

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

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

AGENDA & BACKGROUND PAPERS FOR

131st SLBC MEETING

For the Quarter ended September 2025

VENUE: TAJ VIVANTA, PANAJI - GOA

DATE: 18th NOVEMBER 2025 | **TIME:** 11.30 am



संयोजक / Convenor



भारतीय स्टेट बैंक
State Bank of India

SLBC DEPARTMENT

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

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Goa – 403001**

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Confirmation of minutes of the 130th SLBC Meeting held on 12.08.2025

The Minutes of the 130th SLBC meeting for the quarter ended June 2025 were circulated to the members and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 130th SLBC MEETING HELD ON 12th August 2025

The 130th meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 12th August 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. 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 and Shri Rahul Gupta SP Cyber Crime Cell of Goa Police.

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 **130th SLBC meeting**.

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

Annual Credit Plan (ACP)

Banks have achieved the Annual Credit Plan of **Rs 4120 crs** which is **129%** of the quarterly target of **Rs 3200 crs**. He congratulated all the member banks for the overall achievement under ACP for the Quarter ended **June 2025**. The comparative performance for the Quarter ended June **2024** was **165%**. 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** for which he urged all the Banks to achieve the quarterly targets from the beginning itself.

Priority Sector Lending (PSL)

The total Priority Sector Advances of Banks are **Rs 16185 crs** as on **June 25** which is **37.59 %** of total advances. The percentage of Priority Sector Advances as on **June 24** was **40.23%** and as on **March 25** was **41.34%**. Although the priority sector advances have shown growth of **Rs 670 crs** on Year on Year basis the percentage have reduced. 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 **32.35%** in June 24 to **33.06%** as on June 25. However, this ratio have declined from 34.14% as on March 25. He urged all the member Banks to focus on credit disbursal so that the performance in CD ratio improves in the coming quarters.

He informed the gathering about the Saturation Campaign of Financial Inclusion schemes at Gram Panchayat level being launched by DFS from 01.07.25 to 30.09.25, He urged all the Banks to wholeheartedly participate in this campaign to make it a



success. A special SLBC meeting was conducted on 27/06/25 to sensitise the Banks regarding this campaign. Banks must ensure that all eligible citizens are enrolled under the Financial Inclusion schemes of PMJDY, PMJJBY, PMSBY and APY. We must also take this opportunity to complete reverification of KYC for existing inactive PMJDY accounts so that the DBT benefits are seamlessly credited in these accounts. He requested all the member Banks to coordinate with the Government departments as and when the camps are held in their respective blocks so that the saturation level is achieved.

The number of zero balance accounts in PMJDY have marginally reduced from **26601** in March 2025 to **26566** as on June 2025. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at **75.32%**.

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 is 1 application pending under the PMEGP scheme in the portal. LDMs to follow up with the respective Bank 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. Applications scrutinised and forwarded by the Implementing Agencies to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He mentioned a few areas of concern:

1. Export Credit - Against the quarterly target of Rs. 1.85 Crs, banks have achieved only Rs 0.26 crs (14.05 % achievement)
2. Social Infrastructure - Against the target of Rs. 2.29 Crs, banks have achieved only Rs 0.17 crs (7.42 % 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, Stand Up India scheme, Finance to Self Help Groups etc.

With these few words, he concluded his speech.



Shri. Rahul Gupta, SP of Cyber Crime cell of Goa Police

Shri. Gupta welcomed all the dignitaries present on the dais and all participants for the meeting.

He informed that all the Senior Bankers are aware of the Cyber security risks and they should conduct more Cyber security awareness programmes for the benefit of staff and their customers.

He highlighted on major 3 types of frauds happening these days like:

- a. Digital Arrest :- The Fraudster impersonates as Senior Police Officials or Custom Officials calling from Head Office pretending to look like an actual office set up and tells the victim that he is involved in narcotics or money laundering and is under investigation. The victim is taken on video call through skype or WhatsApp. The victim is then coerced to pay money.
- b. Investment scam: The victims are told of many fraudulent platforms wherein they will earn high returns. The victims are added to the WhatsApp/telegram group and told to invest in the scheme. The fraudsters then gain trust of the victim and tell them to invest more money which is never returned.
- c. Task based fraud: The victims searching for jobs are told to give review online for which they will be paid a certain amount. The victims are told to complete simple tasks. The task based fraud finally leads to investment scams by investing in shares and the money is not returned.

All these scams originate from Vietnam, Myanmar etc and the fraudsters call various people to trap them. These are the major frauds that are taking place and requested all the participants to create awareness for their customers by dialling Cyber security helpline No 1930 or visiting the website cybercrime.gov.in. Banks also need to verify the Mule accounts and ensure reverification of KYC, proper due diligence. With these measures we will be able to prevent Cyber frauds to a large extent.

With these few words, he concluded his speech

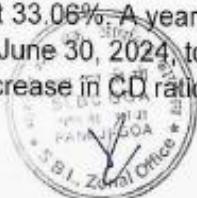
Shri. Prabhakar Jha, Regional Director, RBI, Goa.

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

He expressed his gratitude to the SLBC Convenor for organizing the 130th SLBC meeting for the quarter ended June 2025.

2. As of June 30, 2025, overall ACP achievement stood at approximately 128.71%, with ₹4,120 crore disbursed against the quarterly target of 3200.80 crore. This is a commendable accomplishment. However, he drew attention to underperformance in certain sectors—namely, Export Credit (14.05%), Social Infrastructure (7.42%) and Renewable Energy (37.73%)—which require focussed attention and strategic planning going forward.

3. As of June 30, 2025, total Deposits for all banks stood ₹1,28,871 crores and total advances for all banks stood at ₹42,611 crores i.e. CD ratio stood at 33.06%. A year-on-year comparison shows increase in CD ratio from 32.35% as on June 30, 2024, to 33.06% as on June 30, 2025. Further, Quarter-on-quarter shows decrease in CD ratio



from 34.14% as on March 31, 2025, to 33.06% as on June 30, 2025. Therefore, he advised all banks to analyse 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.

4. The role of 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) Achieve a 20% year-on-year growth in credit to micro and small enterprises,
- (ii) Allocate 60% of MSE lending to micro enterprises, and
- (iii) Ensure a 10% annual growth in the number of micro enterprise accounts.

Banks in Goa have achieved the first two targets; however, the third target has not been met. He urged banks to prioritise this area and ensure compliance with all three targets in the upcoming quarter.

5. He highlighted a few concerns and suggestions for the banking community:

- (i) As you are aware that Department of Financial Services (DFS), Government of India, has launched a country-wide campaign for saturation of Financial Inclusion (FI) schemes at the Gram Panchayat (GP) level during the period from July 1, 2025, to September 30, 2025. The thrust of the program is on re-KYC for all accounts, opening of bank accounts for unbanked adults under PMJDY, enrolment under PMJJBY and PMSBY, and enrolment under APY. This drive is a crucial step towards **universal financial inclusion**. Banks are advised to facilitate smooth and timely renewal of existing policies. Deploy staff for **doorstep outreach** and **local awareness activities**. Ensure active participation and coordinated efforts at all levels for success of this campaign. The performance for per camp re-KYC is 55, still we have long way to go to achieve 100% target by the end of September.

Once again, He appreciated the dedicated efforts of all banks and the continued cooperation of all stakeholders and confident that the concerns raised will be addressed with due urgency and commitment.

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 130th SLBC meeting :

At the outset, he apprised the house about Ground Level Credit Target for Agriculture for 2025-26, issued by DFS, GoI vide letter dated 03 July 2025 and requested the banks to achieve the target allocated for the State of Goa.



A key focus was the Agriculture Infrastructure Fund (AIF), a central sector scheme designed to transform post-harvest management and farming infrastructure. Despite its transformative potential, the scheme has seen modest progress in Goa. To address this, he urged the banks to intensify outreach efforts through awareness drives and to appoint district-level nodal officers to facilitate smoother implementation. He also requested the banks to process the pending applications in AIF portal at the earliest.

The PM Dhan Dhanya Krishi Yojana was discussed as a strategic measure to enhance agricultural productivity. This was reinforced alongside the saturation campaign for the Pradhan Mantri Fasal Bima Yojana (PMFBY), which aims to ensure comprehensive crop insurance coverage for all eligible KCC holders during the Kharif 2025 season.

SLBC was requested to devise a mechanism to furnish the Bank-wise Target & Achievement under Animal Husbandry & Fisheries, as also for shrimp farming.

Furthering its commitment to allied sector development, he apprised the house about Credit Guarantee Scheme for loans granted under FIDF/AHIDF, as well as e-KUN portal.

Banks were apprised about the first Nodal Training Institute approved by MANAGE Hyderabad for the State of Goa, fostering entrepreneurship and skill development in the agri-sector. He also requested the banks to credit link SRLM SHGs.

In the renewable energy domain, the PM Surya Ghar Yojana was discussed as a key initiative to promote the adoption of solar energy in rural and agricultural settings. This aligns with broader sustainable development goals and supports the transition towards clean energy solutions in farming communities.

With these few words, he concluded his speech.

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

Dr Candavelou welcomed all the dignitaries on the dais and off the dais for the 130th SLBC meeting :

He said after going through the agenda of the 130th 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 complimented all the member banks for the overall achievement under the Annual Credit Plan (ACP) for the Quarter ended June 2025 at 129% of the quarterly target. Banks have achieved Rs 4120 crs against the quarterly target of Rs 3200 crs. Going by the trend, the banks will 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 1,36,000 beneficiaries have been covered under **Atal Pension Yojana** in the State. Here, he observed that very few banks are focusing on this scheme. He requested all the Banks to focus on this scheme in the current Financial Year and improve the performance.



3. The **Credit Deposit Ratio (CD Ratio)** has improved from **32.35% in June 24 to 33.06%** as on June 25. He urged all the Banks to maintain consistency and perform better in this financial year.
4. Total **Priority Sector Lending** stands at **37.59 %** of total advances as against **40.23% in June 24**. Banks must focus on priority sector lending so that the benchmark target of 40% is achieved in the remaining quarters. I hope that the performance on this parameter will improve.
5. The Financial Literacy Centres (FLCs) of Banks have conducted **108** Financial Literacy camps against the target of 84 camps on educating the depositors on Government schemes and to prevent frauds. Also, rural branches of Banks have conducted **937 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 more focus on the Saturation Campaign which is going on at the Gram Panchayat level to cover the social security schemes of PMJJBY, PMSBY, APY, PMJDY. He requested all the Bank branches to actively participate in conducting the outreach programmes so that all the eligible citizens and villages are covered.
7. He also urged the Banks to focus on other schemes of the Central Government like **Pradhan Mantri Surya Ghar Muft Bijli Yojana** for rooftop solar energy, PM Vishwakarma scheme, Finance to SHGs etc. Member banks are requested to focus on these schemes and disburse maximum loans. He further said few mining blocks are auctioned and few others will be auctioned in the coming months for which Banks must be in readiness to meet the credit demand from the mining sector. He urged all the Banks to celebrate the Independence day in a befitting manner.

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 focus on the Saturation campaign for Jansuraksha schemes and coordinate with the Swayampurna Mitras for better coverage.

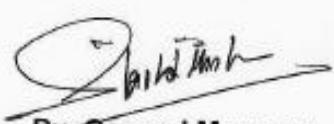
Dy. Director, KVIC informed the house that the PMEGP portal was almost closed in the 1st Quarter and now onwards the PMEGP numbers will improve.

Regional Head of PNB informed about the difficulties in registering the mortgages and requested to notify more sub Registrar Offices for registering mortgages.

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: 12.08.2025.




**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 of 40%.	All Banks
2	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
3	Financial inclusion – Zero balance accounts	To be totally funded wherever feasible.	All Banks
4	Applications under KCC Fisheries/Dairy to be disposed immediately.	Status of applications of Fisheries/Dairy departments to be updated by the Banks.	All Banks
5	Financial Literacy Camps	More camps to be held in coordination with the Government Departments so that the saturation is achieved.	All Banks/LDMs



Action Points of last meeting: Present Position

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending stands at 38.93 % as on 30.09.2025.
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 26,566 as on 30.06.2025 to 27,107 as on 30.09.2025. Net Increase of 541 accounts.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 531 proposals.
5.	Financial Literacy Camps	All Banks/ LDMs	Banks have conducted 104 Camps against the target of 84 Camps for the quarter ended September 2025.

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

a) Banking Scenario of the State

There are total 810 Bank Branches in the state catering to 15 lacs plus population. Out of which, 502 are in semi urban areas and 308 in rural villages.

Banking network as on 30.09.2025 are as under:

Type	Banks	No of brs		No of brs		Total	
		North Goa		South Goa			
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
Public Sector Banks	12	110	111	98	132	208	243
Private Sector Banks	17	33	81	35	74	68	155
Co-operative Banks	12	15	50	16	41	31	91
Small Finance Banks	5	0	7	1	6	1	13
Total		158	249	150	253	308	502
Grand Total	46	407		403		810	

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

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

•Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.09.2025

SR. No.	Name of the Bank	As on September 2025
1	STATE BANK OF INDIA	14
2	BANK OF BARODA	11
3	BANK OF INDIA	9
4	UNION BANK OF INDIA	20
5	CANARA BANK	3
6	RBL BANK	19
GRAND TOTAL		76

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

c) List of unbanked villages - NIL

Hurdles / Issues of CSPs / Bank Mitras:

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

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

The data of the four Financial Literacy Centre's (FLCs) in Goa for the quarter ended September 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	26
3	GOA STATE CO-OPERATIVE BANK	21	34
4	UNION BANK OF INDIA	21	20
	GRAND TOTAL	84	104

Rural Branches of various Banks have conducted 954 camps (495 camps in North Goa and 459 Camps in South Goa) in different villages for the awareness of Social Security Schemes, imparting Financial Literacy and Prevention of Digital Frauds.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for September 2025 quarter is Rs 199.25 cr. There is an increase of Rs 5.40 cr as compared to June 2025 quarter. The Zero Balance Accounts have increased from 26,566 from June 2025 to 27,107 as on September 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.

	June 2025	September 2025
No. of Accounts (No.)	2,18,542	2,21,292
Deposits (in cr.)	193.85	199.25
Zero Balance Accounts (No.)	26,566	27,107

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.09.2025

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	Union Bank of India	35712	0	20289	15423	35712	21.12	9152	21010	25248	70.58
2	Canara Bank	57268	0	34089	23179	57268	69.62	6875	40394	52166	90.76
3	HDFC Bank Ltd	1969	3494	1192	4271	5463	3.28	2356	5463	3425	62.59
4	Bank of India	19292	0	10132	9160	19292	22.75	1384	18396	17120	88.74
5	Punjab National Bank	7238	0	4939	2299	7238	2.81	1223	2642	4933	68.15
6	Bank of Maharashtra	7120	0	4006	3114	7120	4.33	1169	5963	6885	96.70
7	Central Bank of India	10220	0	4653	5567	10220	5.04	980	5590	8983	87.90
8	State Bank of India	5318	5887	5881	5324	11205	7.95	866	9465	10221	91.22
9	Bank of Baroda	18735	0	9834	8901	18735	23.09	702	14931	15112	80.66
10	IDBI Bank Ltd.	243	3002	1992	1253	3245	1.32	628	2021	2325	71.65
11	UCO Bank	1681	2272	2016	1937	3953	2.56	357	1977	3132	79.23
12	Indian Bank	3500	0	1853	1647	3500	1.89	313	2995	2060	58.86
13	Indian Overseas Bank	10036	22858	19805	13089	32894	30.93	225	23914	12845	39.05
14	Punjab & Sind Bank	714	0	327	387	714	0.11	191	442	657	92.02
15	South Indian Bank Ltd	0	373	216	157	373	0.18	183	254	359	96.25
16	Federal Bank Ltd	700	1	347	354	701	0.68	170	59	514	73.32
17	Kotak Mahindra Bank	268	0	210	58	268	0.02	161	67	239	89.18
18	ICICI Bank Ltd	66	189	173	82	255	0.11	79	219	82	32.16
19	RBL Bank Ltd	426	0	0	426	426	0.07	28	426	294	69.01
20	Axis Bank Ltd	243	346	428	161	589	0.39	24	291	453	76.91
21	The Goa State Co-Operative Bank Ltd.	517	694	410	778	1188	0.71	23	2	474	39.90
22	Yes Bank Ltd	0	54	43	11	54	0.04	11	54	47	87.04
23	IndusInd Bank Ltd	309	549	522	336	858	0.24	6	82	580	67.60
24	Jammu & Kashmir Bank	18	0	6	12	18	0.00	1	18	14	77.78
25	Karur Vysya Bank	3	0	2	1	3	0.00	0	3	3	100.00
	Total	181596	39719	123365	97927	221292	199.25	27107	156678	168171	76.00%

➤ Percentage of Aadhar seeded Accounts: 76.00%

➤ (Source: NSDL Site)

f) Social Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 30.09.2025

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	80835	202977
2	BANK OF BARODA	24135	74213
3	BANK OF INDIA	64274	211237
4	BANK OF MAHARASHTRA	10356	30972
5	CANARA BANK	40157	110838
6	CENTRAL BANK OF INDIA	16849	55946
7	INDIAN BANK	6911	12390
8	INDIAN OVERSEAS BANK	7034	21454
9	PUNJAB NATIONAL BANK	4759	23896
10	PUNJAB AND SIND BANK	897	2802
11	UNION BANK OF INDIA	90349	226742
12	UCO BANK	5294	11581
SUB TOTAL		351850	985048
13	AXIS BANK	1660	5016
14	CSB BANK LIMITED	112	1132
15	DCB BANK	28	344
16	FEDERAL BANK	76	126
17	HDFC BANK	19	34
18	ICICI BANK	12757	38005
19	INDUSIND BANK	15	5783
20	J & K BANK	56	925
21	KARNATAKA BANK	48	68
22	KOTAK MAHINDRA BANK	2224	3797
23	RBL BANK	424	769
24	SOUTH INDIAN BANK	529	824
25	YES BANK	178	461
26	IDBI BANK	4558	10014
27	IDFC FIRST BANK	130	676
SUB TOTAL		23440	70455
28	APNA SAHAKARI BANK LTD.	53	154
29	BICHOLIM URBAN CO-OP BANK LTD.	122	1794
30	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	23	53
31	GOA STATE CO-OP BANK LTD.	7205	20548
32	GOA URBAN CO-OP BANK LTD.	568	2806
33	NKGSB CO-OP BANK LTD.	110	57926
34	SHAMRAO VITHAL COOPERATIVE BANK.	44	100
35	WOMEN CO-OP BANK LTD.	0	132
SUB TOTAL		8125	83513
36	AU SMALL FIN.BANK	343	488
37	INDIA POST PAYMENTS BANK	115	0
38	UNITY SMALL FINANCE BANK	72	378
SUB TOTAL		530	866
GRAND TOTAL (SEPTEMBER 2025)		3,83,945	11,39,882
Position as on (MARCH 2025)		366323	1054098

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.09.2025**

SR. NO.	BANK NAME	Annual Target	A/cs opened	% Achievement as on 30.09.2025	Cumulative APY
1	CANARA BANK	7500	3357	45	38838
2	UNION BANK OF INDIA	6900	1536	22	24441
3	HDFC BANK LTD	4970	1348	27	7457
4	UCO BANK	1000	777	78	2841
5	CENTRAL BANK OF INDIA	3000	718	24	14824
6	INDIAN OVERSEAS BANK	2500	669	27	8522
7	BANK OF INDIA	5000	596	12	12769
8	BANK OF MAHARASHTRA	2100	419	20	3513
9	BANK OF BARODA	5200	385	7	5884
10	STATE BANK OF INDIA	9300	320	3	8447
11	INDIAN BANK	800	178	22	2219
12	THE SOUTH INDIAN BANK LTD	200	144	72	696
13	PUNJAB AND SIND BANK	200	126	63	764
14	KARNATAKA BANK LIMITED	280	126	45	1290
15	AXIS BANK LTD	1330	93	7	3643
16	AU SMALL FINANCE BANK LIMITED	195	90	46	285
17	PUNJAB NATIONAL BANK	1600	54	3	4303
18	IDBI BANK LTD	700	25	4	1350
19	ICICI BANK LIMITED	2240	10	0	400
20	YES BANK LIMITED	320	9	3	57
21	THE FEDERAL BANK LTD	240	7	3	236
22	RBL BANK LIMITED	320	7	2	186
23	KOTAK MAHINDRA BANK	280	5	2	94
24	CSB Bank Limited	120	3	3	20
25	THE KARUR VYSYA BANK LTD	40	2	5	19
26	THE JAMMU AND KASHMIR BANK LTD	40	2	5	22
27	INDUSIND BANK LIMITED	160	0	0	16
28	DCB BANK LIMITED	160	0	0	8
29	THE GOA STATE CO-OP BANK LTD	1180	0	0	1
30	BANDHAN BANK LIMITED	80	0	0	26
31	IDFC FIRST BANK LIMITED	40	0	0	0
32	UJJIVAN SMALL FINANCE BANK	130	0	0	0
		58125	11006	19%	143171

(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 September 2024 and September 2025 is as under:
(Rs. In crores)

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 30.09.24	% Achievement 30.09.24	ACP Target (for 2025- 26)	Achievement under ACP upto 30.09.25	% Achievement 30.09.25
Crop loans	813.58	436.57	53.66	1281.53	141.78	14.18
Agri Term loans	610.99	330.16	54.04	615.9	405.87	65.90
Sub Total AGRI	1424.57	766.73	53.82	1897.43	587.56	30.97
Agri Infrastructure	30.00	13.28	44.27	38.33	21.76	56.77
Ancillary Activities	424.00	250.29	59.03	428.59	253.32	59.11
Credit Potential for Agriculture	1878.57	1030.30	54.84	2364.35	862.64	36.49
MSME	6530.42	4505.25	68.99	9805.71	5543.01	56.53
Export Credit	10.00	0.70	7.00	7.4	0.26	3.51
Education	80.01	17.88	22.35	45.3	29.17	64.39
Housing	364.00	166.35	45.70	375.15	201.52	53.72
Social Infrastructure	11.00	1.12	10.18	9.17	0.70	7.63
Renewable Energy	18.00	2.92	16.22	90.11	30.86	34.25
Others	104.00	53.94	51.87	106	44.01	41.52
TOTAL	8996.00	5778.46	64.23%	12803.19	6712.17	52.43%

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

(Quarterly Targets) (Rs. In crores)

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 30.09.24	% Achievement 30.09.24	ACP Target (for 2024- 25)	Achievement under ACP upto 30.09.25	% Achievement 30.09.25
Crop loans	406.79	436.57	107.32	640.77	141.78	22.13
Agri Term loans	305.50	330.16	108.07	307.95	405.87	131.80
Sub Total AGRI	712.29	766.73	107.64	948.72	587.56	61.93
Agri Infrastructure	15.00	13.28	88.53	19.17	21.76	113.54
Ancillary Activities	212.00	250.29	118.06	214.30	253.32	118.21
Credit Potential for Agriculture	939.29	1030.3	109.69	1182.18	862.64	72.97
MSME	3265.21	4505.25	137.98	4902.86	5543.01	113.06
Export Credit	5.00	0.70	14.00	3.70	0.26	7.03
Education	40.01	17.88	44.69	22.65	29.17	128.79
Housing	182.00	166.35	91.40	187.58	201.52	107.43
Social Infrastructure	5.50	1.12	20.36	4.59	0.70	15.27
Renewable Energy	9.00	2.92	32.44	45.06	30.86	68.49
Others	52.00	53.94	103.73	53.00	44.01	83.04
TOTAL	4498	5778.46	128.47%	6401.60	6712.17	104.85%

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	16.20	16.63	39.42	25.41	64.46	136.85	41.61	30.41
2	BANK OF BARODA	31.33	14.77	47.14	26.18	58.47	223.34	57.51	73.24	127.35
3	BANK OF INDIA	29.97	1.05	3.50	153.04	139.39	91.08	183.01	140.44	76.74
4	BANK OF MAHARASHTRA	21.99	9.25	42.06	18.38	12.62	68.66	40.37	21.87	54.17
5	CANARA BANK	316.24	34.52	10.92	15.51	2.79	17.99	331.75	37.31	11.25
6	CENTRAL BANK OF INDIA	51.16	16.05	31.37	42.46	28.05	66.06	93.62	44.10	47.11
7	INDIAN BANK	9.23	1.38	14.95	2.26	0.00	0.00	11.49	1.38	12.01
8	INDIAN OVERSEAS BANK	59.73	7.72	12.92	8.03	31.62	393.77	67.76	39.34	58.06
9	PUNJAB NATIONAL BANK	15.44	1.52	9.84	4.80	0.02	0.42	20.24	1.54	7.61
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	8.29	14.76	71.23	30.49	42.80	127.41	38.78	30.44
12	UCO BANK	11.55	0.05	0.43	4.07	4.55	111.79	15.62	4.60	29.45
	SUB TOTAL	702.59	110.80	15.77	385.53	333.62	86.54	1088.12	444.42	40.84
13	AXIS BANK	10.59	1.24	11.71	16.65	0.83	4.98	27.24	2.07	7.60
14	BANDHAN BANK	0.00	0.00	0.00	0.04	3.97	9925.00	0.04	3.97	9925.00
15	CSB BANK LIMITED	7.78	0.00	0.00	27.20	27.62	101.54	34.98	27.62	78.96
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	26.08	11.00	0.15	0.00	0.00	237.27	26.08	10.99
18	HDFC BANK	36.46	0.29	0.80	48.74	27.06	55.52	85.20	27.35	32.10
19	ICICI BANK	30.95	0.00	0.00	48.91	5.23	10.69	79.86	5.23	6.55
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	0.20	2.38	6.93	0.21	3.03	15.35	0.41	2.67
26	SOUTH INDIAN BANK	54.23	31.66	58.38	1.51	0.00	0.00	55.74	31.66	56.80
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	1.24	9.24	3.81	0.09	2.36	17.23	1.33	7.72
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	61.15	12.94	182.38	66.53	36.48	654.86	127.68	19.50
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	9.74	19.26	36.17	5.72	15.81	86.74	15.46	17.82
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
42	SUB TOTAL	99.77	9.74	9.76	47.84	5.72	11.96	147.61	15.46	10.47
	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	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	141.78	14.18	615.90	405.87	65.90	1897.43	587.56	30.97

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	5.96	30.12	159.42	47.69	29.91
2	BANK OF BARODA	2.22	1.09	49.10	14.89	27.91	187.44	74.62	102.24	137.01
3	BANK OF INDIA	1.90	0.66	34.74	20.98	13.52	64.44	205.89	154.62	75.10
4	BANK OF MAHARASHTRA	3.93	4.06	103.31	23.41	19.81	84.62	67.71	45.74	67.55
5	CANARA BANK	2.56	0.45	17.58	26.50	22.05	83.21	360.81	59.81	16.58
6	CENTRAL BANK OF INDIA	1.39	0.05	3.60	31.25	67.20	215.04	126.26	111.35	88.19
7	INDIAN BANK	0.17	0.00	0.00	1.89	0.12	6.35	13.55	1.50	11.07
8	INDIAN OVERSEAS BANK	0.66	0.12	18.18	6.45	21.78	337.67	74.87	61.24	81.80
9	PUNJAB NATIONAL BANK	0.51	15.03	2947.06	3.82	4.65	121.73	24.57	21.22	86.37
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	25.21	20.18	255.78	63.99	25.02
12	UCO BANK	0.34	0.00	0.00	3.76	0.18	4.79	19.72	4.78	24.24
	SUB TOTAL	19.91	21.58	108.39	277.66	208.40	75.06	1385.69	674.40	48.67
13	AXIS BANK	0.10	0.00	0.00	6.06	0.30	4.95	33.40	2.37	7.10
14	BANDHAN BANK	0.00	0.00	0.00	3.35	0.14	4.18	3.39	4.11	121.24
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.22	0.00	34.98	27.84	79.59
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	27.16	11.05
18	HDFC BANK	6.14	0.00	0.00	53.47	18.81	35.18	144.81	46.16	31.88
19	ICICI BANK	3.13	0.00	0.00	22.86	19.58	85.65	105.85	24.81	23.44
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	1.50	19.16	12.56	1.50	11.94
25	RBL BANK	1.41	0.00	0.00	7.83	0.00	0.00	24.59	0.41	1.67
26	SOUTH INDIAN BANK	0.21	0.00	0.00	3.14	0.00	0.00	59.09	31.66	53.58
27	YES BANK	0.60	0.00	0.00	3.14	0.00	0.00	17.38	0.00	0.00
28	IDBI BANK	0.33	0.10	30.30	1.74	3.07	176.44	19.30	4.50	23.32
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	44.62	32.98	803.48	172.48	21.47
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	0.00	0.00	10.67	0.30	2.81	101.01	15.76	15.60
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
42	SUB TOTAL	5.07	0.00	0.00	15.60	0.30	1.92	168.28	15.76	9.37
	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	21.76	56.77	428.59	253.32	59.11	2364.35	862.64	36.49

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	600.13	53.55	2.23	0.26	11.66	10.01	18.65	186.31
2	BANK OF BARODA	470.74	276.10	58.65	0.25	0.00	0.00	1.66	1.67	100.60
3	BANK OF INDIA	488.90	394.72	80.74	0.00	0.00	0.00	1.73	0.84	48.55
4	BANK OF MAHARASHTRA	434.04	169.52	39.06	0.00	0.00	0.00	1.86	0.73	39.25
5	CANARA BANK	535.98	330.61	61.68	2.16	0.00	0.00	4.75	2.68	56.42
6	CENTRAL BANK OF INDIA	239.07	118.38	49.52	0.00	0.00	0.00	2.00	0.83	41.50
7	INDIAN BANK	55.84	22.16	39.68	0.00	0.00	0.00	0.76	0.01	1.32
8	INDIAN OVERSEAS BANK	192.54	65.72	34.13	0.00	0.00	0.00	1.95	0.35	17.95
9	PUNJAB NATIONAL BANK	384.52	413.65	107.58	2.16	0.00	0.00	1.03	0.36	34.95
10	PUNJAB AND SIND BANK	0.84	0.95	113.10	0.00	0.00	0.00	0.09	0.08	88.89
11	UNION BANK OF INDIA	896.96	521.41	58.13	0.35	0.00	0.00	4.17	1.87	44.84
12	UCO BANK	55.77	35.56	63.76	0.00	0.00	0.00	0.72	0.08	11.11
	SUB TOTAL	4875.87	2948.91	60.48	7.15	0.26	3.64	30.73	28.15	91.60
13	AXIS BANK	305.98	273.70	89.45	0.00	0.00	0.00	0.79	0.11	13.92
14	BANDHAN BANK	12.89	4.11	31.89	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	71.94	53.00	0.00	0.00	0.00	0.48	0.00	0.00
18	HDFC BANK	1322.15	818.11	61.88	0.25	0.00	0.00	2.27	0.19	8.37
19	ICICI BANK	772.25	561.38	72.69	0.00	0.00	0.00	1.55	0.07	4.52
20	INDUSIND BANK	159.96	37.57	23.49	0.00	0.00	0.00	0.68	0.00	0.00
21	J & K BANK	12.12	3.25	26.82	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	187.12	75.54	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	82.20	43.74	0.00	0.00	0.00	0.46	0.00	0.00
27	YES BANK	461.79	266.75	57.76	0.00	0.00	0.00	0.70	0.00	0.00
28	IDBI BANK	134.16	42.94	32.01	0.00	0.00	0.00	0.51	0.13	25.49
29	IDFC FIRST BANK	41.28	22.85	55.35	0.00	0.00	0.00	0.09	0.00	0.00
	SUB TOTAL	3975.41	2433.88	61.22	0.25	0.00	0.00	9.49	0.51	5.37
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	8.78	12.43	0.00	0.00	0.00	0.55	0.02	3.64
32	CITIZENCREDIT CO-OP BANK	17.57	1.47	8.37	0.00	0.00	0.00	0.19	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	158.61	15.10	9.52	0.00	0.00	0.00	1.28	0.22	17.19
34	GOA URBAN CO-OP BANK LTD	213.42	91.77	43.00	0.00	0.00	0.00	0.67	0.24	35.82
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	0.00	0.00	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	8.06	1.92	0.00	0.00	0.00	1.76	0.03	1.70
41	WOMEN CO-OP BANK LTD.	3.56	1.56	43.82	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	909.83	130.04	14.29	0.00	0.00	0.00	4.75	0.51	10.74
42	AU SMALL FINANCE BANK LTD.	30.34	27.88	91.89	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	30.18	67.67	0.00	0.00	0.00	0.33	0.00	0.00
	GRAND TOTAL	9805.71	5543.01	56.53	7.40	0.26	3.51	45.30	29.17	64.39

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	30.83	112.72	0.35	0.12	34.29	3.53	2.38	67.42
2	BANK OF BARODA	10.54	0.04	0.38	0.35	0.00	0.00	3.24	0.08	2.47
3	BANK OF INDIA	11.05	15.68	141.90	0.35	0.00	0.00	2.59	0.00	0.00
4	BANK OF MAHARASHTRA	7.84	8.01	102.17	0.35	0.00	0.00	2.16	0.00	0.00
5	CANARA BANK	25.62	10.93	42.66	0.35	0.00	0.00	2.44	0.50	20.49
6	CENTRAL BANK OF INDIA	14.00	21.67	154.79	0.30	0.00	0.00	1.24	0.00	0.00
7	INDIAN BANK	6.14	1.08	17.59	0.00	0.00	0.00	0.35	0.00	0.00
8	INDIAN OVERSEAS BANK	23.52	4.30	18.28	0.35	0.00	0.00	0.65	0.00	0.00
9	PUNJAB NATIONAL BANK	9.18	7.00	76.25	0.35	0.00	0.00	0.80	0.06	7.50
10	PUNJAB AND SIND BANK	0.15	0.60	400.00	0.35	0.00	0.00	0.03	0.00	0.00
11	UNION BANK OF INDIA	21.03	12.13	57.68	0.55	0.10	18.18	2.38	0.00	0.00
12	UCO BANK	6.39	0.78	12.21	0.15	0.00	0.00	0.15	0.00	0.00
	SUB TOTAL	162.81	113.05	69.44	3.80	0.22	5.79	19.56	3.02	15.44
13	AXIS BANK	4.97	0.26	5.23	0.00	0.00	0.00	1.15	0.00	0.00
14	BANDHAN BANK	3.44	0.26	7.56	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	28.82	152.25	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	6.71	30.85	0.14	0.00	0.00	3.65	0.00	0.00
19	ICICI BANK	9.38	1.00	10.66	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	27.84	63.90
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	0.00	0.00	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	5.83	134.33	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	45.82	55.39	5.37	0.10	1.86	58.41	27.84	47.66
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	3.89	10.11	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	16.93	76.68	0.00	0.00	0.00	3.38	0.00	0.00
34	GOA URBAN CO-OP BANK LTD.	21.86	10.36	47.39	0.00	0.38	0.00	1.02	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.91	0.49	53.85	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	2.38	9.73	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	41.50	32.27	0.00	0.38	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	1.15	338.24	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	1.15	113.86	0.00	0.00	0.00	0.04	0.00	0.00
	GRAND TOTAL	375.15	201.52	53.72	9.17	0.70	7.63	90.11	30.86	34.25

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON SEPTEMBER 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	700.14	52.48
2	BANK OF BARODA	5.15	0.15	2.91	566.55	380.28	67.12
3	BANK OF INDIA	12.73	0.00	0.00	723.24	565.86	78.24
4	BANK OF MAHARASHTRA	8.40	5.04	60.00	522.36	229.04	43.85
5	CANARA BANK	9.04	0.01	0.11	941.15	404.54	42.98
6	CENTRAL BANK OF INDIA	3.67	0.07	1.91	386.54	252.30	65.27
7	INDIAN BANK	1.22	0.00	0.00	77.86	24.75	31.79
8	INDIAN OVERSEAS BANK	1.55	0.20	12.90	295.43	131.81	44.62
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	423.91	442.29	104.34
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	3.95	1.85	46.84
11	UNION BANK OF INDIA	10.14	0.02	0.20	1191.36	599.52	50.32
12	UCO BANK	12.23	22.99	187.98	95.13	64.19	67.48
SUB TOTAL		76.07	28.56	37.54	6561.68	3796.57	57.86
13	AXIS BANK	1.23	1.37	111.38	347.52	277.81	79.94
14	BANDHAN BANK	8.30	2.02	24.34	28.71	10.50	36.57
15	CSB BANK LIMITED	0.00	0.00	0.00	47.72	27.84	58.34
16	DCB BANK	0.36	0.00	0.00	54.66	28.82	52.73
17	FEDERAL BANK	0.09	0.00	0.00	385.25	99.79	25.90
18	HDFC BANK	1.47	0.03	2.04	1496.49	871.20	58.22
19	ICICI BANK	0.99	0.00	0.00	893.30	587.26	65.74
20	INDUSIND BANK	0.00	0.00	0.00	225.35	65.44	29.04
21	J & K BANK	0.00	0.00	0.00	12.61	3.53	27.99
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	189.00	71.46
25	RBL BANK	1.52	0.44	28.95	70.36	0.85	1.21
26	SOUTH INDIAN BANK	0.38	0.91	239.47	250.65	114.77	45.79
27	YES BANK	0.00	0.00	0.00	484.03	266.75	55.11
28	IDBI BANK	1.22	0.00	0.00	164.61	53.50	32.50
29	IDFC FIRST BANK	0.00	0.00	0.00	47.93	22.85	47.67
SUB TOTAL		16.30	5.01	30.74	4951.43	2685.64	54.24
30	APNA SAHAKARI BANK LTD.	1.03	0.27	26.21	1.03	0.27	26.21
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	110.61	12.69	11.47
32	CITIZENCREDIT CO-OPERATIVE BANK	0.27	0.00	0.00	24.78	2.29	9.24
33	GOA STATE CO-OP BANK LTD.	10.98	5.03	45.81	297.34	53.04	17.84
34	GOA URBAN CO-OP BANK LTD.	0.36	0.00	0.00	260.49	102.75	39.44
35	GP PARSIK SAHAKARI BANK LTD.	0.04	0.04	100.00	3.55	0.56	15.77
36	KONKAN MERCANTILE CO-OP BANK	0.13	0.14	107.69	0.46	0.14	30.43
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	3.36	579.31	476.47	13.83	2.90
41	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	12.62	2.27	17.99
SUB TOTAL		13.43	8.96	66.72	1237.00	197.15	15.94
42	AU SMALL FINANCE BANK LTD.	0.20	0.00	0.00	30.88	27.88	90.28
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	1.48	0.00	4.00	4.93	123.25
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	14.28	0.00	0.00
SUB TOTAL		0.20	1.48	740.00	53.08	32.81	61.81
GRAND TOTAL		106.00	44.01	41.52	12803.19	6712.17	52.43

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2024, 31.03.2025, 30.06.2025 and 30.09.2025 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	30.09.2024	31.03.2025	30.06.2025	30.09.2025
I	Total Deposits	N.A.	121361	126089	128871	129988
ii	Total Advances	N.A.	39361	43051	42611	43784
iii	C.D. Ratio	N.A.	32.66%	34.14%	33.06%	33.68%
iv	Total PSA Outstanding	N.A.	15515.75	15943.81	16184.67	16758.11
	%age of PSA to Total Advances	40%	40.23%	41.34%	37.59%	38.93%
V	DIR Advances	N.A.	0.72	0.77	0.84	1.02
	%age of DIR Adv. to Total Advances	1%	0.01	0.01%	0.01%	0.01%
Vi	Weaker Section Advances	N.A.	2518.51	2279.37	2206.12	2189.20
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.35%	5.29%	5.18%	5.00%
vii	SC/ST Advances	N.A.	203.36	227.41	234.18	248.81
	%age of SC/ST* Adv. To Total Advances	5%	0.51%	0.53%	0.55%	0.57%
viii	Advances to Women	N.A.	6693.28	7378.74	7537.32	7844.60
	%age of Adv. to Women to Total Adv.	10%	16.89%	17.14%	17.69%	17.92%

* 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 30.09.2025:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	1642.97	1566.87	95.37
2	BANK OF MAHARASHTRA	2115.97	1413.45	66.80
3	GOA STATE CO-OP BANK LTD.	2464.46	1258.44	51.06
4	ICICI BANK	6380.2	2839.23	44.50
5	STATE BANK OF INDIA	26528.11	10853.66	40.91

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2025

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	26528.11	10853.66	40.91
2	BANK OF BARODA	48	10293.25	2350.08	22.83
3	BANK OF INDIA	48	12110.16	2427.06	20.04
4	BANK OF MAHRASHTRA	27	2115.97	1413.45	66.8
5	CANARA BANK	72	13026.1	3197.62	24.55
6	CENTRAL BANK OF INDIA	30	3739.55	1105.32	29.56
7	INDIAN BANK	8	1244.43	133.72	10.75
8	INDIAN OVERSEAS BANK	25	3073.88	918.71	29.89
9	PUNJAB NATIONAL BANK	16	1642.97	1566.87	95.37
10	PUNJAB AND SIND BANK	2	60.6	45.29	74.74
11	UNION BANK OF INDIA	69	12265.15	2428.98	19.8
12	UCO BANK	10	655.86	260.43	39.71
	SUB TOTAL	446	86756.02	26701.19	30.78
13	AXIS BANK	22	3609.55	1308.85	36.26
14	BANDHAN BANK	6	117.01	59.8	51.11
15	CSB BANK LIMITED	4	165.78	80.12	48.33
16	DCB BANK	4	682.86	58.13	8.51
17	FEDERAL BANK	6	888.33	537.17	60.47
18	HDFC BANK	74	15620.66	5192.25	33.24
19	ICICI BANK	39	6380.2	2839.23	44.5
20	INDUSIND BANK	18	1284.07	737.64	57.45
21	J & K BANK	1	37.28	30.7	82.35
22	KARNATAKA BANK	7	946.46	374.08	39.52
23	KARUR VYASYA BANK	1	59.38	44.64	75.18
24	KOTAK MAHINDRA BANK	7	1230.1	356.22	28.96
25	RBL BANK	7	974.3	26.5	2.72
26	SOUTH INDIAN BANK	5	472.94	276.07	58.37
27	YES BANK	9	1398.74	536.2	38.33
28	IDBI BANK	10	985.97	380.78	38.62
29	IDFC FIRST BANK	7	1491.55	190.73	12.79
	SUB TOTAL	227	36345.18	13029.12	35.85
30	APNA SAHAKARI BANK LTD.	1	12.68	75.34	594.16
31	BICHOLIM URBAN CO-OP BANK LTD.	12	624.89	304.61	48.75
32	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	5	137.33	116.62	84.92
33	GOA STATE CO-OP BANK LTD.	54	2464.46	1258.44	51.06
34	GOA URBAN CO-OP BANK LTD.	16	906.33	503.39	55.54
35	GP PARSIK SAHAKARI BANK LTD.	2	18.42	36.62	198.81
36	KONKAN MERCANTILE CO-OP BANK LTD.	1	7.51	4.33	57.66
37	NKGSB CO-OP BANK LTD.	5	271.56	344.11	126.72
38	SARASWAT CO-OP BANK LTD.	10	1187.79	511.91	43.1
39	SHAMRAO VITHAL CO-OP BANK LTD.	2	155.06	148.3	95.64
40	TJSB SAHAKARI BANK LTD.	12	539.41	514.65	95.41
41	WOMEN CO-OP BANK LTD.	2	75.23	48.68	64.71
42	SUB TOTAL	122	6400.66	3866.99	60.42
	AU SMALL FINANCE BANK LTD.	4	275.16	174.91	63.57
43	JANA SMALL FINANCE BANK LTD.	1	40.23	0.01	0.02
44	INDIA POST PAYMENTS BANK	2	0	0	0
45	UJJIVAN SMALL FINANCE BANK	2	67.84	10.31	15.2
46	UNITY SMALL FINANCE BANK	6	103.16	1.82	1.76
	SUB TOTAL	15	486.39	187.05	38.46
	GRAND TOTAL	810	129988.26	43784.35	33.68

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.09.2025)

(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	3548.73	32.76	0	0.00	0.00	8854	344.07	3.17
2	BANK OF BARODA	693.41	32.18	0	0.00	0.00	7431	212.87	9.06
3	BANK OF INDIA	1177.93	51.43	0	0.00	0.00	9796	325.11	13.40
4	BANK OF MAHARASHTRA	729.80	44.74	0	0.00	0.00	1662	76.57	5.42
5	CANARA BANK	1404.53	47.00	299	0.20	0.01	8706	298.76	9.34
6	CENTRAL BANK OF INDIA	513.91	47.68	0	0.00	0.00	1618	40.04	3.62
7	INDIAN BANK	58.05	42.61	0	0.00	0.00	249	12.06	9.02
8	INDIAN OVERSEAS BANK	339.15	40.12	0	0.00	0.00	1635	40.28	4.38
9	PUNJAB NATIONAL BANK	799.88	60.74	0	0.00	0.00	472	17.76	1.13
10	PUNJAB AND SIND BANK	19.90	51.97	0	0.00	0.00	92	8.30	18.33
11	UNION BANK OF INDIA	1041.83	44.29	0	0.00	0.00	4300	91.72	3.78
12	UCO BANK	147.22	61.16	0	0.00	0.00	2044	48.69	18.70
	SUB TOTAL	10474.34	40.43	299	0.20	0.00	46859	1516.24	5.68
13	AXIS BANK	271.50	21.39	0	0.00	0.00	2511	25.18	1.92
14	BANDHAN BANK	39.67	57.17	0	0.00	0.00	4288	16.97	28.38
15	CSB BANK LIMITED	42.97	62.70	0	0.00	0.00	380	11.66	14.55
16	DCB BANK	41.43	63.93	0	0.00	0.00	0	0.00	0.00
17	FEDERAL BANK	148.25	27.27	0	0.00	0.00	2196	66.46	12.37
18	HDFC BANK	1666.23	32.94	0	0.00	0.00	5164	283.95	5.47
19	ICICI BANK	663.15	23.82	0	0.00	0.00	551	46.25	1.63
20	INDUSIND BANK	202.27	25.19	0	0.00	0.00	5510	9.15	1.24
21	J & K BANK	10.32	32.74	0	0.00	0.00	80	8.55	27.85
22	KARNATAKA BANK	141.87	37.98	0	0.00	0.00	467	2.62	0.70
23	KARUR VYASYA BANK	14.05	31.06	0	0.00	0.00	12	1.17	2.62
24	KOTAK MAHINDRA BANK	211.06	62.07	0	0.00	0.00	19	18.31	5.14
25	RBL BANK	9.29	35.04	0	0.00	0.00	4236	8.09	30.53
26	SOUTH INDIAN BANK	164.63	59.92	0	0.00	0.00	0	0.00	0.00
27	YES BANK	202.54	40.55	0	0.00	0.00	42	7.01	1.31
28	IDBI BANK	126.68	36.62	0	0.00	0.00	256	20.62	5.42
29	IDFC FIRST BANK	17.66	10.49	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	3973.57	31.13	0	0.00	0.00	25712	525.99	4.04
30	APNA SAHAKARI BANK LTD.	75.34	91.65	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	146.39	47.48	0	0.00	0.00	436	19.70	6.47
32	CITIZENCREDIT CO-OPERATIVE BANK	68.23	57.31	0	0.00	0.00	84	15.59	13.37
33	GOA STATE CO-OP BANK LTD.	367.33	30.58	17	0.82	0.07	863	15.71	1.25
34	GOA URBAN CO-OP BANK LTD.	349.84	65.77	0	0.00	0.00	985	61.83	12.28
35	GP PARSIK SAHAKARI BANK LTD.	14.14	41.96	0	0.00	0.00	58	3.90	10.65
36	KONKAN MERCANTILE CO-OP BANK	2.09	44.95	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	344.11	95.72	0	0.00	0.00	0	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	445.63	47.76	0	0.00	0.00	0	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK LTD.	148.30	107.67	0	0.00	0.00	0	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	209.54	46.21	0	0.00	0.00	17	0.57	0.11
41	WOMEN CO-OP BANK LTD.	31.19	59.81	0	0.00	0.00	341	4.84	9.94
42	SUB TOTAL	2202.13	52.22	17	0.82	0.02	2784	122.13	3.16
	AU SMALL FINANCE BANK LTD.	98.56	65.20	0	0.00	0.00	487	23.08	13.20
43	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	9.51	96.55	0	0.00	0.00	498	1.75	16.97
46	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	SUB TOTAL	108.07	66.31	0	0.00	0.00	985	24.83	13.27
	GRAND TOTAL	16758.11	38.93	316	1.02	0.00	76340	2189.20	5.00

ADVANCES TO SC, ST & WOMENS AS ON 30.09.2025

(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	510	33.41	0.31	821	22.59	0.21	22719	1522.60	14.03
2	BANK OF BARODA	194	15.82	0.67	433	10.47	0.45	9824	532.19	22.65
3	BANK OF INDIA	137	12.17	0.50	173	7.61	0.31	10847	549.32	22.63
4	BANK OF MAHRASHTRA	24	1.43	0.10	40	1.13	0.08	3631	220.14	15.57
5	CANARA BANK	974	35.55	1.11	524	18.74	0.59	21809	756.40	23.66
6	CENTRAL BANK OF INDIA	149	10.21	0.92	104	2.55	0.23	3424	387.79	35.08
7	INDIAN BANK	25	1.38	1.03	11	0.50	0.37	722	27.93	20.89
8	INDIAN OVERSEAS BANK	51	1.31	0.14	23	1.01	0.11	4851	192.23	20.92
9	PUNJAB NATIONAL BANK	70	7.15	0.46	11	0.70	0.04	1605	239.79	15.30
10	PUNJAB AND SIND BANK	3	0.34	0.75	1	0.00	0.00	77	6.68	14.75
11	UNION BANK OF INDIA	136	8.96	0.37	184	7.39	0.30	10437	485.25	19.98
12	UCO BANK	79	2.96	1.14	134	2.84	1.09	1376	55.29	21.23
	SUB TOTAL	2352	130.70	0.49	2459	75.53	0.28	91322	4975.62	18.63
13	AXIS BANK	3	0.02	0.00	25	1.06	0.08	7220	153.56	11.73
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	5567	30.38	50.80
15	CSB BANK LIMITED	22	0.51	0.64	0	0.00	0.00	1803	56.12	70.04
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	1601	17.30	29.76
17	FEDERAL BANK	31	0.64	0.12	37	0.54	0.10	6244	163.42	30.42
18	HDFC BANK	27	3.50	0.07	24	1.72	0.03	16579	989.62	19.06
19	ICICI BANK	13	0.47	0.02	15	0.56	0.02	9162	921.12	32.44
20	INDUSIND BANK	1874	4.62	0.63	382	1.63	0.22	3867	109.99	14.91
21	J & K BANK	0	0.00	0.00	0	0.00	0.00	52	5.30	17.26
22	KARNATAKA BANK	34	1.68	0.45	12	0.41	0.11	2566	69.95	18.70
23	KARUR VYASYA BANK	51	6.18	13.84	0	0.00	0.00	38	2.40	5.38
24	KOTAK MAHINDRA BANK	1	0.26	0.07	0	0.00	0.00	75	15.32	4.30
25	RBL BANK	132	0.21	0.79	37	0.61	2.30	4099	6.51	24.57
26	SOUTH INDIAN BANK	1	0.11	0.04	0	0.00	0.00	0	0.00	0.00
27	YES BANK	0	0.00	0.00	1	0.04	0.01	377	18.73	3.49
28	IDBI BANK	21	1.35	0.35	13	0.76	0.20	1084	71.51	18.78
29	IDFC FIRST BANK	3	0.02	0.01	3	0.04	0.02	6370	40.48	21.22
	SUB TOTAL	2213	19.56	0.15	549	7.38	0.06	66704	2671.70	20.51
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	18	0.30	0.40
31	BICHOLIM URBAN CO-OP BANK LTD	71	1.56	0.51	49	1.03	0.34	1059	32.97	10.82
32	CITIZENCREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	87	7.64	6.55
33	GOA STATE CO-OP BANK LTD.	95	2.92	0.23	174	5.95	0.47	975	33.55	2.67
34	GOA URBAN CO-OP BANK LTD.	1	0.01	0.00	14	0.35	0.07	631	19.27	3.83
35	GP PARSIK SAHAKARI BANK LTD.	7	1.11	3.03	0	0.00	0.00	24	2.12	5.79
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	0.14	0.04	0	0.00	0.00	22	2.93	0.85
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 BANKLTD	0	0.00	0.00	0	0.00	0.00	106	7.51	5.06
40	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	171	45.98	8.93
41	WOMEN CO-OP BANK LTD.	0	0.00	0.00	56	1.04	2.14	191	1.64	3.37
42	SUB TOTAL	177	5.74	0.15	293	8.37	0.22	3284	153.92	3.98
	AU SMALL FINANCE BANK	12	0.46	0.26	0	0.00	0.00	743	32.65	18.67
43	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	1	0.00	0.00
44	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	133	0.63	6.11	100	0.44	4.27	2233	9.93	96.31
46	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	19	0.73	40.11
47	SUB TOTAL	145	1.10	0.59	100	0.44	0.24	2996	43.30	23.15
	GRAND TOTAL	4887	157.09	0.36	3401	91.72	0.21	164306	7844.55	17.92

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 September 2024 and September 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.				
September 2024	4477	19.67	4606	86.40	2181	157.72	0	0.00	11264	263.79		
September 2025	1875	11.96	6308	110.33	2661	177.16	39	5.32	10883	304.68		

b) Position of Outstanding and NPA in Mudra Accounts as on 30.09.2025

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	15112	39.84	3129	12.67
KISHORE	21058	299.99	2627	33.83
TARUN	11447	625.71	665	34.20
TARUN PLUS	60	7.49	0	0.00
TOTAL	47677	973.03	6421	80.70
				8.29%

Comparative Report - Position of lending under KCC Schemes for quarter ending September 2024 and September 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
JUNE 2025	183	8.15	890	27.34
SEPT 2025	215	12.82	843	32.01

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
JUNE 2025	196	5.79	2123	31.19
SEPT 2025	316	9.04	2019	29.46

KCC TO CROP

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
JUNE 2025	1671	29.36	13986	188.41
SEPT 2025	2022	50.62	13788	190.48

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs		
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	%
June 2025	103	16.24	515	73.60	73	9.65	13.11
September 2025	87	17.00	474	65.33	96	10.62	16.26

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

(Amt in Cr)

	As on 30.06.2025	As on 30.09.2025
Total number of Credit Linked SHGs	2015	2087
Outstanding (Amt in cr)	88.90	93.33
Total number of SHGs Credit Linked During the Current FY	369	631
Amount (in cr)	17.32	34.10

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

(Amt in Cr)

	Applications Sourced		Applications Sanctioned		Applications Disbursed		Applications Returned	
	No	Amt	No	Amt	No	Amt	No	Amt
JUNE 2025	3125	5.76	2761	4.97	2711	4.85	296	0.57
SEPTEMBER 2025	3362	6.51	2797	5.07	2733	4.91	276	0.54

a) Review of Government Sponsored Schemes as on 30.09.2025

Sr No	Scheme	Position as on 30.09.2025				
		Yearly Target	Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	16	14	5	0	9
2	PMEGP - KVIB	15	22	5	6	11
3	PMEGP - KVIC	16	7	1	2	4
	PMEGP TOTAL	47	43	11	8	24

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.09.2025

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %
		No.	Amt.	No.	Amt.	
1	STATE BANK OF INDIA	484	36.11	36	2.47	6.84
2	BANK OF BARODA	272	11.94	16	0.65	5.44
3	BANK OF INDIA	436	19.38	33	4.68	24.15
4	BANK OF MAHARASHTRA	145	8.81	32	1.24	14.07
5	CANARA BANK	402	15.59	62	2.46	15.78
6	CENTRAL BANK OF INDIA	95	7.24	6	0.42	5.80
7	INDIAN BANK	7	0.55	2	0	0.00
8	INDIAN OVERSEAS BANK	93	4.40	7	0.34	7.73
9	PUNJAB NATIONAL BANK	20	1.35	10	0.38	28.15
10	UNION BANK OF INDIA	836	69.55	83	4.3	6.18
11	UCO BANK	27	1.35	10	0.08	5.93
12	HDFC BANK	1036	51.27	16	0.10	0.20
13	ICICI BANK	132	5.56	0	0	0.00
14	INDUSIND BANK	64	8.33	4	0.56	6.72
15	KARNATAKA BANK	16	3.32	1	0.08	2.41
16	YES BANK	3	0.73	0	0	0.00
17	IDBI BANK	2	0.10	0	0	0.00
18	GOA STATE CO-OP BANK LTD.	208	6.11	30	0.43	7.04
	GRAND TOTAL	4278	251.67	348	18.2	7.23

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	11.11.2025
2	Self Help Group	11.11.2025
3	Govt. Sponsored Schemes	11.11.2025
4	Financial Inclusion	11.11.2025
5	Low CD Ratio	11.11.2025

Any other issues with the permission of the chair.

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

