st SLBC meeting**.

Focusing on the achievement for the quarter ended **September 2025**:

Annual Credit Plan (ACP)

Banks have achieved the Annual Credit Plan of **Rs 6712 crs** which is **105%** of the Half Yearly target of **Rs 6401 crs**. He congratulated all the member banks for the overall achievement under ACP for the Quarter ended **September 2025**. The comparative performance for the Quarter ended **September 2024** was **128%**. Under the overall ACP achievement, the MSME sector have shown good performance. In the current Financial Year, we have set an ambitious ACP target of **Rs 12,803 crs** and urged all the Banks will achieve it collectively.

Priority Sector Lending (PSL)

The total Priority Sector Advances of Banks are **Rs 16758 crs** as on **September 25** which is **38.93 %** of total advances. The percentage of Priority Sector Advances as on **September 24** was **40.23%** and as on **June 25** was **37.59%**. He urged all the Member Banks to achieve the benchmark target of 40% in the remaining quarters of the current Financial Year.

Credit Deposit Ratio (CD Ratio)

The C.D. ratio has improved from **32.66%** in **September 24** to **33.68%** as on **September 25** and it has also improved over June Quarter. He urged all the member Banks to focus on credit disbursal so that the performance in CD ratio improves in the coming quarters.

He complimented all the Banks for their wholehearted participation in the Saturation Campaign at Gram Panchayat level for coverage of Financial Inclusion schemes and re-KYC in pending accounts especially PMJDY A/Cs. The campaign was launched by DFS from 01.07.25 to 30.09.25 and was further extended till 30.10.25. The camps were conducted in all the **191 Gram Panchayats of Goa**.



DFS has now launched a campaign from October to December 25 for settlement of Unclaimed Assets in the Financial sector under the theme "Your Money Your Right". In this regard, SLBC has conducted a meeting of Banks having highest number of Unclaimed deposits. The Banks were informed to contact their customers for maximum settlement during the campaign period and report the weekly progress to LDMs to upload in the Jansuraksha Portal as this campaign is closely monitored by DFS. He noted that on 12th November, as per the directions of DFS the LDMs of both North Goa and South Goa districts have successfully conducted the camps in coordination with SLBC member banks at Panaji and Margao respectively.

The number of zero balance accounts in PMJDY have increased from 26566 in June 2025 to 27107 as on September 2025. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at 76%.

The Government of India have undertaken several initiatives for the benefit of the people by launching various schemes. Applications received under the Agriculture/Dairy/Fisheries and other Government sponsored schemes to be given top priority. At present, there are 24 applications pending under the PMEGP scheme in the portal. LDMs to follow up with the respective Banks for quick disposal of applications received under the PMEGP scheme. Applications received under Government sponsored schemes should be accorded top priority by banks and promptly disposed off within a maximum period of 30 days.

He mentioned a few areas of concern:

1. Export Credit - Against the quarterly target of Rs. 3.70 Crs, banks have achieved only Rs 0.26 crs (7.03 % achievement)
2. Social Infrastructure - Against the target of Rs. 4.59 Crs, banks have achieved only Rs 0.70 crs (15.27 % achievement)

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

It has also been observed that most of the Branch Managers are not attending the BLBC meetings in their respective blocks. Regional Heads of all the banks may please ensure to intimate respective Branch Managers, to attend the BLBC meetings compulsorily.

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

Pradhan Mantri Surya Ghar Muft Bijli Yojana for rooftop solar, PM Vishwakarma scheme for rural artisans, PM Mudra Yojana, PMFME scheme, PMSVANIDHI scheme, Finance to Self Help Groups etc. Member banks are requested to sanction and disburse maximum loans under the Government Sponsored schemes.

With these few words, he concluded his speech and conveyed his best wishes to all the member Banks.



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

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

He expressed his gratitude to the SLBC Convenor for organizing the 131st SLBC meeting for the quarter ended September 2025.

He extended his congratulations to all stakeholders for successfully achieving the half yearly Annual Credit Plan (ACP) target for the financial year 2025-26. As of September 30, 2025, the overall ACP achievement stood at approximately 104.85%, with ₹ 6,712.17 crore disbursed against the target of ₹ 6,401.60 crore. This is a commendable accomplishment. However, he highlighted underperformance in certain sectors—namely, Agriculture (36.49%), Export Credit (3.51%), Social Infrastructure (7.63%) and Renewable Energy (34.25%), which required focused attention and strategic planning going forward.

It is encouraging to observe a gradual increase in the state's Credit-Deposit (CD) ratio. As of September 30, 2025, total deposits of all banks stood at ₹1,29,988.27 crore and total advances for all banks stood at ₹ 43,784.35 i.e. CD ratio stood at 33.68%. A year-on-year comparison shows increase in CD ratio from 32.66% as on September 30, 2024 to 33.68% as on September 30, 2025. Further, a quarter-on-quarter comparison shows increase in CD ratio from 33.06% as on June 30, 2025 to 33.68% September 30, 2025. He appreciated the efforts made by the banks in this regard. He advised all banks to analyze the evolving financial landscape of the state, taking into account the revised Priority Sector Lending (PSL) limits and the themes outlined in the Budget 2025-26. This will help identify new opportunities to expand their credit portfolio.

The role of Micro, Small, and Medium Enterprises (MSMEs) in the Indian economy is of critical importance. MSMEs provide substantial employment, particularly in economically weaker regions, contributing to poverty reduction and inclusive growth. However, there are concerns regarding MSME lending. As per the recommendations of the Prime Minister's Task Force on MSMEs, banks are expected to: (i) (ii) (iii) Achieve a 20% year-on-year growth in credit to micro and small enterprises, Allocate 60% of MSE lending to micro enterprises, and Ensure a 10% annual growth in the number of micro enterprise accounts.

Banks in Goa have achieved the first target i.e., 20% year-on-year growth in credit to micro and small enterprises; however, the other two targets have not been met. Banks are therefore advised to ensure that all three targets are achieved in the upcoming quarter.

Percentage of Advances to Priority Sector against total advances stood at 38.93% as on September 30, 2025. A year-on-year comparison shows decrease in percentage of advances to Priority Sector from 40.23% as on September 30, 2024 to 38.93% as on September 30, 2025. However, a quarter-on-quarter comparison shows increase in percentage advances to Priority Sector from 37.59% as on June 30, 2024 to 38.93% as on September 30, 2025.

As against the annual target of 58,125 accounts under Atal Pension Yojana, banks have opened only 11,006 accounts as on September 30, 2025 i.e. 19% target achieved. Therefore, there is scope for improvement in terms of opening of Atal



Pension Yojana accounts. I would like to acknowledge the significant quarterly progress in lending under the MUDRA Yojana. The amount disbursed increased by ₹40.89 crore (i.e., 15.50%↑) from ₹263.79 crore as on September 30, 2024, to ₹304.68 crore as on September 30, 2025. He commended the efforts of the banks in this regard. However, in terms of number of accounts there were decrease of 381 accounts i.e., 3.38%. 8. In respect of NPAs in Mudra loans, it is observed that NPAs in MUDRA loan has been increased from 7.77% as on June 30, 2025 to 8.29% as on September 30, 2025. The banks are advised to take concerted efforts to reduce NPAs under MUDRA segment. The Campaign on Unclaimed Assets under "Aapki Poonji, Aapka Adhikar" 9. He highlighted about the nationwide campaign launched by the Hon'ble Finance Minister to facilitate the speedy settlement of unclaimed financial assets lying across various sectors of the financial system. The campaign seeks to ensure that unclaimed deposits and investments are rightfully returned to their legitimate owners. The campaign will run for three months, till December 31, 2025, and will cover every district across the country. It focuses on the efficient and timely resolution of unclaimed assets held by banks (unclaimed deposits), insurance companies, pension funds, and stock and mutual fund houses. 8. Currently, around ₹1.82 lakh crore worth of unclaimed financial assets are lying with various financial institutions across India. Of this, nearly ₹97,545 crore (as of March 31, 2025) pertains to unclaimed bank deposits. To help the public locate and claim these funds, the Reserve Bank of India (RBI) has developed the UDGAM (Unclaimed Deposits Gateway to Access Information) portal. Through this platform, individuals can search for unclaimed deposits by entering the account holder's name, selecting a specific bank or all banks, and providing one of the required identity details such as PAN, Voter ID, Driving Licence, Passport, or Date of Birth. He requested all banking community to spread the awareness about the campaign and make concerted efforts to settle unclaimed deposits and investments to legitimate owners.

He congratulated SLBC, all bankers, state government agencies to achieving substantial progress during the campaign. In respect of Re-KYC, Goa state has achieved 650 re-kyc per camp (including ReKYC done during and after camps). Crop loan interest subvention: The Government of Goa is committed to providing credit to farmers at subsidized interest rates to promote investment in agriculture and allied sectors. A 4% interest subsidy/subvention is being offered by the state government. However, it has been observed that banks are not consistently submitting claims for this subsidy. As a result, prompt repayers are deprived of their due benefits, which adversely affects the credit culture. Banks are urged to submit claims promptly to ensure deserving borrowers receive the benefit.

With these few words, he concluded his speech.



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

Shri Sandeep Dharkar welcomed all the dignitaries on the dais and all the participants present for the 131st SLBC meeting :

The Government has set a national Ground Level Credit (GLC) target of ₹32.50 lakh crore, including ₹18.50 lakh crore for crop loans and ₹14 lakh crore for term loans. For Goa, the target is ₹4,708 crore, comprising ₹1,638 crore for crop loans and ₹3,070 crore for term loans. An additional target of ₹50 lakh has been fixed for financing through electronic Negotiable Warehouse Receipts (eNWR). He suggested for conducting the Sub-committee meeting on Agriculture for strategising the way forward to ensure achievement of ACP target under Agriculture.

2. PM Dhan Dhanya Krishi Yojana

He informed the house about the PM Dhan Dhanya Krishi Yojana launched recently by Hon'ble Prime Minister. South Goa has been identified as one of the focus districts under the scheme, which are part of a national effort covering 100 districts across India, aimed at improving soil health and promoting sustainable farming, as also convergence of various schemes. He urged all member banks and stakeholders to actively support the implementation of the PM Dhan Dhanya Krishi Yojana.

3. Loans extended by banks under KCC- Adherence to RBI master circular on KCC and Scale of Finance circular issued by NABARD – Letter dated 29 October 2025 issued by NABARD Head Office to all the SLBCs: In this regard, NABARD had received a VIP reference indicating over financing by Commercial banks, RRBs and Private sector banks while extending KCC loans to farmers which is not desirable. In view of the above, SLBC is requested to issue necessary instructions to LDMs falling under their jurisdiction to impress upon Banks to follow Master Circular of RBI on KCC and Scale of Finance guidelines of NABARD while extending KCC loans to farmers. This may also be made an agenda in the ensuing SLBC/DCC/DLRC/BLBC meetings. It may also be noted that the revised Scale of Finance circular has been issued by NABARD on 7 October 2025, wherein it has been advised that banks may fix KCC limit of farmers considering the Scale of Finance fixed by the SLTC with variations upto plus or minus ten percent as per requirement at the local level, starting from Kharif-26 cropping season.

4. Circular on Compendium of Instructions for Implementation of Revised AC & ABC Programme 2025 – reg – 30.09.2025 - Circular along with revised compendium issued by GoI on the captioned subject, circulated by NABARD letter dated 25.09.2025. The first Nodal Training Institute under the Agri-Clinics and Agri-Business Centres scheme has been operationalized in Goa. Banks should support trained agri-entrepreneurs through credit linkage and facilitate start-ups in agri-business and agri-services. This will encourage rural entrepreneurship and create employment opportunities.

5. Agriculture Infrastructure Fund (AIF)- This is a key initiative to strengthen post-harvest infrastructure and community assets. He apprised the house about the latest status under the scheme, stating that there is improvement in achievement as compared to previous SLBC meeting. Cumulative Sanction and Disbursement under AIF has reached 35 Nos. (Rs.51.26 Cr) and 28 Nos. (Rs.30.80 Cr) respectively, as



against 30 Nos. (Rs. 16.55 Cr) and 24 Nos. (Rs. 7.54 Cr) respectively as on 11.08.2025. He requested the banks to expedite the clearance of these applications and appoint dedicated nodal officers to ensure faster processing.

6. Formation and Credit Linkage of JLGs-NABARD has set a target of forming and credit-linking 2,000 Joint Liability Groups in Goa during FY 2025-26. These groups are particularly important for tenant farmers, sharecroppers, and small farmers who lack land titles. Banks should identify potential beneficiaries through FPOs, NGOs, and SHG networks, sanction loans promptly, and link JLGs to crop loans and allied activities. NABARD will support training and awareness programs for both JLG members and bank staff.

7. Credit Flow to Allied Activities-DFS, GoI has allocated sub-sector target under AH-Dairy, Sheep/Goat/Piggery and Fisheries, which has been communicated by SLBC to all the banks. Bank-wise data on financing these sectors should be submitted regularly. Financing of KCCs under allied activities must be maximized.

With these few words, he concluded his speech.

Ms Neelam Agrawal, Director DFS

Ms Agrawal welcomed the dignitaries on the dais and all the participants present for the 131st SLBC meeting

1. At the outset she congratulated all the member banks of SLBC Goa for the overall achievement under the Annual Credit Plan (ACP) for the Quarter ended September 2025 at 105% of the quarterly target and hope all the Banks will surpass the ACP target for the current financial year.
2. The Credit Deposit Ratio (CD Ratio) for Goa State as on September 25 is at 33.68% which has improved from 32.66% as on September 24. She urged all the Banks to put in efforts to improve it.
3. Total Priority Sector Lending stands at 38.93 % of total advances as against 40.23% in September 24. Banks to work out strategies to improve the Priority Sector Advances and surpass the benchmark target of 40% in the remaining quarters.
4. Financial Inclusion is a top priority of the Government of India. Banks have participated in the FI Saturation Campaign at Gram Panchayat level for social security schemes of PMJJBY, PMSBY, APY, re- KYC in pending accounts, digital literacy from July to September 2025. The camp was further extended to 31.10.25. The Adhaar seeding in PMJDY accounts have to improve from 76% to 100%. The performance in APY is only 19% till September 2025 for which the Banks need to speed up. The targets for various schemes may be shown wherever available.
5. DFS, GOI have launched a 3 month campaign for settlement of Unclaimed Assets in the Financial sector for Bank deposits, insurance, shares, Mutual Funds from October to December 2025 under the theme "Your Money Your Right". She urged all the Banks to participate wholeheartedly in this campaign and submit the weekly progress to LDMs to upload in the Jansuraksha Portal.
6. Banks must also focus on other schemes of the Central Government like Pradhan Mantri Surya Ghar Muft Bijli Yojana for rooftop solar energy, PM



Vishwakarma scheme, PM Mudra Yojana, Finance to SHGs etc. Also, Banks to explore to on board more CSPs to improve Financial Inclusion initiatives. With these few words, she concluded her speech.

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

Dr Candavelou welcomed all the dignitaries on the dais and off the dais for the 131st SLBC meeting :

He said after going through the agenda of the 131st SLBC meeting he has made a few observations, which he would like to share with all the senior Bankers and the Officials of the concerned Government departments.

1. At the outset, he congratulated all the member banks for mobilising deposits to the tune of Rs 1.30 lacs crs and for the overall achievement under the Annual Credit Plan (ACP) for the Quarter ended September 2025 at 105% of the quarterly target. He urged all the Banks to perform better and surpass the ACP target of Rs 12803 crs in the current financial year. However, a few sectors like Export Credit, Social Infrastructure needs more credit deployment. All Banks need to focus more on these segments.
2. He was pleased to know that 1,43,171 beneficiaries have been covered under Atal Pension Yojana in the State. Here, he observed that very few banks are focusing on this scheme. There is a good coverage in PMSBY, however in PMJJBY Banks must improve the coverage. He urged all the Banks to focus on these schemes in the current Financial Year and improve the performance.
3. The Credit Deposit Ratio (CD Ratio) has improved 32.66% in September 24 to 33.68% as on September 25. He urged all the Banks to maintain consistency and perform better in this financial year.
4. In Priority Sector Lending there is a marginal dip compared to last year. Banks must focus on priority sector lending so that the benchmark target of 40% is achieved in the remaining quarters. The performance on this parameter must improve. In PMJDY, there is a marginal increase in the number of accounts and also zero balance accounts. Banks to make in efforts to fund these accounts wherever feasible.
5. The Financial Literacy Centres (FLCs) of Banks have conducted 104 Financial Literacy camps against the target of 84 camps on educating the depositors on Government schemes and prevention of frauds. Also, rural branches of Banks have conducted 954 camps to spread financial literacy awareness and social security schemes of the Government. He urged all the banks and the Government departments to coordinate with each other for better coverage and cover all the villages of Goa.
6. He urged the Banks to give focus on the 3 month campaign launched by DFS from October to December 25 for settlement of Unclaimed Deposits in the Financial sector under the theme "Your Money Your Right". He was glad to know that 2 camps were conducted in Goa at district level in Panaji and Margao on 12th November to create awareness and settlement of claims. The Banks must create more awareness amongst the depositors and their branches. They have to report the progress under the campaign to LDMs for uploading in the



Jansuraksha Portal which is closely monitored by DFS. The performance in KCC and PMEGP must improve. The GST reduction and resumption of mining activities will give a push to economy for which Banks must play an active role.

7. The Govt of India has launched PM Dhan Dhanya Krishi Yojana which is a convergence of various schemes and SLBC with member banks to monitor the progress. Further discussion will be as per the agenda items.

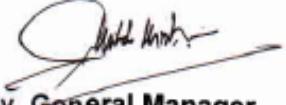
With these few words, he concluded his speech.

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

Dr. V. Candavelou, Chief Secretary Govt. of Goa requested the banks to approach the customers engaged in mining activity to finance their credit needs. He said more claims should be settled under the Unclaimed Deposits campaign and the Banks must percolate the guidelines to the branches. He requested the Regional Head of Punjab National Bank to set up the RSETI in North Goa district and make it operational as the Bank has already received the approval. Director DRDA should coordinate with PNB Bank to make the RSETI operational in rented premises at the earliest. In South Goa district, SBI to initiate opening of RSETI in coordination with DRDA. The KVIC Official requested the Banks to cooperate with the Post Office Officials who are entrusted to inspect the PMEGP units and inform the Branch Managers accordingly.

The meeting ended with a vote of thanks by Shri Carlos Rodrigues, Asst. General Manager (SLBC). He requested the Bankers that they should percolate down the deliberations of the meeting to their respective branches for implementation.

State Bank of India
SLBC, Goa
Date: 18.11.2025.


**Dy. General Manager
& SLBC Member Secretary**



Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased on quarter on quarter basis to achieve the benchmark target of 40%.	All Banks
2	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure accurate and timely submission of data by uploading on the portal.	All Banks
3	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
4	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries/Dairy to be updated by the Banks.	All Banks
5	Financial Literacy Camps	More camps to be held in coordination with the Government Departments so that the saturation is achieved.	All Banks/LDMs
6	Setting up of RSETI in North Goa district	Punjab National Bank to operationalise RSETI in North Goa	PNB/DRDA



Action Points of last meeting: Present Position

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending stands at 40.21 % as on 31.12.2025.
2.	Data flow at Lead Bank Scheme (LBS). Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
3	Financial Inclusion – Zero Balance Accounts in PMJDY	All Banks	There is an increase in Zero Balance A/c's from 27,107 as on 30.09.2025 to 29,115 as on 31.12.2025. Net Increase of 2008 accounts.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 785 proposals.
5.	Financial Literacy Camps	All Banks/ LDMs	Banks have conducted 111 Camps against the target of 84 Camps for the quarter ended December 2025.
6	Setting up and operationalizing of RSETI	PNB/DRDA	Punjab National Bank to start the functioning of RSETI in North Goa District

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

a) Banking Scenario of the State

There are total 821 Bank Branches in the state catering to 15 lacs plus population. Out of which, 508 are in semi urban areas and 313 in rural villages.

Banking network as on 31.12.2025 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
Public Sector Banks	12	110	113	98	133	208	246
Private Sector Banks	17	37	82	36	76	73	158
Co-operative Banks	12	15	49	16	41	31	90
Small Finance Banks & Payment Banks	6	0	8	1	6	1	14
Total		162	252	151	256	313	508
Grand Total	47	414		407		821	

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

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

•Details of Business Correspondents / Customer Service Point (BC / CSP) as on 31.12.2025

SR. No.	Name of the Bank	As on December 2025
1	STATE BANK OF INDIA	14
2	BANK OF BARODA	11
3	BANK OF INDIA	12
4	UNION BANK OF INDIA	6
5	CANARA BANK	2
6	RBL BANK	19
GRAND TOTAL		64

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

c) List of unbanked villages - NIL

Hurdles / Issues of CSPs / Bank Mitras:

Internet connectivity needs further improvement for the smooth and uninterrupted service of CSP's in the State.

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

The data of the four Financial Literacy Centre's (FLCs) in Goa for the quarter ended December 2025 is given below:

FLC CAMPS held by FL Centres during the quarter September 2025			
Sr No.	FL Centres	Target	Camps Held
1	SBI NORTH GOA DISTRICT	21	24
2	SBI SOUTH GOA DISTRICT	21	24
3	GOA STATE CO-OPERATIVE BANK	21	31
4	UNION BANK OF INDIA	21	32
	GRAND TOTAL	84	111

Rural Branches of various Banks have conducted 954 camps (491 camps in North Goa and 463 Camps in South Goa) in different villages for the awareness of Social Security Schemes, imparting Financial Literacy and Prevention of Digital Frauds.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for December 2025 quarter is Rs 216.68 cr. There is an increase of Rs 17.43 cr as compared to September 2025 quarter. The Zero Balance Accounts have increased from 27,107 from September 2025 to 29,115 as on December 2025.

As regards, zero balance accounts, Banks are making efforts to fund all the remaining accounts wherever feasible. These accounts pertain to migrant labourers who are not available at the last recorded address, nor reachable on the registered mobile number.

	September 2025	December 2025
No. of Accounts (No.)	2,21,292	2,25,407
Deposits (in cr.)	199.25	216.68
Zero Balance Accounts (No.)	27,107	29,115

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 31.12.2025

S. No	Banks	Rural A/C	Semi Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in crs)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded	Aadhaar Seeded %
1	RBL Bank Ltd	426	0	0	426	426	0.07	33	426	426	100.00
2	Canara Bank	60251	0	35828	24423	60251	79.90	7220	43083	55147	100.00
3	Bank of Maharashtra	8397	0	4802	3595	8397	8.16	1342	7229	7994	100.00
4	Central Bank of India	10131	0	4616	5515	10131	5.18	1657	5550	8906	100.00
5	Yes Bank Ltd	0	53	42	11	53	0.03	10	53	46	100.00
6	Punjab & Sind Bank	749	0	359	390	749	0.11	192	444	669	100.00
7	Federal Bank Ltd	774	1	410	365	775	0.88	225	82	590	100.00
8	Karur Vysya Bank	5	0	4	1	5	0.00	2	4	5	100.00
9	HDFC Bank Ltd	1969	3521	1193	4297	5490	3.45	2354	5490	3430	100.00
10	South Indian Bank Ltd	0	448	285	163	448	0.28	195	306	434	100.00
11	Kotak Mahindra Bank	268	0	210	58	268	0.03	162	123	239	100.00
12	State Bank of India	12143	0	6454	5689	12143	8.71	938	10197	11159	99.59
13	Bank of India	19204	0	10097	9107	19204	23.03	1604	18298	17047	96.86
14	Union Bank of India	35515	0	20203	15312	35515	21.53	9219	20967	25182	95.76
15	Jammu & Kashmir Bank	21	0	9	12	21	0.00	5	17	15	93.75
16	Punjab National Bank	7196	0	4919	2277	7196	2.92	1700	2618	4883	88.85
17	UCO Bank	1681	2272	2016	1937	3953	2.62	413	1987	3132	88.47
18	Bank of Baroda	18308	0	9491	8817	18308	24.60	727	14653	14880	84.64
19	IDBI Bank Ltd.	238	2780	1810	1208	3018	1.41	455	1756	2157	84.16
20	Axis Bank Ltd	245	354	433	166	599	0.33	31	298	469	82.57
21	IndusInd Bank Ltd	316	565	542	339	881	0.25	11	322	579	66.55
22	Indian Bank	3588	0	1891	1697	3588	2.06	308	3067	2063	62.90
23	ICICI Bank Ltd	66	188	172	82	254	0.11	87	219	83	49.70
24	Indian Overseas Bank	10455	23279	20317	13417	33734	31.01	225	24770	13392	39.97
Total		191946	33461	126103	99304	225407	216.68	29115	161959	172927	88.10%

➤ Percentage of Aadhar seeded Accounts: 88.10%

(for purpose of calculation of Aadhar seeded accounts, inoperative zero balance accounts have been excluded)

➤ (Source: NSDL Site)

f) Social Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 31.12.2025

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	83707	206792
2	BANK OF BARODA	25013	75671
3	BANK OF INDIA	70389	239399
4	BANK OF MAHARASHTRA	12321	38688
5	CANARA BANK	43863	117191
6	CENTRAL BANK OF INDIA	17632	57245
7	INDIAN BANK	6943	12681
8	INDIAN OVERSEAS BANK	7050	21793
9	PUNJAB NATIONAL BANK	9808	48420
10	PUNJAB AND SIND BANK	944	3101
11	UNION BANK OF INDIA	93742	232801
12	UCO BANK	5670	12467
	SUB TOTAL	377082	1066249
13	AXIS BANK	1877	5537
14	BANDHAN BANK	209	1433
15	CSB BANK LIMITED	28	344
16	DCB BANK	76	126
17	FEDERAL BANK	19	34
18	HDFC BANK	13491	40612
19	ICICI BANK	25	10
20	INDUSIND BANK	56	927
21	J & K BANK	48	69
22	KARNATAKA BANK	2224	3797
23	KARUR VYSYA BANK	66	71
24	KOTAK MAHINDRA BANK	428	770
25	RBL BANK	547	869
26	SOUTH INDIAN BANK	392	821
27	YES BANK	179	465
28	IDBI BANK	4770	11004
29	IDFC FIRST BANK	204	1759
	SUB TOTAL	24639	68648
30	APNA SAHAKARI BANK LTD.	53	154
31	BICHOLIM URBAN CO-OP BANK LTD.	122	1794
32	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	23	53
33	GOA STATE CO-OP BANK LTD.	7315	20789
34	GOA URBAN CO-OP BANK LTD.	575	2821
35	NKGSB CO-OP BANK LTD.	110	57926
36	SHAMRAO VITHAL COOPERATIVE BANK.	40	100
37	WOMEN CO-OP BANK LTD.	0	132
	SUB TOTAL	8238	83769
36	AU SMALL FIN.BANK	415	574
37	INDIA POST PAYMENTS BANK	115	0
38	UNITY SMALL FINANCE BANK	94	498
	SUB TOTAL	624	1072
	GRAND TOTAL (DECEMBER 2025)	4,10,583	12,19,738
	Position as on (SEPTEMBER 2025)	3,83,945	11,39,882

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.12.2025**

SR. NO.	BANK NAME	Annual Target	A/cs opened	% Achievement as on 31.12.2025	Cumulative APY
1	CANARA BANK	7500	5470	73	40951
2	UNION BANK OF INDIA	6900	2319	34	25224
3	HDFC BANK LTD	4970	1472	30	7581
4	CENTRAL BANK OF INDIA	3000	1127	38	15233
5	INDIAN OVERSEAS BANK	2500	1098	44	8951
6	UCO BANK	1000	1051	105	3115
7	BANK OF INDIA	5000	677	14	12850
8	BANK OF BARODA	5200	638	12	6137
9	BANK OF MAHARASHTRA	2100	504	24	3598
10	STATE BANK OF INDIA	9300	445	5	8572
11	INDIAN BANK	800	245	31	2286
12	AXIS BANK LTD	1330	212	16	3762
13	KARNATAKA BANK LIMITED	280	191	68	1355
14	THE SOUTH INDIAN BANK LTD	200	187	94	739
15	PUNJAB AND SIND BANK	200	151	76	789
16	PUNJAB NATIONAL BANK	1600	139	9	4388
17	AU SMALL FINANCE BANK	195	133	68	328
18	IDBI BANK LTD	700	63	9	1388
19	BANDHAN BANK LIMITED	80	13	16	39
20	ICICI BANK LIMITED	2240	10	0	400
21	RBL BANK LIMITED	320	10	3	189
22	KOTAK MAHINDRA BANK	280	10	4	99
23	YES BANK LIMITED	320	9	3	57
24	IDFC FIRST BANK LIMITED	40	9	23	9
25	CSB Bank Limited	120	8	7	25
26	THE FEDERAL BANK LTD	240	7	3	236
27	JAMMU AND KASHMIR BANK	40	3	8	23
28	THE KARUR VYSYA BANK LTD	40	2	5	19
29	INDUSIND BANK LIMITED	160	1	1	17
30	GOA STATE CO-OP BANK LTD	1180	1	0	2
31	DCB BANK LIMITED	160	0	0	8
32	UJJIVAN SMALL FINANCE BANK	130	0	0	0
		58125	16205	28%	148370

(Source: NSDL Site)

Review of Credit Disbursements by Banks

Agenda No.4

a) Review of Performance under ACP

The comparative position of Annual Credit Plan for December 2024 and December 2025 is as under:
(Rs. In crores)

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 31.12.24	% Achievement 31.12.24	ACP Target (for 2025- 26)	Achievement under ACP upto 31.12.25	% Achievement 31.12.25
Crop loans	813.58	629.39	77.36	1281.53	275.15	21.47
Agri Term loans	610.99	583.20	95.45	615.9	648.73	105.33
Sub Total AGRI	1424.57	1212.59	85.12	1897.43	923.88	48.69
Agri Infrastructure	30.00	27.22	90.73	38.33	44.36	115.73
Ancillary Activities	424.00	312.34	73.67	428.59	313.09	73.05
Credit Potential for Agriculture	1878.57	1552.15	82.62	2364.35	1281.33	54.19
MSME	6530.42	5823.39	89.17	9805.71	7570.32	77.20
Export Credit	10.00	0.70	7.00	7.4	1.26	17.03
Education	80.01	27.12	33.9	45.3	43.31	95.61
Housing	364.00	226.53	62.23	375.15	319.94	85.28
Social Infrastructure	11.00	1.48	13.45	9.17	1.65	17.99
Renewable Energy	18.00	35.04	194.67	90.11	56.81	63.05
Others	104.00	91.89	88.36	106	65.56	61.85
TOTAL	8996.00	7758.30	86.24%	12803.19	9340.18	72.95%

The comparative position of Annual Credit Plan for the Quarter ended Dec 24 and Dec 25

(Quarterly Targets) (Rs. In crores)

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 31.12.24	% Achievement 31.12.24	ACP Target (for 2024- 25)	Achievement under ACP upto 31.12.25	% Achievement 31.12.25
Crop loans	610.19	629.39	103.15	961.15	275.15	28.63
Agri Term loans	458.24	583.2	127.27	461.93	648.73	140.44
Sub Total AGRI	1068.43	1212.59	113.49	1423.07	923.88	64.92
Agri Infrastructure	22.50	27.22	120.98	28.75	44.36	154.31
Ancillary Activities	318.00	312.34	98.22	321.44	313.09	97.40
Credit Potential for Agriculture	1408.93	1552.15	110.17	1773.26	1281.33	72.26
MSME	4897.82	5823.39	118.90	7354.28	7570.32	102.94
Export Credit	7.50	0.7	9.33	5.55	1.26	22.70
Education	60.01	27.12	45.19	33.98	43.31	127.48
Housing	273.00	226.53	82.98	281.36	319.94	113.71
Social Infrastructure	8.25	1.48	17.94	6.88	1.65	23.99
Renewable Energy	13.50	35.04	259.56	67.58	56.81	84.06
Others	78.00	91.89	117.81	79.50	65.56	82.47
TOTAL	6747.00	7758.3	114.99%	9602.39	9340.18	97.27%

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

(Amt in crores)

SR. No	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	97.43	24.71	25.36	39.42	49.21	124.84	136.85	73.92	54.02
2	BANK OF BARODA	31.33	22.91	73.12	26.18	85.65	327.16	57.51	108.56	188.77
3	BANK OF INDIA	29.97	1.45	4.84	153.04	209.52	136.91	183.01	210.97	115.28
4	BANK OF MAHARASHTRA	21.99	11.90	54.12	18.38	26.00	141.46	40.37	37.90	93.88
5	CANARA BANK	316.24	49.16	15.55	15.51	3.34	21.53	331.75	52.50	15.83
6	CENTRAL BANK OF INDIA	51.16	24.15	47.20	42.46	43.46	102.36	93.62	67.61	72.22
7	INDIAN BANK	9.23	2.34	25.35	2.26	0.03	1.33	11.49	2.37	20.63
8	INDIAN OVERSEAS BANK	59.73	14.54	24.34	8.03	56.61	704.98	67.76	71.15	105.00
9	PUNJAB NATIONAL BANK	15.44	2.12	13.73	4.80	0.62	12.92	20.24	2.74	13.54
10	PUNJAB AND SIND BANK	2.34	0.00	0.00	0.15	0.21	140.00	2.49	0.21	8.43
11	UNION BANK OF INDIA	56.18	14.86	26.45	71.23	58.24	81.76	127.41	73.10	57.37
12	UCO BANK	11.55	0.09	0.78	4.07	5.45	133.91	15.62	5.54	35.47
	SUB TOTAL	702.59	168.23	23.94	385.53	538.34	139.64	1088.12	706.57	64.93
13	AXIS BANK	10.59	1.29	12.18	16.65	1.48	8.89	27.24	2.77	10.17
14	BANDHAN BANK	0.00	0.00	0.00	0.04	8.00	20000.00	0.04	8.00	20000.00
15	CSB BANK LIMITED	7.78	0.00	0.00	27.20	40.01	147.10	34.98	40.01	114.38
16	DCB BANK	2.46	0.00	0.00	0.16	0.00	0.00	2.62	0.00	0.00
17	FEDERAL BANK	237.12	39.28	16.57	0.15	0.00	0.00	237.27	39.28	16.55
18	HDFC BANK	36.46	0.29	0.80	48.74	37.31	76.55	85.20	37.60	44.13
19	ICICI BANK	30.95	0.00	0.00	48.91	12.00	24.53	79.86	12.00	15.03
20	INDUSIND BANK	9.31	0.00	0.00	5.18	0.03	0.58	14.49	0.03	0.21
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	44.63	0.44	0.99	16.14	1.49	9.23	60.77	1.93	3.18
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	2.73	0.00	0.00	1.91	0.00	0.00	4.64	0.00	0.00
25	RBL BANK	8.42	0.22	2.61	6.93	0.54	7.79	15.35	0.76	4.95
26	SOUTH INDIAN BANK	54.23	48.89	90.15	1.51	0.00	0.00	55.74	48.89	87.71
27	YES BANK	9.87	0.00	0.00	3.77	0.00	0.00	13.64	0.00	0.00
28	IDBI BANK	13.42	1.94	14.46	3.81	0.15	3.94	17.23	2.09	12.13
29	IDFC FIRST BANK	4.51	0.00	0.00	1.28	0.00	0.00	5.79	0.00	0.00
	SUB TOTAL	472.48	92.35	19.55	182.38	101.01	55.38	654.86	193.36	29.53
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	2.45	0.00	0.00	0.45	0.00	0.00	2.90	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	50.57	14.57	28.81	36.17	9.38	25.93	86.74	23.95	27.61
34	GOA URBAN CO-OP BANK LTD.	15.33	0.00	0.00	4.52	0.00	0.00	19.85	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	6.69	0.00	0.00	0.15	0.00	0.00	6.84	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	4.50	0.00	0.00	0.15	0.00	0.00	4.65	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	20.23	0.00	0.00	6.40	0.00	0.00	26.63	0.00	0.00
41	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	99.77	14.57	14.60	47.84	9.38	19.61	147.61	23.95	16.23
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	JANA SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	6.69	0.00	0.00	0.15	0.00	0.00	6.84	0.00	0.00
	SUB TOTAL	6.69	0.00	0.00	0.15	0.00	0.00	6.84	0.00	0.00
	GRAND TOTAL	1281.53	275.15	21.47	615.90	648.73	105.33	1897.43	923.88	48.69

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

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	2.78	0.12	4.32	19.79	9.83	49.67	159.42	83.87	52.61
2	BANK OF BARODA	2.22	3.63	163.51	14.89	44.25	297.18	74.62	156.44	209.65
3	BANK OF INDIA	1.90	0.82	43.16	20.98	15.58	74.26	205.89	227.37	110.43
4	BANK OF MAHARASHTRA	3.93	4.10	104.33	23.41	61.60	263.14	67.71	103.60	153.01
5	CANARA BANK	2.56	0.53	20.70	26.50	28.42	107.25	360.81	81.45	22.57
6	CENTRAL BANK OF INDIA	1.39	0.05	3.60	31.25	8.65	27.68	126.26	76.31	60.44
7	INDIAN BANK	0.17	0.00	0.00	1.89	0.12	6.35	13.55	2.49	18.38
8	INDIAN OVERSEAS BANK	0.66	0.12	18.18	6.45	38.15	591.47	74.87	109.42	146.15
9	PUNJAB NATIONAL BANK	0.51	34.90	6843.14	3.82	5.47	143.19	24.57	43.11	175.46
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.01	0.00	2.49	0.22	8.84
11	UNION BANK OF INDIA	3.45	0.00	0.00	124.92	45.48	36.41	255.78	118.58	46.36
12	UCO BANK	0.34	0.00	0.00	3.76	0.18	4.79	19.72	5.72	29.01
	SUB TOTAL	19.91	44.15	221.75	277.66	257.86	92.87	1385.69	1008.58	72.79
13	AXIS BANK	0.10	0.00	0.00	6.06	0.30	4.95	33.40	3.07	9.19
14	BANDHAN BANK	0.00	0.00	0.00	3.35	0.34	10.15	3.39	8.34	246.02
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.22	0.00	34.98	40.23	115.01
16	DCB BANK	0.06	0.00	0.00	7.82	0.00	0.00	10.50	0.00	0.00
17	FEDERAL BANK	0.06	0.08	133.33	8.39	1.00	11.92	245.72	40.36	16.43
18	HDFC BANK	6.14	0.00	0.00	53.47	20.03	37.46	144.81	57.63	39.80
19	ICICI BANK	3.13	0.00	0.00	22.86	20.08	87.84	105.85	32.08	30.31
20	INDUSIND BANK	0.50	0.00	0.00	3.14	0.00	0.00	18.13	0.03	0.17
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	0.67	0.00	0.00	6.47	0.00	0.00	67.91	1.93	2.84
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	0.09	0.00	0.00	7.83	8.50	108.56	12.56	8.50	67.68
25	RBL BANK	1.41	0.00	0.00	7.83	0.00	0.00	24.59	0.76	3.09
26	SOUTH INDIAN BANK	0.21	0.00	0.00	3.14	0.00	0.00	59.09	48.89	82.74
27	YES BANK	0.60	0.00	0.00	3.14	0.03	0.96	17.38	0.03	0.17
28	IDBI BANK	0.33	0.10	30.30	1.74	4.38	251.72	19.30	6.57	34.04
29	IDFC FIRST BANK	0.02	0.00	0.00	0.06	0.00	0.00	5.87	0.00	0.00
	SUB TOTAL	13.32	0.18	1.35	135.30	54.88	40.56	803.48	248.42	30.92
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	0.04	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	0.03	0.00	0.00	0.31	0.00	0.00	3.24	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	3.60	0.03	0.83	10.67	0.35	3.28	101.01	24.33	24.09
34	GOA URBAN CO-OP BANK LTD.	0.82	0.00	0.00	2.49	0.00	0.00	23.16	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	KONKAN MERCANTILE CO-OP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	0.03	0.00	0.00	0.03	0.00	0.00	6.90	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.03	0.00	0.00	0.06	0.00	0.00	4.74	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	0.52	0.00	0.00	2.04	0.00	0.00	29.19	0.00	0.00
41	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	5.07	0.03	0.59	15.60	0.35	2.24	168.28	24.33	14.46
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	JANA SMALL FINANCE BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	0.03	0.00	0.00	0.03	0.00	0.00	6.90	0.00	0.00
	SUB TOTAL	0.03	0.00	0.00	0.03	0.00	0.00	6.90	0.00	0.00
	GRAND TOTAL	38.33	44.36	115.73	428.59	313.09	73.05	2364.35	1281.33	54.19

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

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	1120.67	725.32	64.72	2.23	1.26	56.50	10.01	25.69	256.64
2	BANK OF BARODA	470.74	346.78	73.67	0.25	0.00	0.00	1.66	2.57	154.82
3	BANK OF INDIA	488.90	435.78	89.13	0.00	0.00	0.00	1.73	1.23	71.10
4	BANK OF MAHARASHTRA	434.04	457.79	105.47	0.00	0.00	0.00	1.86	1.38	74.19
5	CANARA BANK	535.98	448.27	83.64	2.16	0.00	0.00	4.75	5.02	105.68
6	CENTRAL BANK OF INDIA	239.07	224.32	93.83	0.00	0.00	0.00	2.00	1.16	58.00
7	INDIAN BANK	55.84	26.75	47.90	0.00	0.00	0.00	0.76	0.01	1.32
8	INDIAN OVERSEAS BANK	192.54	102.18	53.07	0.00	0.00	0.00	1.95	0.56	28.72
9	PUNJAB NATIONAL BANK	384.52	621.52	161.64	2.16	0.00	0.00	1.03	0.55	53.40
10	PUNJAB AND SIND BANK	0.84	21.33	2539.29	0.00	0.00	0.00	0.09	0.11	122.22
11	UNION BANK OF INDIA	896.96	801.89	89.40	0.35	0.00	0.00	4.17	3.25	77.94
12	UCO BANK	55.77	57.02	102.24	0.00	0.00	0.00	0.72	0.10	13.89
	SUB TOTAL	4875.87	4268.95	87.55	7.15	1.26	17.62	30.73	41.63	135.47
13	AXIS BANK	305.98	314.80	102.88	0.00	0.00	0.00	0.79	0.11	13.92
14	BANDHAN BANK	12.89	6.41	49.73	0.00	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	11.98	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00
16	DCB BANK	24.45	0.00	0.00	0.00	0.00	0.00	0.26	0.00	0.00
17	FEDERAL BANK	135.73	72.50	53.41	0.00	0.00	0.00	0.48	0.00	0.00
18	HDFC BANK	1322.15	1161.87	87.88	0.25	0.00	0.00	2.27	0.20	8.81
19	ICICI BANK	772.25	654.88	84.80	0.00	0.00	0.00	1.55	0.15	9.68
20	INDUSIND BANK	159.96	59.64	37.28	0.00	0.00	0.00	0.68	0.00	0.00
21	J & K BANK	12.12	3.83	31.60	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	104.91	58.21	55.49	0.00	0.00	0.00	0.64	0.01	1.56
23	KARUR VYASYA BANK	0.00	3.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	247.71	194.37	78.47	0.00	0.00	0.00	0.48	0.00	0.00
25	RBL BANK	40.14	0.00	0.00	0.00	0.00	0.00	0.46	0.00	0.00
26	SOUTH INDIAN BANK	187.91	89.81	47.79	0.00	0.00	0.00	0.46	0.00	0.00
27	YES BANK	461.79	370.15	80.16	0.00	0.00	0.00	0.70	0.00	0.00
28	IDBI BANK	134.16	45.40	33.84	0.00	0.00	0.00	0.51	0.21	41.18
29	IDFC FIRST BANK	41.28	28.00	67.83	0.00	0.00	0.00	0.09	0.00	0.00
	SUB TOTAL	3975.41	3063.62	77.06	0.25	0.00	0.00	9.49	0.68	7.17
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	70.64	9.72	13.76	0.00	0.00	0.00	0.55	0.02	3.64
32	CITIZENCREDIT CO-OP BANK	17.57	4.02	22.88	0.00	0.00	0.00	0.19	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	158.61	22.50	14.19	0.00	0.00	0.00	1.28	0.26	20.31
34	GOA URBAN CO-OP BANK LTD	213.42	132.80	62.22	0.00	0.00	0.00	0.67	0.31	46.27
35	GP PARSIK SAHAKARI BANK LTD	2.41	0.03	1.24	0.00	0.00	0.00	0.04	0.00	0.00
36	KONKAN MERCANTILE CO-OP	0.33	0.06	18.18	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	7.10	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	7.74	3.27	42.25	0.00	0.00	0.00	0.09	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	9.18	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	419.27	16.61	3.96	0.00	0.00	0.00	1.76	0.41	23.30
41	WOMEN CO-OP BANK LTD.	3.56	2.26	63.48	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	909.83	191.27	21.02	0.00	0.00	0.00	4.75	1.00	21.05
42	AU SMALL FINANCE BANK LTD.	30.34	44.18	145.62	0.00	0.00	0.00	0.08	0.00	0.00
43	JANA SMALL FINANCE BANK LTD	3.58	0.00	0.00	0.00	0.00	0.00	0.08	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	3.58	2.30	64.25	0.00	0.00	0.00	0.08	0.00	0.00
46	UNITY SMALL FINANCE BANK	7.10	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00
	SUB TOTAL	44.60	46.48	104.22	0.00	0.00	0.00	0.33	0.00	0.00
	GRAND TOTAL	9805.71	7570.32	77.20	7.40	1.26	17.03	45.30	43.31	95.61

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

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			SOCIAL INFRASTRUCTURE			RENEWABLE ENERGY		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	27.35	57.14	208.92	0.35	0.12	34.29	3.53	5.90	167.14
2	BANK OF BARODA	10.54	20.96	198.86	0.35	0.00	0.00	3.24	0.14	4.32
3	BANK OF INDIA	11.05	25.27	228.69	0.35	0.00	0.00	2.59	0.00	0.00
4	BANK OF MAHARASHTRA	7.84	10.61	135.33	0.35	0.00	0.00	2.16	0.00	0.00
5	CANARA BANK	25.62	17.09	66.71	0.35	0.00	0.00	2.44	0.82	33.61
6	CENTRAL BANK OF INDIA	14.00	30.21	215.79	0.30	0.00	0.00	1.24	0.00	0.00
7	INDIAN BANK	6.14	2.23	36.32	0.00	0.00	0.00	0.35	0.00	0.00
8	INDIAN OVERSEAS BANK	23.52	8.46	35.97	0.35	0.00	0.00	0.65	0.29	44.62
9	PUNJAB NATIONAL BANK	9.18	9.77	106.43	0.35	0.00	0.00	0.80	0.08	10.00
10	PUNJAB AND SIND BANK	0.15	0.84	560.00	0.35	0.00	0.00	0.03	0.00	0.00
11	UNION BANK OF INDIA	21.03	20.01	95.15	0.55	0.10	18.18	2.38	0.00	0.00
12	UCO BANK	6.39	1.32	20.66	0.15	0.00	0.00	0.15	0.00	0.00
	SUB TOTAL	162.81	203.91	125.24	3.80	0.22	5.79	19.56	7.23	36.96
13	AXIS BANK	4.97	0.43	8.65	0.00	0.00	0.00	1.15	0.00	0.00
14	BANDHAN BANK	3.44	0.30	8.72	0.00	0.00	0.00	0.65	0.00	0.00
15	CSB BANK LIMITED	0.52	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00
16	DCB BANK	18.93	39.14	206.76	0.00	0.00	0.00	0.16	0.00	0.00
17	FEDERAL BANK	2.58	0.69	26.74	0.00	0.00	0.00	0.65	0.00	0.00
18	HDFC BANK	21.75	8.10	37.24	0.14	0.00	0.00	3.65	0.00	0.00
19	ICICI BANK	9.38	1.71	18.23	0.90	0.00	0.00	2.38	0.00	0.00
20	INDUSIND BANK	3.01	0.00	0.00	0.00	0.00	0.00	43.57	49.58	113.79
21	J & K BANK	0.49	0.28	57.14	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	3.28	1.59	48.48	0.00	0.00	0.00	0.65	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	2.21	0.38	17.19	0.00	0.00	0.00	1.15	0.00	0.00
25	RBL BANK	2.50	0.00	0.00	0.00	0.00	0.00	1.15	0.00	0.00
26	SOUTH INDIAN BANK	2.16	0.24	11.11	0.00	0.00	0.00	0.65	0.00	0.00
27	YES BANK	3.01	0.00	0.00	0.00	0.00	0.00	1.15	0.00	0.00
28	IDBI BANK	4.34	8.27	190.55	4.33	0.10	2.31	0.75	0.00	0.00
29	IDFC FIRST BANK	0.15	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00
	SUB TOTAL	82.72	61.13	73.90	5.37	0.10	1.86	58.41	49.58	84.88
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	38.47	4.48	11.65	0.00	0.00	0.00	0.91	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	0.76	0.82	107.89	0.00	0.00	0.00	2.75	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	22.08	23.34	105.71	0.00	0.00	0.00	3.38	0.00	0.00
34	GOA URBAN CO-OP BANK LTD.	21.86	15.13	69.21	0.00	1.33	0.00	1.02	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.91	0.60	65.93	0.00	0.00	0.00	0.15	0.00	0.00
36	KONKAN MERCANTILE CO-OP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	0.15	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	1.89	1.49	78.84	0.00	0.00	0.00	1.13	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	9.47	4.43	46.78	0.00	0.00	0.00	0.51	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	24.46	2.37	9.69	0.00	0.00	0.00	1.21	0.00	0.00
41	WOMEN CO-OP BANK LTD.	8.56	0.71	8.29	0.00	0.00	0.00	0.50	0.00	0.00
	SUB TOTAL	128.61	53.37	41.50	0.00	1.33	0.00	12.10	0.00	0.00
42	AU SMALL FINANCE BANK LTD.	0.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	JANA SMALL FINANCE BANK LTD	0.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.34	1.53	450.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	0.15	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	1.01	1.53	151.49	0.00	0.00	0.00	0.04	0.00	0.00
	GRAND TOTAL	375.15	319.94	85.28	9.17	1.65	17.99	90.11	56.81	63.05

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

(Amt in crores)

SR. No.	Name of the Bank	OTHERS			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+ SOCIAL INFRASTRUCTURE +RENEWABLE ENERGY+OTHERS)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	10.64	0.08	0.75	1334.20	899.38	67.41
2	BANK OF BARODA	5.15	0.26	5.05	566.55	527.15	93.05
3	BANK OF INDIA	12.73	0.00	0.00	723.24	689.65	95.36
4	BANK OF MAHARASHTRA	8.40	5.04	60.00	522.36	578.42	110.73
5	CANARA BANK	9.04	0.05	0.55	941.15	552.70	58.73
6	CENTRAL BANK OF INDIA	3.67	0.07	1.91	386.54	332.07	85.91
7	INDIAN BANK	1.22	0.00	0.00	77.86	31.48	40.43
8	INDIAN OVERSEAS BANK	1.55	0.20	12.90	295.43	221.11	74.84
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	423.91	675.03	159.24
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	3.95	22.50	569.62
11	UNION BANK OF INDIA	10.14	0.02	0.20	1191.36	943.85	79.22
12	UCO BANK	12.23	35.07	286.75	95.13	99.23	104.31
SUB TOTAL		76.07	40.79	53.62	6561.68	5572.57	84.93
13	AXIS BANK	1.23	2.15	174.80	347.52	320.56	92.24
14	BANDHAN BANK	8.30	2.78	33.49	28.71	17.83	62.10
15	CSB BANK LIMITED	0.00	0.00	0.00	47.72	40.23	84.30
16	DCB BANK	0.36	0.00	0.00	54.66	39.14	71.61
17	FEDERAL BANK	0.09	0.00	0.00	385.25	113.55	29.47
18	HDFC BANK	1.47	0.08	5.44	1496.49	1227.88	82.05
19	ICICI BANK	0.99	0.00	0.00	893.30	688.82	77.11
20	INDUSIND BANK	0.00	0.00	0.00	225.35	109.25	48.48
21	J & K BANK	0.00	0.33	0.00	12.61	4.44	35.21
22	KARNATAKA BANK	0.38	0.24	63.16	177.77	61.98	34.87
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	3.75	0.00
24	KOTAK MAHINDRA BANK	0.36	0.00	0.00	264.47	203.25	76.85
25	RBL BANK	1.52	0.56	36.84	70.36	1.32	1.88
26	SOUTH INDIAN BANK	0.38	3.44	905.26	250.65	142.38	56.80
27	YES BANK	0.00	0.00	0.00	484.03	370.18	76.48
28	IDBI BANK	1.22	0.00	0.00	164.61	60.55	36.78
29	IDFC FIRST BANK	0.00	0.00	0.00	47.93	28.00	58.42
SUB TOTAL		16.30	9.58	58.77	4951.43	3433.11	69.34
30	APNA SAHAKARI BANK LTD.	1.03	0.91	88.35	1.03	0.91	88.35
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	110.61	14.22	12.86
32	CITIZENCREDIT CO-OPERATIVE BANK	0.27	0.00	0.00	24.78	4.84	19.53
33	GOA STATE CO-OP BANK LTD.	10.98	7.31	66.58	297.34	77.74	26.15
34	GOA URBAN CO-OP BANK LTD.	0.36	0.00	0.00	260.49	149.57	57.42
35	GP PARSIK SAHAKARI BANK LTD.	0.04	0.15	375.00	3.55	0.78	21.97
36	KONKAN MERCANTILE CO-OP BANK	0.13	0.04	30.77	0.46	0.10	21.74
37	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	14.78	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.04	0.12	300.00	15.63	4.88	31.22
39	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	19.24	4.43	23.02
40	TJSB SAHAKARI BANK LTD.	0.58	3.37	581.03	476.47	22.76	4.78
41	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	12.62	2.97	23.53
SUB TOTAL		13.43	11.90	88.61	1237.00	283.20	22.89
42	AU SMALL FINANCE BANK LTD.	0.20	0.00	0.00	30.88	44.18	143.07
43	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	3.92	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.00	3.29	0.00	4.00	7.12	178.00
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	14.28	0.00	0.00
SUB TOTAL		0.20	3.29	1645.00	53.08	51.30	96.65
GRAND TOTAL		106.00	65.56	61.85	12803.19	9340.18	72.95

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2024, 31.03.2025, 30.09.2025 and 31.12.2025 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.12.2024	31.03.2025	30.09.2025	31.12.2025
I	Total Deposits	N.A.	122760	126089	129988	133567.16
ii	Total Advances	N.A.	42017	43051	43784	45643.44
iii	C.D. Ratio	N.A.	34.23%	34.14%	33.68%	34.17%
iv	Total PSA Outstanding	N.A.	15715.69	15943.81	16758.11	17312.50
	%age of PSA to Total Advances	40%	40.75%	41.34%	38.93%	40.21%
V	DIR Advances	N.A.	0.73	0.77	1.02	0.91
	%age of DIR Adv. to Total Advances	1%	0.01	0.01%	0.01%	0.01%
Vi	Weaker Section Advances	N.A.	2472.09	2279.37	2189.20	2331.78
	%age of Weaker Sec. Adv. to Total Adv.	12%	5.88	5.29%	5.00%	5.11%
vii	SC/ST Advances	N.A.	211.38	227.41	248.81	255.37
	%age of SC/ST* Adv. To Total Advances	5%	0.50%	0.53%	0.57%	0.56%
viii	Advances to Women	N.A.	7235.00	7378.74	7844.60	8173.90
	%age of Adv. to Women to Total Adv.	10%	17.22%	17.14%	17.69%	17.91%

* As per RBI directives, the base for calculating % of Priority Sector Advances is Total Advances of March 2025.

NOTIFICATION

Under Preferential Deposit Policy for Banks, 2023, letter no: 6/1/2023-Fin (DMU)/ 169 dated 10.04.2023 issued by Government of Goa, amended through letter no: 6/1/2023-Fin (DMU)/ 539 dated 23.11.2023 Banks will be given special treatment in any deposits of Government Department/ Autonomous Bodies/ Corporations and Semi Government Departments.

The Eligible criteria is that the

- (i) Bank having its branches in the State of Goa and is figuring in the top 5 Banks in the State.
- (ii) Bank should be having a Deposit Base of Rs 1500 crores and Advances base of 750 crores in the State of Goa

-Following are the eligible Banks as on 31.12.2025:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	1714.24	1699.84	99.16
2	BANK OF MAHARASHTRA	2096.05	1443.09	68.85
3	GOA STATE CO-OP BANK LTD.	2512.13	1272.28	50.65
4	ICICI BANK	6566.63	3188.2	48.55
5	STATE BANK OF INDIA	27079.5	11527.25	42.57

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.12.2025

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	27079.50	11527.25	42.57
2	BANK OF BARODA	49	10215.06	2506.38	24.54
3	BANK OF INDIA	54	11921.2	2491.84	20.90
4	BANK OF MAHRASHTRA	27	2096.05	1443.09	68.85
5	CANARA BANK	73	13318.63	3260.44	24.48
6	CENTRAL BANK OF INDIA	30	3783.62	1150.25	30.40
7	INDIAN BANK	8	882.59	131.96	14.95
8	INDIAN OVERSEAS BANK	25	3164.13	994.32	31.42
9	PUNJAB NATIONAL BANK	16	1714.24	1699.84	99.16
10	PUNJAB AND SIND BANK	2	71.87	64.11	89.20
11	UNION BANK OF INDIA	69	12176.43	2543.33	20.89
12	UCO BANK	10	636.16	289.35	45.48
	SUB TOTAL	454	87059.48	28102.16	32.28
13	AXIS BANK	22	3625.59	1340.75	36.98
14	BANDHAN BANK	6	116.26	60.04	51.64
15	CSB BANK LIMITED	4	162.37	83.45	51.39
16	DCB BANK	4	734.12	58.94	8.03
17	FEDERAL BANK	6	907.94	597.63	65.82
18	HDFC BANK	75	16147.44	5300.27	32.82
19	ICICI BANK	42	6566.63	3188.2	48.55
20	INDUSIND BANK	18	1333.45	626.54	46.99
21	J & K BANK	1	39.9	32.94	82.56
22	KARNATAKA BANK	7	954.1	383.53	40.20
23	KARUR VYASYA BANK	1	71.83	38.59	53.72
24	KOTAK MAHINDRA BANK	7	1382.66	322.16	23.30
25	RBL BANK	7	975.95	27.67	2.84
26	SOUTH INDIAN BANK	5	475.75	286.82	60.29
27	YES BANK	9	1574.7	541.92	34.41
28	IDBI BANK	10	1053.97	402.28	38.17
29	IDFC FIRST BANK	7	1615.38	207.2	12.83
	SUB TOTAL	231	37738.05	13498.94	35.77
30	APNA SAHAKARI BANK LTD.	1	12.43	71.53	575.46
31	BICHOLIM URBAN CO-OP BANK LTD.	12	630.06	303.46	48.16
32	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	5	142.73	97.17	68.08
33	GOA STATE CO-OP BANK LTD.	54	2512.13	1272.28	50.65
34	GOA URBAN CO-OP BANK LTD.	16	915.31	501.91	54.83
35	GP PARSIK SAHAKARI BANK LTD.	2	18.87	39.67	210.23
36	KONKAN MERCANTILE CO-OP BANK LTD.	1	8.58	4.75	55.36
37	NKGSB CO-OP BANK LTD.	5	271.56	335.84	123.67
38	SARASWAT CO-OP BANK LTD.	10	2930.95	482.53	16.46
39	SHAMRAO VITHAL CO-OP BANK LTD.	2	152.15	138.83	91.25
40	TJSB SAHAKARI BANK LTD.	11	581.68	545.2	93.73
41	WOMEN CO-OP BANK LTD.	2	74.96	46.12	61.53
42	SUB TOTAL	121	8251.4	3839.29	46.53
	AU SMALL FINANCE BANK LTD.	4	308.28	191.58	62.14
43	JANA SMALL FINANCE BANK LTD.	1	40.77	0.01	0.02
44	INDIA POST PAYMENTS BANK	2	0	0	0.00
45	UJJIVAN SMALL FINANCE BANK	2	66.73	10.43	15.63
46	UNITY SMALL FINANCE BANK	6	102.45	1.03	1.01
47	AIRTEL PAYMENT BANK	0	0.47	0	0.00
	SUB TOTAL	15	518.70	203.05	39.15
	GRAND TOTAL	821	133567.63	45643.44	34.17

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.12.2025)

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DRI SCHEME		% of DIR to Total Advances	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	3791.12	34.99	0	0.00	0.00	10534	387.48	3.36
2	BANK OF BARODA	751.06	34.86	0	0.00	0.00	7338	220.89	8.81
3	BANK OF INDIA	1199.5	52.37	0	0.00	0.00	10169	349.31	14.02
4	BANK OF MAHARASHTRA	721.73	44.24	0	0.00	0.00	1859	85.46	5.92
5	CANARA BANK	1508.5	50.48	255	0.18	0.01	7448	316.66	9.71
6	CENTRAL BANK OF INDIA	530.25	49.19	0	0.00	0.00	1618	47.92	4.17
7	INDIAN BANK	55.37	40.64	0	0.00	0.00	240	12.14	9.20
8	INDIAN OVERSEAS BANK	383.27	45.34	0	0.00	0.00	1526	45.24	4.55
9	PUNJAB NATIONAL BANK	853.56	64.82	0	0.00	0.00	465	37.29	2.19
10	PUNJAB AND SIND BANK	38.69	101.04	0	0.00	0.00	94	9.84	15.35
11	UNION BANK OF INDIA	1088.16	46.26	0	0.00	0.00	3324	73.43	2.89
12	UCO BANK	155.64	64.65	0	0.00	0.00	1907	47.08	16.27
	SUB TOTAL	11076.85	42.76	255	0.18	0.00	46522	1632.74	5.81
13	AXIS BANK	260.23	20.50	0	0.00	0.00	2308	23.88	1.78
14	BANDHAN BANK	39.32	56.67	0	0.00	0.00	3528	17.31	28.83
15	CSB BANK LIMITED	49.58	72.35	0	0.00	0.00	399	11.96	14.33
16	DCB BANK	42.66	65.82	0	0.00	0.00	0	0.00	0.00
17	FEDERAL BANK	110.09	20.25	0	0.00	0.00	613	34.27	5.73
18	HDFC BANK	1652.64	32.68	0	0.00	0.00	4632	281.24	5.31
19	ICICI BANK	695.82	24.99	0	0.00	0.00	422	44.19	1.39
20	INDUSIND BANK	214.86	26.75	0	0.00	0.00	6636	10.84	1.73
21	J & K BANK	9.89	31.38	0	0.00	0.00	83	8.37	25.41
22	KARNATAKA BANK	127.8	34.21	0	0.00	0.00	236	1.31	0.34
23	KARUR VYASYA BANK	13.07	28.89	0	0.00	0.00	12	1.15	2.98
24	KOTAK MAHINDRA BANK	169.02	49.71	0	0.00	0.00	9	2.30	0.71
25	RBL BANK	6.56	24.75	0	0.00	0.00	3147	5.79	20.93
26	SOUTH INDIAN BANK	173.54	63.17	0	0.00	0.00	2639	72.60	25.31
27	YES BANK	195.01	39.05	0	0.00	0.00	43	6.720	1.24
28	IDBI BANK	128.53	37.15	0	0.00	0.00	247	21.07	5.24
29	IDFC FIRST BANK	17.96	10.66	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	3906.58	30.60	0	0.00	0.00	24954	543.01	4.02
30	APNA SAHAKARI BANK LTD.	71.53	87.02	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	134.88	43.75	0	0.00	0.00	418	19.71	6.50
32	CITIZEN CREDIT CO-OPERATIVE BANK	54.04	45.39	0	0.00	0.00	83	16.82	17.31
33	GOA STATE CO-OP BANK LTD.	370	30.80	17	0.74	0.06	888	15.81	1.24
34	GOA URBAN CO-OP BANK LTD.	347.19	65.27	0	0.00	0.00	975	67.38	13.42
35	GP PARSIK SAHAKARI BANK LTD.	13.74	40.77	0	0.00	0.00	63	3.60	9.07
36	KONKAN MERCANTILE CO-OP BANK	2.17	46.67	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	335.84	93.42	0	0.00	0.00	0	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	433.39	46.45	0	0.00	0.00	0	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK LTD.	138.83	100.80	0	0.00	0.00	0	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	281.15	62.00	0	0.00	0.00	31	2.18	0.40
41	WOMEN CO-OP BANK LTD.	29.55	56.66	0	0.00	0.00	325	4.62	10.02
42	SUB TOTAL	2212.31	52.46	17	0.74	0.02	2783	130.13	3.39
	AU SMALL FINANCE BANK LTD.	107.43	71.07	0	0.00	0.00	530	24.5	12.79
43	JANA SMALL FINANCE BANK LTD.	0	0.00	0	0.00	0.00	0	0.00	0.00
44	INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0.00	0	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	9.33	94.72	0	0.00	0.00	390	1.39	13.33
46	UNITY SMALL FINANCE BANK	0	0.00	0	0.00	0.00	0	0.00	0.00
47	AIRTEL PAYMENT BANK	0	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	116.76	71.64	0	0.00	0.00	920	25.89	12.75
	GRAND TOTAL	17312.5	40.21	272	0.91	0.01	75179	2331.78	5.11

ADVANCES TO SC, ST & WOMENS AS ON 31.12.2025

(Amount in Crores)

SR. No .	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT		%	NO	AMT	%	NO	AMT
1	STATE BANK OF INDIA	573	33.68	0.29	937	24.35	0.21	25401	1568.25	13.60
2	BANK OF BARODA	195	16.87	0.67	428	11.00	0.44	9879	559.05	22.31
3	BANK OF INDIA	141	13.39	0.54	186	8.21	0.33	11178	574.77	23.07
4	BANK OF MAHARASHTRA	31	1.84	0.13	42	1.30	0.09	3784	233.27	16.16
5	CANARA BANK	989	36.58	1.12	535	20.07	0.62	21688	803.18	24.63
6	CENTRAL BANK OF INDIA	146	10.75	0.93	110	2.66	0.23	3496	408.14	35.48
7	INDIAN BANK	19	1.00	0.76	14	0.52	0.39	729	28.87	21.88
8	INDIAN OVERSEAS BANK	44	1.26	0.13	21	1.10	0.11	5157	210.93	21.21
9	PUNJAB NATIONAL BANK	71	6.90	0.41	14	0.79	0.05	1630	235.88	13.88
10	PUNJAB AND SIND BANK	3	0.49	0.76	1	0.00	0.00	79	6.70	10.45
11	UNION BANK OF INDIA	141	8.76	0.34	193	7.85	0.31	10136	488.28	19.20
12	UCO BANK	75	3.10	1.07	139	2.97	1.03	1339	62.28	21.52
SUB TOTAL		2428	134.61	0.48	2620	80.82	0.29	94496	5179.61	18.43
13	AXIS BANK	1	0.01	0.00	25	1.15	0.09	7030	157.01	11.71
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	4786	30.90	51.47
15	CSB BANK LIMITED	21	0.52	0.62	0	0.00	0.00	2045	68.16	81.68
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	1399	18.14	30.78
17	FEDERAL BANK	30	0.57	0.10	33	0.57	0.10	6028	174.54	29.21
18	HDFC BANK	32	3.51	0.07	24	1.74	0.03	15269	1004.16	18.95
19	ICICI BANK	12	0.48	0.02	13	0.69	0.02	9225	950.61	29.82
20	INDUSIND BANK	1626	2.72	0.43	319	0.54	0.09	3987	115.85	18.49
21	J & K BANK	0	0.00	0.00	0	0.00	0.00	55	5.64	17.12
22	KARNATAKA BANK	34	1.68	0.44	12	0.41	0.11	2566	69.95	18.24
23	KARUR VYASYA BANK	52	7.13	18.48	0	0.00	0.00	34	2.71	7.02
24	KOTAK MAHINDRA BANK	1	0.26	0.08	0	0.00	0.00	74	14.19	4.40
25	RBL BANK	94	0.15	0.54	31	0.14	0.51	3016	4.72	17.06
26	SOUTH INDIAN BANK	1	0.06	0.02	0	0.00	0.00	1826	52.62	18.35
27	YES BANK	0	0.00	0.00	1	0.04	0.01	362	18.06	3.33
28	IDBI BANK	23	1.35	0.34	12	0.71	0.18	1078	74.90	18.62
29	IDFC FIRST BANK	3	0.01	0.00	3	0.04	0.02	6820	45.10	21.77
SUB TOTAL		1930	18.46	0.14	473	6.03	0.04	65600	2807.25	20.80
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	22	0.48	0.67
31	BICHOLIM URBAN CO-OP BANK	46	1.02	0.34	43	0.89	0.29	421	13.67	4.50
32	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	93	7.63	7.85
33	GOA STATE CO-OP BANK LTD.	93	3.27	0.26	208	6.30	0.50	971	35.21	2.77
34	GOA URBAN CO-OP BANK LTD.	1	0.01	0.00	12	0.30	0.06	631	21.22	4.23
35	GP PARSIK SAHAKARI BANK LTD.	5	0.78	1.97	0	0.00	0.00	26	2.13	5.37
36	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	3	0.08	0.02	0	0.00	0.00	22	2.65	0.79
38	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0	0.00	0.00	0	0.00	0.00	109	7.51	5.41
40	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	5	0.13	0.02	202	46.79	8.58
41	WOMEN CO-OP BANK LTD.	0	0.00	0.00	55	1.03	2.23	181	1.64	3.56
42	SUB TOTAL	148	5.15	0.13	323	8.65	0.23	2678	138.92	3.62
43	AU SMALL FINANCE BANK	11	0.46	0.24	0	0.00	0.00	815	37.69	19.67
44	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	1	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	126	0.69	6.62	102	0.49	4.70	2143	10.10	96.84
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	19	0.32	31.07
	SUB TOTAL	137	1.15	0.57	102	0.49	0.24	2978	48.11	23.69
	GRAND TOTAL	4643	159.38	0.35	3518	95.99	0.21	165752	8173.89	17.91

Pradhan Mantri MUDRA Yojana (PMMY)**a) Progress in Lending of PMMY****Agenda No.5**

Under the PMMY, there are 4 types of loans i.e. Shishu, Kishore, Tarun and Tarun Plus. Achievement as on December 2024 and December 2025 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

	Shishu		Kishor		Tarun		Tarun Plus		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)		(Rs 10 Lac to Rs. 20 lac)			
	No.of A/cs	Disbursed Amt.	No. of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
December 2024	5764	32.22	6780	133.55	3575	264.78	0	0.00	16119	430.55
December 2025	2438	17.29	9406	164.18	3653	254.47	163	23.35	15660	459.20

b) Position of Outstanding and NPA in Mudra Accounts as on 31.12.2025

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	14213	40.51	4968	12.76
KISHORE	23136	350.81	2565	32.34
TARUN	13292	721.14	678	35.47
TARUN PLUS	380	48.34	5	0.50
TOTAL	51021	1160.80	8216	81.07
				6.98%

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

KCC TO FISHERY

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
SEPT 2025	215	12.82	843	32.01
DEC 2025	249	11.38	839	31.33

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
SEPT 2025	316	9.04	2019	29.46
DEC 2025	536	9.37	1957	26.17

KCC TO CROP

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
SEPT 2025	2022	50.62	13788	190.48
DEC 2025	1805	56.66	10231	114.29

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs		
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	%
September 2025	87	17.00	474	65.33	96	10.62	16.26
December 2025	96	17.08	488	67.22	81	9.42	14.01

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

(Amt in Cr)

	As on 30.09.2025	As on 31.12.2025
Total number of Credit Linked SHGs	2087	2152
Outstanding (Amt in cr)	93.33	95.34
Total number of SHGs Credit Linked During the Current FY	631	833
Amount (in cr)	34.10	47.78

c) PM SVANidhi – Comparative Performance as on September 2025 and December 2025

(Amt in Cr)

	Applications Sourced		Applications Sanctioned		Applications Disbursed		Applications Returned	
	No	Amt	No	Amt	No	Amt	No	Amt
SEPTEMBER 2025	3362	6.51	2797	5.07	2733	4.91	276	0.54
DECEMBER 2025	3570	8.32	3137	7.25	3047	6.99	314	0.77

a) Review of Government Sponsored Schemes as on 31.12.2025

Sr No	Scheme	Position as on 31.12.2025				
		Yearly Target	Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	16	15	12	1	5
2	PMEGP - KVIB	15	37	11	13	14
3	PMEGP - KVIC	16	15	7	3	5
	PMEGP TOTAL	47	67	30	17	24

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.12.2025

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %
		No.	Amt.	No.	Amt.	
1	STATE BANK OF INDIA	482	34.22	35	2.28	6.66
2	BANK OF BARODA	282	13.36	18	0.83	6.21
3	BANK OF INDIA	426	19.21	35	4.77	24.83
4	BANK OF MAHARASHTRA	244	18.17	13	0	0.00
5	CANARA BANK	391	15.06	63	2.46	16.33
6	CENTRAL BANK OF INDIA	99	7.34	6	0.36	4.90
7	INDIAN BANK	12	0.92	2	0	0.00
8	INDIAN OVERSEAS BANK	97	5.02	6	0.34	6.77
9	PUNJAB NATIONAL BANK	20	1.41	9	0.36	25.53
10	UNION BANK OF INDIA	876	68.79	99	5.54	8.05
11	UCO BANK	33	1.94	10	0.08	4.12
12	HDFC BANK	1029	48.65	16	0.17	0.35
13	ICICI BANK	160	7.12	0	0	0.00
14	INDUSIND BANK	67	9.59	5	0.46	4.80
15	KARNATAKA BANK	17	3.54	0	0	0.00
16	YES BANK	3	0.7	0	0	0.00
17	IDBI BANK	4	0.18	0	0	0.00
18	GOA STATE CO-OP BANK LTD.	213	6.52	29	0.38	5.83
	GRAND TOTAL	4455	261.78	346	18.06	6.90%

Launching of Annual Credit Plan for Financial year 2026-27:

(Amt. in cr)

Sr.No	Particulars	ACP North Goa	ACP South Goa	ACP Goa State (2026-27)
i	Crop Loans	1639	712	2351
ii	Agri Term Loan	874	1141	2015
A	Farm Credit (A)	2513	1853	4366
B	Agriculture Infrastructure	48	45	93
C	Ancillary Activities	398	302	700
I	Credit Potential for Agriculture (A+B+C)	2959	2200	5159
II	Micro, Small and Medium Enterprises	7075	3725	10800
III	Export Credit	4	1	5
IV	Education	25	20	45
V	Housing	194	156	350
VI	Social Infrastructure	1	2	3
VII	Renewable Energy	35	15	50
VIII	Others	46	54	100
	ACP (2026-27)	10339	6173	16512
	ACP (2025-26)			12803
	Increase			3709 cr (29%)

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	05.02.2026
2	Self Help Group	05.02.2026
3	Govt. Sponsored Schemes	05.02.2026
4	Financial Inclusion	05.02.2026
5	Low CD Ratio	05.02.2026
6	Digital Payments	05.02.2026

Any other issues with the permission of the chair.

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

