

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

Agenda & Background Papers for

130th SLBC Meeting

For the Quarter ended
June 2025

VENUE:
TAJ VIVANTA,
Panaji - Goa

Date: 12th August 2025
Time: 11.00 AM

संयोजक Convenor



भारतीय स्टेट बैंक
State Bank of India

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

INDEX

Agenda Point No.	Particulars	Page No.
1	Confirmation of Minutes of the 129 th SLBC Meeting held on 16.05.2025	2 – 9
2	Action Points of last meeting: Present Position.	10
3	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	
	a. Banking scenario of the State	11
	b. Details of Business Correspondents / Customer Service Point (BC/CSP)	11
	c. List of Unbanked villages	11
	d. Review of Financial literacy initiatives by banks (particularly digital financial literacy).	12
	e. Status of Financial Inclusion (PMJDY).	12-13
	f. Govt Security Schemes (PMSBY PMJJBY and APY)	14-15
4	Review of Credit disbursement by banks	16-21
	a. Review of Performance under ACP	
	b. Review of Priority Sector Lending.	22-26
	Preferential Deposit Policy for Banks- Notification	
5	Pradhan Mantri MUDRA Yojana (PMMY)	27
	a. Progress in Lending for the last 3 quarters	
	b. Position of Outstanding and NPA in Mudra Accounts as on 30.06.2025	
6	Comparative Report -Position of lending under KCC Schemes for quarter ending June 2024 and June 2025	28
7	a) Position of Stand up India as on 30.06.2025	29
	b) Comparative Report on Self help Groups as on March 2025 and June 2025	
8	Government Sponsored Schemes	30
	c) Review of Government Sponsored Schemes as on 30.06.2025	
	d) Schematic lending, Certificate Cases and Recovery of NPAs	
9	The quarterly meetings of Steering Sub Group of SLBC Goa for 30.06.2025	31
10	Any other item, with the permission of the Chair.	32

Confirmation of minutes of the 129th SLBC Meeting held on 16.05.2025

The Minutes of the 129th SLBC meeting for the quarter ended March 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 129th SLBC MEETING HELD ON 16th May 2025

The 129th meeting of the State Level Bankers Committee, Goa, was held at Hotel Vivanta, Panaji, on 16th May 2025 under the Chairmanship of Dr. V. Candavelou, Chief Secretary, Government of Goa. State Bank of India was represented by Shri Chandra Shekhar Vohra, Dy. General Manager & SLBC Member Secretary. RBI was represented by Mr. Prabhakar Jha, Regional Director, Panaji – Goa. NABARD was represented by Shri Sandeep Dharkar, General Manager, Panaji Goa. The meeting was attended by Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks and Senior Officials of Government departments of the Government of Goa.

Shri Chandra Shekhar Vohra, Dy. General Manager & SLBC Member Secretary

Shri Chandra Shekhar Vohra 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 **129th SLBC meeting**.

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

Annual Credit Plan (ACP)

Banks have achieved the Annual Credit Plan of **Rs 9529/- crs** which is **106%** of the annual target of **Rs 8996/- crs**. He congratulated all the member banks for the overall achievement under ACP for the Financial Year ended **March 2025**. The comparative performance for the Financial Year ended **March 2024** was **136%**. 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 stands at **Rs 15943 crs** as on **March 25** which is **41.34 %** of total advances. The percentage of Priority Sector Advances as on **March 24** was **43.77%** and as on **Dec 24** was **40.75%**. Although the percentage have reduced from the previous financial year, he congratulated all the Member Banks for achieving the benchmark target of 40% in all the quarters and hope the performance in Priority sector Advances will improve in the Financial Year 2025-26.

Credit Deposit Ratio (CD Ratio)

The total Deposits of Banks are **Rs 1,26,089 crs** and the total Advances are **Rs 43051 crs** as on March 2025. The **C.D. ratio** has improved from **32.83% in March 24** to **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.

The performance under the Social Security Schemes of PMJJBY and PMSBY have shown improvement over the previous quarter.



The Financial Literacy Centres (FLCs) of Banks have conducted **101 Financial Literacy camps** against the target of **84 camps** for educating the depositors on the various Government schemes and prevention of digital frauds. Also, the rural branches of Banks have conducted **966 camps** for awareness of social security schemes. He requested all the member Banks to coordinate with the Government departments as and when the camps are held in their respective blocks to cover more beneficiaries.

The number of zero balance accounts in PMJDY have increased from **25627** in Dec 2024 to **26601** as on March 2025. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at **74.67%**.

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 **6 applications** pending under the PMEGP scheme with various Banks. LDMs to follow up with the respective Banks for quick disposal of these applications. 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 a target of Rs.10.00 Crs, banks have achieved only Rs 0.82 crs (8.20 % achievement)
2. **Social Infrastructure** - Against the target of Rs.11.00 Crs, banks have achieved only Rs 3.83 crs (34.82 % 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. Member banks are requested to sanction and disburse maximum loans, PM Vishwakarma scheme for rural artisans, PM Mudra Yojana, PMFME scheme, Stand Up India scheme, Finance to Self Help Groups etc

With these few words, he concluded his speech.

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

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

2. He congratulated all stakeholders for successfully achieving the Annual Credit Plan (ACP) for the financial year 2024-25. As of March 31, 2025, the overall ACP achievement stood at approximately 106%, with ₹9,529.42 crore disbursed against the target of ₹8,996 crore. This is a commendable accomplishment. However, sectors like Export Credit, Social Infrastructure, Education and Housing have not achieved the targets.



3. The Credit-Deposit (CD) ratio shows an improvement from 32.83% to 34.14% on YOY basis. 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 to help identify new opportunities to expand their credit portfolio.

4. 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 a. achieve a 20% year-on-year growth in credit to micro and small enterprises, b. 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 two targets; however, the third target has not been met. Banks are therefore advised to ensure that all three targets are achieved in the upcoming quarter.

5. He acknowledged and commended the banks for the significant quarterly progress in lending under the MUDRA Yojana. The amount disbursed increased by ₹144.94 crore—from ₹430.55 crore as on December 31, 2024, to ₹575.49 crore as on March 31, 2025. However, NPAs in Mudra loan has increased from 5.85% as on March 2024 to 7.16% as on March 2025, the bank take concerted efforts to reduce NPAs under MUDRA segment.

6. He highlighted a few concerns and suggestions for action by the banking community: a. A recent RBI study has revealed that, in some states, the ratio of the average outstanding amount for crop cultivation and allied activities—through Scheduled Commercial Banks (SCBs), including Regional Rural Banks (RRBs), and Cooperatives—to the average input requirements during FY 2018–19 to FY 2020–21 was considerably high. This may indicate possible diversion or misuse of funds. Banks are advised to strengthen monitoring of credit utilization to ensure end use of funds for these segments. b. (As a result of a study undertaken by the Reserve Bank of India (RBI), certain issues have come to light regarding KYC/re-KYC procedures and the reactivation of inoperative, dormant, or frozen accounts into which DBT benefits are being credited. He said a communication in this regard has already been sent to all banks and reiterated that banks must take all necessary steps to promptly reactivate such accounts and resolve KYC-related issues to ensure uninterrupted credit of DBT benefits to eligible beneficiaries. c. 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 and 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. d. As of April 23, 2025, cumulative enrolments reported by banks and post offices stood at over 23.64 crore under PMJJBY and 51.06 crore under PMSBY, totaling over 74.7 crore enrolments. Renewals for these policies are due by June 1, 2025. DFS, via letter dated May 13, 2025, has issued an Action Plan to be implemented by all banks, post offices to ensure effective implementation.

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 129th SLBC meeting :

1. At the outset, he extended his sincere congratulations to all bankers for successfully achieving 106% of the Annual Credit Plan (ACP) targets, amounting to Rs. 9,529 crs, surpassing the designated target of Rs. 8,996 crores for the fiscal year 2024-25 as of March 31, 2025.
2. ACP target for 2025-26 has been fixed at Rs. 12,803 Cr. While this is an ambitious target, he was confident that banks will rise to the challenge and achieve the desired objectives.
3. He informed that RBI has revised the Priority Sector Lending Guidelines from 01 April 2025. Some of the major changes are as under:
Education Loans -enhanced from ₹20 lakh to ₹25 lakh per individual (including vocational courses)
Social Infrastructure Loans Up to ₹8 crore per borrower for schools, drinking water, etc.
Housing Loans (Population-based classification)-₹50 lakh (50 lakh+ cities) / ₹45 lakh (10-50 lakh cities) / ₹35 lakh (<10 lakh cities)
Renewable Energy Loans ₹35 crore (power generators, public utilities), ₹10 lakh (individual households)
These changes will help to achieve the ACP targets.
4. Government of India, have approved Pradhan Mantri Matsya Sampada Yojana (PMMSY) and the Dept of Fisheries, Gol is taking proactive role for the development of the sector. The initiatives are as given below:
National Fisheries Digital Platform (NFDP): Serves as one stop platform for information and availing the scheme benefits such as performance-based incentives, aquaculture insurance, claim application for eligible financial incentives, etc. Banks may take up the efforts to popularize NFDP portal among the fish farmers to register them on to the platform.
Development of 100 coastal Fishermen Villages as Climate Resilient Coastal Fisherman Villages :Department of Fisheries, Gol has initiated measures to develop 100 coastal fisherman villages situated on the coastline as Climate Resilient Coastal Fisherman Villages (CRCFV). The objective of this initiative is to create sustainable economic and livelihood opportunities for fishers residing in these villages.
5. Further, with a view to obtaining clear data on the finance made towards allied activities, it may be ensured to allocate specific Bank-wise targets for the Animal Husbandry and Fisheries sector, within the overall Farm Credit ACP targets. Banks are advised to finance maximum number of KCCs under allied activities, i.e., Animal Husbandry & Fisheries.
6. Banks to ensure timely renewal of social security schemes like PMJJBY, PMSBY for which DFS is also monitoring very closely.
7. RBI have asked for suggestions to review the Lead Bank Scheme and Banks may give feedback for improvement.

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 129th SLBC meeting :

He said that he has gone through the agenda of the 129th SLBC meeting and after going through it, 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 the overall achievement under the **Annual Credit Plan (ACP)** for the Financial Year ended **March 2025** at **106% of the annual target**. Banks have achieved **Rs 9529 crs** against the annual target of **Rs 8996 crs**. He was hopeful that all the Banks will put in best efforts to surpass the ACP target of **Rs 12803 crs** although there have been a few challenging factors in global trade recently. However, a few sectors like Export Credit, Education Loans, Social Infrastructure needs more credit deployment. All Banks need to focus more on these sectors.
2. He was pleased to know that **1,32,062** beneficiaries have been covered under **Atal Pension Yojana** in the State. Here, he observed that mostly the public sector Banks are focusing on this scheme. This scheme which can provide pension to all citizens in the unorganised sector needs to be popularised. He wanted 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 **32.83% in March 24 to 34.14%** as on **March 25**. He urged all the Banks to maintain consistency and perform better in this financial year.
4. **Total Priority Sector Lending** stands at **41.34 %** of total advances as against **43.77% in March 24**. Though the percentage have reduced, he congratulated all the Member Banks for achieving the benchmark target of 40% during the last 4 quarters and hope that the performance on this parameter will improve.
5. The Financial Literacy Centres (FLCs) of Banks have conducted more Financial Literacy camps against the target set on educating the depositors on Government schemes. He urged all the banks and the Government departments to coordinate with each other for better coverage and cover all the villages in Goa. He emphasised that the performance in PM Mudra Yojana must improve in the higher variants like Kishore and Tarun category.
6. He urged the Banks to give more focus on all the social security schemes of the Government like PMJJBY, PMSBY and noted the performance of public sector banks is better than other banks. He instructed the banks to actively participate in conducting the outreach programmes so that all the 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.

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 process the PMSVANidhi applications pending at different stages of sanction. GSUDA Official also informed the banks to relook at the rejected applications as these are small ticket loans and may sanction wherever feasible.

The meeting ended with a vote of thanks by Shri. Carlos Rodrigues, Asst. General Manager SLBC. He advised the banks that the issues raised during the deliberations should be attended by all the Bankers and they should percolate down to their respective branches for implementation.

State Bank of India
SLBC, Goa
Date: 16.05.2025.


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.	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 swayampurna mitras in all villages 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 37.59 % as on 30.06.2025.
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	All Banks	There is a decrease in Zero Balance A/c's from 26,601 as on 31.03.2025 to 26,566 as on 30.06.2025.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 379 proposals.
5.	Financial Literacy Camps	All Banks/ LDMs	Banks have conducted 108 Camps against the target of 84 Camps for the quarter ended June 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 30.06.2025 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 30.06.2025

SR. No.	Name of the Bank	As on June 2025
1	STATE BANK OF INDIA	15
2	BANK OF BARODA	12
3	BANK OF INDIA	9
4	UNION BANK OF INDIA	20
5	CANARA BANK	3
6	RBL BANK	22
	GRAND TOTAL	81

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

c) List of unbanked villages - NIL

Hurdles / Issues of CSPs / Bank Mitras:

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

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

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

FLC CAMPS held by FL Centres during the quarter June 2025					Total
Sr No.	FL Centres	No. of Camp Target	Camps Held		
			Digital	Others	
1	SBI NORTH GOA DISTRICT	21	11	13	24
2	SBI SOUTH GOA DISTRICT	21	12	12	24
3	GOA STATE CO-OPERATIVE BANK	21	11	27	38
4	UNION BANK OF INDIA	21	11	11	22
		84	45	63	108

Rural Branches of various Banks have conducted 937 camps (483 camps in North Goa and 454 Camps in South Goa) in different villages for the awareness of Social Security Schemes, imparting Financial Literacy and Prevention of Digital Frauds.

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for June 2025 quarter is Rs 193.85 cr. There is an increase of Rs 1.58 cr as compared to March 2025 quarter. The Zero Balance Accounts have decreased from 26,601 from March 2025 to 26,566 as on June 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.

	March 2025	June 2025
No. of Accounts (No.)	2,16,116	2,18,542
Deposits (in cr.)	192.27	193.85
Zero Balance Accounts (No.)	26,601	26,566

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.06.2025

S. No	Banks	Rural A/C	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	35784	0	20306	15478	35784	21.19	9575	21025	25258	70.58
2	Canara Bank	55058	0	32817	22241	55058	65.80	6368	39161	49968	90.76
3	HDFC Bank Ltd	1968	3362	1191	4139	5330	3.25	2244	5330	3336	62.59
4	Bank of India	19351	0	10141	9210	19351	22.42	1320	18474	17167	88.71
5	Bank of Maharashtra	6778	0	3790	2988	6778	3.93	1172	5612	6569	96.92
6	Punjab National Bank	7251	0	4940	2311	7251	2.83	1112	2639	4857	66.98
7	Central Bank of India	10252	0	4661	5591	10252	5.20	954	5609	9010	87.89
8	State Bank of India	5207	5828	5740	5295	11035	7.07	824	9375	10026	90.86
9	Bank of Baroda	18875	0	9911	8964	18875	23.29	694	15021	15191	80.48
10	IDBI Bank Ltd.	245	2974	1982	1237	3219	1.46	589	2040	2313	71.85
11	UCO Bank	1665	2238	1990	1913	3903	2.92	355	1965	3086	79.07
12	Indian Bank	3425	0	1801	1624	3425	1.85	294	2909	2075	60.58
13	Indian Overseas Bank	9802	22649	19529	12922	32451	30.87	225	23456	12545	38.66
14	Punjab & Sind Bank	701	0	322	379	701	0.11	189	436	639	91.16
15	South Indian Bank	0	359	208	151	359	0.14	188	239	345	96.10
16	Federal Bank Ltd	699	1	346	354	700	0.66	160	62	514	73.43
17	Kotak Mahindra Bank	268	0	210	58	268	0.02	158	67	239	89.18
18	ICICI Bank Ltd	66	190	174	82	256	0.12	76	219	77	30.08
19	RBL Bank Ltd	427	0	0	427	427	0.07	28	427	295	69.09
20	Axis Bank Ltd	243	346	429	160	589	0.39	24	289	448	76.06
21	Yes Bank Ltd	0	54	43	11	54	0.04	11	54	47	87.04
22	IndusInd Bank Ltd	302	544	512	334	846	0.23	5	87	582	68.79
23	Jammu & Kashmir Bank	18	0	6	12	18	0.01	1	18	14	77.78
24	Karur Vysya Bank	3	0	2	1	3	0.01	0	3	3	100.00
25	The Goa State Co-Operative Bank Ltd.	1609	0	676	933	1609	0.01	0	0	0	0.00
	Total	179997	38545	121727	96815	218542	193.85	26566	154517	164604	75.32%

➤ Percentage of Aadhar seeded Accounts: 75.32%

➤ (Source: NSDL Site)

f) Social Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 30.06.2025

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	73507	296843
2	BANK OF BARODA	21070	68129
3	BANK OF INDIA	64370	211116
4	BANK OF MAHARASHTRA	9904	28330
5	CANARA BANK	31311	89247
6	CENTRAL BANK OF INDIA	15983	53786
7	INDIAN BANK	6686	12088
8	INDIAN OVERSEAS BANK	7199	21006
9	PUNJAB NATIONAL BANK	4535	22285
10	PUNJAB AND SIND BANK	851	2262
11	UNION BANK OF INDIA	85721	217656
12	UCO BANK	3282	6253
	SUB TOTAL	324419	1029001
13	AXIS BANK	1624	4682
14	CSB BANK LIMITED	16	171
15	DCB BANK	72	114
16	FEDERAL BANK	19	34
17	HDFC BANK	12360	34950
18	ICICI BANK	2036	10372
19	INDUSIND BANK	55	918
20	J & K BANK	28	34
21	KARNATAKA BANK	2224	3797
22	KOTAK MAHINDRA BANK	424	769
23	RBL BANK	527	824
24	SOUTH INDIAN BANK	756	3157
25	YES BANK	177	459
26	IDBI BANK	4464	9084
27	IDFC FIRST BANK	26	236
	SUB TOTAL	24808	69601
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.	7055	20172
32	GOA URBAN CO-OP BANK LTD.	568	2804
33	NKGSB CO-OP BANK LTD.	110	57926
34	SHAMRAO VITHAL CO-OP BANK LTD.	44	100
35	WOMEN CO-OP BANK LTD.	0	132
	SUB TOTAL	7975	83135
35	AU SMALL FIN.BANK	366	519
36	INDIA POST PAYMENTS BANK	115	0
37	UNITY SMALL FINANCE BANK	72	378
	SUB TOTAL	553	897
	GRAND TOTAL (JUNE 2025)	357755	1182634
	Position as on MARCH 2025	366323	1054098

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.06.2025**

SR. NO.	BANK NAME	Annual Target	A/cs opened	% Achievement as on 30.06.2025	Cumulative APY
1	CANARA BANK	7500	1298	17	36779
2	HDFC BANK LTD	4970	1034	21	7143
3	INDIAN OVERSEAS BANK	2500	407	16	8260
4	UNION BANK OF INDIA	6900	339	5	23244
5	BANK OF MAHARASHTRA	2100	216	10	3310
6	BANK OF INDIA	5000	186	4	12359
7	UCO BANK	1000	124	12	2188
8	STATE BANK OF INDIA	9300	123	1	8250
9	CENTRAL BANK OF INDIA	3000	119	4	14225
10	INDIAN BANK	800	97	12	2138
11	PUNJAB AND SIND BANK	200	72	36	710
12	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	200	70	35	622
13	AU SMALL FINANCE BANK LIMITED	195	32	16	227
14	AXIS BANK LTD	1330	25	2	3575
15	PUNJAB NATIONAL BANK	1600	12	1	4261
16	BANK OF BARODA	5200	12	0	5511
17	KARNATAKA BANK LIMITED	280	9	3	1173
18	IDBI BANK LTD	700	8	1	1333
19	YES BANK LIMITED	320	7	2	55
20	THE FEDERAL BANK LTD	240	2	1	231
21	KOTAK MAHINDRA BANK	280	2	1	91
22	THE JAMMU AND KASHMIR BANK LTD	40	1	3	21
23	ICICI BANK LIMITED	2240	0	0	390
24	INDUSIND BANK LIMITED	160	0	0	16
25	CSB Bank Limited	120	0	0	17
26	DCB BANK LIMITED	160	0	0	8
27	RBL BANK LIMITED	320	0	0	179
28	THE GOA STATE CO-OP BANK LTD	1180	0	0	1
29	THE KARUR VYSYA BANK LTD	40	0	0	17
30	BANDHAN BANK LIMITED	80	0	0	26
31	IDFC FIRST BANK LIMITED	40	0	0	0
32	UJJIVAN SMALL FINANCE BANK LIMITED	130	0	0	0
		58125	4195	7%	136360

(Source: NSDL Site)

a) Review of Performance under ACP

The comparative position of Annual Credit Plan for June 2024 and June 2025 is as under:

(Rs. In crores)

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 30.06.24	% Achievement 30.06.24	ACP Target (for 2025- 26)	Achievement under ACP upto 30.06.25	% Achievement 30.06.25
Crop loans	813.58	247.04	30.36	1281.53	109.62	8.55
Agri Term loans	610.99	225.89	36.97	615.9	183.88	29.86
Sub Total AGRI	1424.57	472.93	33.20	1897.43	293.50	15.47
Agri Infrastructure	30.00	9.02	30.07	38.33	7.47	19.49
Ancillary Activities	424.00	178.14	42.01	428.59	133.59	31.17
Credit Potential for Agriculture	1878.57	660.09	35.14	2364.35	434.56	18.38
MSME	6530.42	2961.33	45.35	9805.71	3545.77	36.16
Export Credit	10.00	0.70	7.00	7.4	0.26	3.51
Education	80.01	5.89	7.36	45.3	13.69	30.22
Housing	364.00	74.43	20.45	375.15	96.44	25.71
Social Infrastructure	11.00	0.18	1.64	9.17	0.17	1.85
Renewable Energy	18.00	0.82	4.56	90.11	8.5	9.43
Others	104.00	16.15	15.53	106	20.45	19.29
TOTAL	8996.00	3719.59	41.35	12803.19	4119.84	32.18

The comparative position of Annual Credit Plan for the Quarter ended June 24 and June 25**(Quarterly Targets)****(Rs. In crores)**

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 30.06.24	% Achievement 30.06.24	ACP Target (for 2024- 25)	Achievement under ACP upto 30.06.25	% Achievement 30.06.25
Crop loans	203.40	247.04	121.46	320.38	109.62	34.22
Agri Term loans	152.75	225.89	147.88	153.98	183.88	119.42
Sub Total AGRI	356.14	472.93	132.79	474.36	293.50	61.87
Agri Infrastructure	7.50	9.02	120.27	9.58	7.47	77.95
Ancillary Activities	106.00	178.14	168.06	107.15	133.59	124.68
Credit Potential for Agriculture	469.64	660.09	140.55	591.09	434.56	73.52
MSME	1632.61	2961.33	181.39	2451.43	3545.77	144.64
Export Credit	2.50	0.7	28.00	1.85	0.26	14.05
Education	20.00	5.89	29.45	11.33	13.69	120.88
Housing	91.00	74.43	81.79	93.79	96.44	102.83
Social Infrastructure	2.75	0.18	6.55	2.29	0.17	7.42
Renewable Energy	4.50	0.82	18.22	22.53	8.5	37.73
Others	26.00	16.15	62.12	26.50	20.45	77.17
TOTAL	2249.00	3719.59	165.39	3200.80	4119.84	128.71

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	7.30	7.49	39.42	8.15	20.67	136.85	15.45	11.29
2	BANK OF BARODA	31.33	3.54	11.30	26.18	29.71	113.48	57.51	33.25	57.82
3	BANK OF INDIA	29.97	0.58	1.94	153.04	60.76	39.70	183.01	61.34	33.52
4	BANK OF MAHRASHTRA	21.99	3.52	16.01	18.38	5.91	32.15	40.37	9.43	23.36
5	CANARA BANK	316.24	15.24	4.82	15.51	1.30	8.38	331.75	16.54	4.99
6	CENTRAL BANK OF INDIA	51.16	8.18	15.99	42.46	12.67	29.84	93.62	20.85	22.27
7	INDIAN BANK	9.23	0.58	6.28	2.26	0.00	0.00	11.49	0.58	5.05
8	INDIAN OVERSEAS BANK	59.73	31.11	52.08	8.03	14.18	176.59	67.76	45.29	66.84
9	PUNJAB NATIONAL BANK	15.44	0.87	5.63	4.80	0.01	0.21	20.24	0.88	4.35
10	PUNJAB AND SIND BANK	2.34	0.00	0.00	0.15	0.00	0.00	2.49	0.00	0.00
11	UNION BANK OF INDIA	56.18	3.39	6.03	71.23	13.00	18.25	127.41	16.39	12.86
12	UCO BANK	11.55	0.00	0.00	4.07	2.19	53.81	15.62	2.19	14.02
	SUB TOTAL	702.59	74.31	10.58	385.53	147.88	38.36	1088.12	222.19	20.42
13	AXIS BANK	10.59	0.78	7.37	16.65	0.32	1.92	27.24	1.10	4.04
14	BANDHAN BANK	0.00	0.00	0.00	0.04	1.44	3600.00	0.04	1.44	3600.00
15	CSB BANK LIMITED	7.78	0.00	0.00	27.20	15.78	58.01	34.98	15.78	45.11
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	12.01	5.06	0.15	0.00	0.00	237.27	12.01	5.06
18	HDFC BANK	36.46	0.05	0.14	48.74	13.16	27.00	85.20	13.21	15.50
19	ICICI BANK	30.95	0.00	0.00	48.91	1.91	3.91	79.86	1.91	2.39
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	1.18	7.31	60.77	1.62	2.67
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	0.04	0.48	6.93	0.01	0.14	15.35	0.05	0.33
26	SOUTH INDIAN BANK	54.23	15.98	29.47	1.51	0.00	0.00	55.74	15.98	28.67
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	0.55	4.10	3.81	0.02	0.52	17.23	0.57	3.31
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	29.85	6.32	182.38	33.85	18.56	654.86	63.70	9.73
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	CITIZEN CREDIT 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	5.46	10.80	36.17	2.15	5.94	86.74	7.61	8.77
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	5.46	5.47	47.84	2.15	4.49	147.61	7.61	5.16
	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	109.62	8.55	615.90	183.88	29.86	1897.43	293.50	15.47

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	0.00	0.00	19.79	2.87	14.50	159.42	18.32	11.49
2	BANK OF BARODA	2.22	0.15	6.76	14.89	12.22	82.07	74.62	45.62	61.14
3	BANK OF INDIA	1.90	0.00	0.00	20.98	10.04	47.86	205.89	71.38	34.67
4	BANK OF MAHRASHTRA	3.93	1.23	31.30	23.41	8.34	35.63	67.71	19.00	28.06
5	CANARA BANK	2.56	0.30	11.72	26.50	10.19	38.45	360.81	27.03	7.49
6	CENTRAL BANK OF INDIA	1.39	0.00	0.00	31.25	38.66	123.71	126.26	59.51	47.13
7	INDIAN BANK	0.17	0.00	0.00	1.89	0.08	4.23	13.55	0.66	4.87
8	INDIAN OVERSEAS BANK	0.66	0.00	0.00	6.45	10.82	167.75	74.87	56.11	74.94
9	PUNJAB NATIONAL BANK	0.51	5.69	1115.69	3.82	0.31	8.12	24.57	6.88	28.00
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	2.49	0.00	0.00
11	UNION BANK OF INDIA	3.45	0.00	0.00	124.92	8.71	6.97	255.78	25.10	9.81
12	UCO BANK	0.34	0.00	0.00	3.76	0.08	2.13	19.72	2.27	11.51
	SUB TOTAL	19.91	7.37	37.02	277.66	102.32	36.85	1385.69	331.88	23.95
13	AXIS BANK	0.10	0.00	0.00	6.06	0.30	4.95	33.40	1.40	4.19
14	BANDHAN BANK	0.00	0.00	0.00	3.35	0.06	1.79	3.39	1.50	44.25
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.06	0.00	34.98	15.84	45.28
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	0.00	0.00	8.39	0.05	0.60	245.72	12.06	4.91
18	HDFC BANK	6.14	0.00	0.00	53.47	12.93	24.18	144.81	26.14	18.05
19	ICICI BANK	3.13	0.00	0.00	22.86	14.63	64.00	105.85	16.54	15.63
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	1.62	2.39
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	0.05	0.20
26	SOUTH INDIAN BANK	0.21	0.00	0.00	3.14	0.00	0.00	59.09	15.98	27.04
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	1.74	100.00	19.30	2.41	12.49
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	0.10	0.75	135.30	31.27	23.11	803.48	95.07	11.83
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	CITIZEN CREDIT 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	0.00	0.00	101.01	7.61	7.53
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 BAN	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	0.00	0.00	168.28	7.61	4.52
	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	7.47	19.49	428.59	133.59	31.17	2364.35	434.56	18.38

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	450.28	40.18	2.23	0.26	11.66	10.01	10.41	104.00
2	BANK OF BARODA	470.74	201.41	42.79	0.25	0.00	0.00	1.66	0.55	33.13
3	BANK OF INDIA	488.90	305.26	62.44	0.00	0.00	0.00	1.73	0.24	13.87
4	BANK OF MAHRASHTRA	434.04	44.47	10.25	0.00	0.00	0.00	1.86	0.17	9.14
5	CANARA BANK	535.98	185.16	34.55	2.16	0.00	0.00	4.75	0.63	13.26
6	CENTRAL BANK OF INDIA	239.07	75.22	31.46	0.00	0.00	0.00	2.00	0.15	7.50
7	INDIAN BANK	55.84	0.62	1.11	0.00	0.00	0.00	0.76	0.00	0.00
8	INDIAN OVERSEAS BANK	192.54	88.19	45.80	0.00	0.00	0.00	1.95	0.44	22.56
9	PUNJAB NATIONAL BANK	384.52	132.76	34.53	2.16	0.00	0.00	1.03	0.15	14.56
10	PUNJAB AND SIND BANK	0.84	0.73	86.90	0.00	0.00	0.00	0.09	0.04	44.44
11	UNION BANK OF INDIA	896.96	384.43	42.86	0.35	0.00	0.00	4.17	0.43	10.31
12	UCO BANK	55.77	16.10	28.87	0.00	0.00	0.00	0.72	0.00	0.00
	SUB TOTAL	4875.87	1884.63	38.65	7.15	0.26	3.64	30.73	13.21	42.99
13	AXIS BANK	305.98	204.40	66.80	0.00	0.00	0.00	0.79	0.05	6.33
14	BANDHAN BANK	12.89	0.82	6.36	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	60.69	44.71	0.00	0.00	0.00	0.48	0.00	0.00
18	HDFC BANK	1322.15	538.25	40.71	0.25	0.00	0.00	2.27	0.13	5.73
19	ICICI BANK	772.25	434.88	56.31	0.00	0.00	0.00	1.55	0.00	0.00
20	INDUSIND BANK	159.96	18.98	11.87	0.00	0.00	0.00	0.68	0.00	0.00
21	J & K BANK	12.12	2.65	21.86	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	104.91	41.07	39.15	0.00	0.00	0.00	0.64	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	247.71	99.59	40.20	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	0.00	0.00	0.00	0.00	0.00	0.46	0.00	0.00
27	YES BANK	461.79	101.69	22.02	0.00	0.00	0.00	0.70	0.00	0.00
28	IDBI BANK	134.16	36.41	27.14	0.00	0.00	0.00	0.51	0.03	5.88
29	IDFC FIRST BANK	41.28	21.11	51.14	0.00	0.00	0.00	0.09	0.00	0.00
	SUB TOTAL	3975.41	1560.54	39.25	0.25	0.00	0.00	9.49	0.21	2.21
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	7.36	10.42	0.00	0.00	0.00	0.55	0.00	0.00
32	CITIZENCREDIT CO-OP BANK	17.57	0.09	0.51	0.00	0.00	0.00	0.19	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	158.61	9.20	5.80	0.00	0.00	0.00	1.28	0.03	2.34
34	GOA URBAN CO-OP BANK LTD	213.42	59.80	28.02	0.00	0.00	0.00	0.67	0.21	31.34
35	GP PARSIK SAHAKARI BANK LTD	2.41	0.02	0.83	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	5.90	1.41	0.00	0.00	0.00	1.76	0.03	1.70
41	WOMEN CO-OP BANK LTD.	3.56	1.03	28.93	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	909.83	86.67	9.53	0.00	0.00	0.00	4.75	0.27	5.68
42	AU SMALL FINANCE BANK LTD.	30.34	13.34	43.97	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	0.59	16.48	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	13.93	31.23	0.00	0.00	0.00	0.33	0.00	0.00
	GRAND TOTAL	9805.71	3545.77	36.16	7.40	0.26	3.51	45.30	13.69	30.22

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	16.64	60.84	0.35	0.07	20.00	3.53	0.46	13.03
2	BANK OF BARODA	10.54	0.03	0.28	0.35	0.00	0.00	3.24	0.05	1.54
3	BANK OF INDIA	11.05	5.26	47.60	0.35	0.00	0.00	2.59	0.00	0.00
4	BANK OF MAHRASHTRA	7.84	1.26	16.07	0.35	0.00	0.00	2.16	0.00	0.00
5	CANARA BANK	25.62	1.40	5.46	0.35	0.00	0.00	2.44	0.31	12.70
6	CENTRAL BANK OF INDIA	14.00	8.39	59.93	0.30	0.00	0.00	1.24	0.00	0.00
7	INDIAN BANK	6.14	0.51	8.31	0.00	0.00	0.00	0.35	0.00	0.00
8	INDIAN OVERSEAS BANK	23.52	10.25	43.58	0.35	0.00	0.00	0.65	0.24	36.92
9	PUNJAB NATIONAL BANK	9.18	2.23	24.29	0.35	0.00	0.00	0.80	0.00	0.00
10	PUNJAB AND SIND BANK	0.15	0.35	233.33	0.35	0.00	0.00	0.03	0.00	0.00
11	UNION BANK OF INDIA	21.03	2.28	10.84	0.55	0.00	0.00	2.38	0.00	0.00
12	UCO BANK	6.39	0.21	3.29	0.15	0.00	0.00	0.15	0.00	0.00
	SUB TOTAL	162.81	48.81	29.98	3.80	0.07	1.84	19.56	1.06	5.42
13	AXIS BANK	4.97	0.25	5.03	0.00	0.00	0.00	1.15	0.00	0.00
14	BANDHAN BANK	3.44	0.24	6.98	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	15.06	79.56	0.00	0.00	0.00	0.16	0.00	0.00
17	FEDERAL BANK	2.58	0.04	1.55	0.00	0.00	0.00	0.65	0.00	0.00
18	HDFC BANK	21.75	3.43	15.77	0.14	0.00	0.00	3.65	0.00	0.00
19	ICICI BANK	9.38	0.29	3.09	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	7.44	17.08
21	J & K BANK	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	3.28	1.08	32.93	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	0.05	2.26	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	1.94	44.70	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	22.38	27.06	5.37	0.10	1.86	58.41	7.44	12.74
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	2.17	5.64	0.00	0.00	0.00	0.91	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	0.76	0.00	0.00	0.00	0.00	0.00	2.75	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	22.08	9.71	43.98	0.00	0.00	0.00	3.38	0.00	0.00
34	GOA URBAN CO-OP BANK LTD.	21.86	4.84	22.14	0.00	0.00	0.00	1.02	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.91	0.27	29.67	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	1.51	6.17	0.00	0.00	0.00	1.21	0.00	0.00
41	WOMEN CO-OP BANK LTD.	8.56	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00
	SUB TOTAL	128.61	24.42	18.99	0.00	0.00	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	0.83	244.12	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	0.83	82.18	0.00	0.00	0.00	0.04	0.00	0.00
	GRAND TOTAL	375.15	96.44	25.71	9.17	0.17	1.85	90.11	8.50	9.43

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	0.00	0.00	1334.20	496.44	37.21
2	BANK OF BARODA	5.15	0.09	1.75	566.55	247.75	43.73
3	BANK OF INDIA	12.73	0.00	0.00	723.24	382.14	52.84
4	BANK OF MAHRASHTRA	8.40	0.93	11.07	522.36	65.83	12.60
5	CANARA BANK	9.04	0.00	0.00	941.15	214.53	22.79
6	CENTRAL BANK OF INDIA	3.67	0.00	0.00	386.54	143.27	37.06
7	INDIAN BANK	1.22	0.00	0.00	77.86	1.79	2.30
8	INDIAN OVERSEAS BANK	1.55	0.71	45.81	295.43	155.94	52.78
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	423.91	142.02	33.50
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	3.95	1.12	28.35
11	UNION BANK OF INDIA	10.14	0.00	0.00	1191.36	412.24	34.60
12	UCO BANK	12.23	10.81	88.39	95.13	29.39	30.89
	SUB TOTAL	76.07	12.54	16.48	6561.68	2292.46	34.94
13	AXIS BANK	1.23	0.62	50.41	347.52	206.72	59.48
14	BANDHAN BANK	8.30	1.00	12.05	28.71	3.56	12.40
15	CSB BANK LIMITED	0.00	0.00	0.00	47.72	15.84	33.19
16	DCB BANK	0.36	0.00	0.00	54.66	15.06	27.55
17	FEDERAL BANK	0.09	0.00	0.00	385.25	72.79	18.89
18	HDFC BANK	1.47	0.00	0.00	1496.49	567.95	37.95
19	ICICI BANK	0.99	0.00	0.00	893.30	451.71	50.57
20	INDUSIND BANK	0.00	0.00	0.00	225.35	26.45	11.74
21	J & K BANK	0.00	0.08	0.00	12.61	2.73	21.65
22	KARNATAKA BANK	0.38	0.17	44.74	177.77	43.94	24.72
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.36	0.00	0.00	264.47	101.14	38.24
25	RBL BANK	1.52	0.24	15.79	70.36	0.29	0.41
26	SOUTH INDIAN BANK	0.38	0.25	65.79	250.65	16.23	6.48
27	YES BANK	0.00	0.00	0.00	484.03	101.69	21.01
28	IDBI BANK	1.22	0.00	0.00	164.61	40.89	24.84
29	IDFC FIRST BANK	0.00	0.00	0.00	47.93	21.11	44.04
	SUB TOTAL	16.30	2.36	14.48	4951.43	1688.10	34.09
30	APNA SAHAKARI BANK LTD.	1.03	0.08	7.77	1.03	0.08	7.77
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	110.61	9.53	8.62
32	CITIZENCREDIT CO-OPERATIVE BANK	0.27	0.00	0.00	24.78	0.09	0.36
33	GOA STATE CO-OP BANK LTD.	10.98	2.47	22.50	297.34	29.02	9.76
34	GOA URBAN CO-OP BANK LTD.	0.36	0.00	0.00	260.49	64.85	24.90
35	GP PARSIK SAHAKARI BANK LTD.	0.04	0.02	50.00	3.55	0.31	8.73
36	KONKAN MERCANTILE CO-OP BANK	0.13	0.04	30.77	0.46	0.04	8.70
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	1.54	265.52	476.47	8.98	1.88
41	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	12.62	1.03	8.16
	SUB TOTAL	13.43	4.27	31.79	1237.00	123.24	9.96
42	AU SMALL FINANCE BANK LTD.	0.20	0.00	0.00	30.88	13.34	43.20
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	1.28	0.00	4.00	2.70	67.50
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	14.28	0.00	0.00
	SUB TOTAL	0.20	1.28	640.00	53.08	16.04	30.22
	GRAND TOTAL	106.00	20.45	19.29	12803.19	4119.84	32.18

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.06.2024, 31.12.2024, 31.03.2025 and 30.06.2025 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	30.06.2024	31.12.2024	31.03.2025	30.06.2025
I	Total Deposits	N.A.	118480	122760	126089	128871
ii	Total Advances	N.A.	38331	42017	43051	42611
iii	C.D. Ratio	N.A.	32.35%	34.23%	34.14%	33.06%
iv	Total PSA Outstanding	N.A.	15515.33	15715.69	15943.81	16184.67
	%age of PSA to Total Advances	40%	40.23%	40.75%	41.34%	37.59%
V	DIR Advances	N.A.	0.61	0.73	0.77	0.84
	%age of DIR Adv. to Total Advances	1%	0.00	0.01%	0.01%	0.01%
Vi	Weaker Section Advances	N.A.	2374.99	2472.09	2279.37	2206.12
	%age of Weaker Sec. Adv. to Total Adv.	12%	6.20%	5.88%	5.29%	5.18%
vii	SC/ST Advances	N.A.	184.83	211.38	227.41	234.18
	%age of SC/ST* Adv. To Total Advances	5%	0.48%	0.50%	0.53%	0.55%
viii	Advances to Women	N.A.	6408.36	7235.00	7378.74	7537.32
	%age of Adv. to Women to Total Adv.	10%	16.72%	17.22%	17.14%	17.69%

* 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 30.06.2025:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	1606.81	1321.95	82.27
2	BANK OF MAHARASHTRA	2112.71	1401.03	66.31
3	GOA STATE CO-OP BANK LTD.	2410.53	1233.46	51.17
4	ICICI BANK	6190.49	2814.99	45.47
5	STATE BANK OF INDIA	26922.2	10815.17	40.17

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2025

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	26922.20	10815.17	40.17
2	BANK OF BARODA	48	10103.07	2189.75	21.67
3	BANK OF INDIA	52	11858.22	2335.62	19.7
4	BANK OF MAHRASHTRA	27	2112.71	1401.03	66.31
5	CANARA BANK	73	12687.79	3062.5	24.14
6	CENTRAL BANK OF INDIA	30	3601.97	1066.76	29.62
7	INDIAN BANK	8	1038.61	133.18	12.82
8	INDIAN OVERSEAS BANK	25	3508.86	866.26	24.69
9	PUNJAB NATIONAL BANK	16	1606.81	1321.95	82.27
10	PUNJAB AND SIND BANK	2	55.34	38.17	68.97
11	UNION BANK OF INDIA	69	11868.27	2420.8	20.4
12	UCO BANK	10	648.01	252.03	38.89
	SUB TOTAL	451	86011.86	25903.22	30.12
13	AXIS BANK	21	3612.65	1266.55	35.06
14	BANDHAN BANK	6	129.93	60.56	46.61
15	CSB BANK LIMITED	4	170.8	75.39	44.14
16	DCB BANK	4	648.95	55.59	8.57
17	FEDERAL BANK	6	897.81	541.88	60.36
18	HDFC BANK	74	15608.46	5062.79	32.44
19	ICICI BANK	37	6190.49	2814.99	45.47
20	INDUSIND BANK	17	1351.07	730.42	54.06
21	J & K BANK	1	35.64	29.88	83.84
22	KARNATAKA BANK	7	931.47	369.22	39.64
23	KARUR VYASYA BANK	1	62.52	40.61	64.96
24	KOTAK MAHINDRA BANK	7	1188.67	341.07	28.69
25	RBL BANK	7	889.91	27.19	3.06
26	SOUTH INDIAN BANK	5	458.06	273.96	59.81
27	YES BANK	9	1340.88	462.74	34.51
28	IDBI BANK	10	985.97	349.49	35.45
29	IDFC FIRST BANK	7	1444.77	176.43	12.21
	SUB TOTAL	223	35948.05	12678.76	35.27
30	APNA SAHAKARI BANK LTD.	1	12.5	76.09	608.72
31	BICHOLIM URBAN CO-OP BANK LTD.	12	608.62	307.01	50.44
32	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	136.4	117.53	86.17
33	GOA STATE CO-OP BANK LTD.	54	2410.53	1233.46	51.17
34	GOA URBAN CO-OP BANK LTD.	16	902.64	514.52	57
35	GP PARSIK SAHAKARI BANK LTD.	2	16.3	34.42	211.17
36	KONKAN MERCANTILE CO-OP BANK LTD.	1	7.25	4.5	62.07
37	NKGSB CO-OP BANK LTD.	5	270.06	348.48	129.04
38	SARASWAT CO-OP BANK LTD.	10	1419.1	523.95	36.92
39	SHAMRAO VITHAL CO-OP BANK LTD.	2	148.48	135.88	91.51
40	TJSB SAHAKARI BANK LTD.	12	409.25	507.84	124.09
41	WOMEN CO-OP BANK LTD.	2	74.47	50.69	68.07
42	SUB TOTAL	122	6415.6	3854.37	60.08
	AU SMALL FINANCE BANK LTD.	3	280.5	162.33	57.87
43	JANA SMALL FINANCE BANK LTD.	1	37.92	0.01	0.03
44	INDIA POST PAYMENTS BANK	2	0	0	0
45	UJJIVAN SMALL FINANCE BANK	2	68.58	10.19	14.86
46	UNITY SMALL FINANCE BANK	6	108.54	1.86	1.71
	SUB TOTAL	14	495.54	174.39	35.19
	GRAND TOTAL	810	128871.05	42610.74	33.06

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2025)

(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	3456.42	31.90	0	0	0.00	7753	346.54	3.20
2	BANK OF BARODA	635.47	29.49	0	0	0.00	7424	198.7	9.07
3	BANK OF INDIA	1132.19	49.44	0	0	0.00	9604	296.87	12.71
4	BANK OF MAHRASHTRA	773.47	47.41	0	0	0.00	1636	70.59	5.04
5	CANARA BANK	1393.36	46.63	322	0.19	0.01	11224	331.12	10.81
6	CENTRAL BANK OF INDIA	489.69	45.43	0	0	0.00	1618	40.04	3.75
7	INDIAN BANK	55.71	40.89	0	0	0.00	252	11.56	8.68
8	INDIAN OVERSEAS BANK	310.49	36.73	0	0	0.00	1625	33.04	3.81
9	PUNJAB NATIONAL BANK	655.6	49.79	0	0	0.00	481	11.66	0.88
10	PUNJAB AND SIND BANK	16.11	42.07	0	0	0.00	82	7.32	19.18
11	UNION BANK OF INDIA	1106.01	47.02	0	0	0.00	5422	117.59	4.86
12	UCO BANK	138.73	57.63	0	0	0.00	1567	31.05	12.32
	SUB TOTAL	10163.25	39.23	322	0.19	0.00	48688	1496.09	5.78
13	AXIS BANK	251.45	19.81	0	0	0.00	2817	27.43	2.17
14	BANDHAN BANK	39.42	56.81	0	0	0.00	4375	15.93	26.30
15	CSB BANK LIMITED	39.87	58.18	0	0	0.00	346	11.85	15.72
16	DCB BANK	40.86	63.05	0	0	0.00	1	0	0.00
17	FEDERAL BANK	175.2	32.22	0	0	0.00	3691	91.77	16.94
18	HDFC BANK	1501.78	29.69	0	0	0.00	5902	274.85	5.43
19	ICICI BANK	640.99	23.02	0	0	0.00	755	48.87	1.74
20	INDUSIND BANK	203.97	25.40	0	0	0.00	8815	17.76	2.43
21	J & K BANK	7.89	25.03	0	0	0.00	76	6.44	21.55
22	KARNATAKA BANK	148.61	39.78	0	0	0.00	920	5.35	1.45
23	KARUR VYASYA BANK	10.41	23.01	0	0	0.00	12	1.19	2.93
24	KOTAK MAHINDRA BANK	183.42	53.94	0	0	0.00	19	22.7	6.66
25	RBL BANK	11.66	43.98	0	0	0.00	5137	10.43	38.36
26	SOUTH INDIAN BANK	185.12	67.38	0	0	0.00	0	0	0.00
27	YES BANK	121.18	24.26	0	0	0.00	41	6.2	1.34
28	IDBI BANK	112.09	32.40	0	0	0.00	263	20.09	5.75
29	IDFC FIRST BANK	17.08	10.14	0	0	0.00	0	0	0.00
	SUB TOTAL	3690.98	28.91	0	0	0.00	33170	560.84	4.42
30	APNA SAHAKARI BANK LTD.	76.09	92.57	0	0	0.00	0	0	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	160.28	51.99	0	0	0.00	569	19.99	6.51
32	CITIZEN CREDIT CO-OPERATIVE BANK	67.73	56.89	0	0	0.00	78	14.63	12.45
33	GOA STATE CO-OP BANK LTD.	365.97	30.46	14	0.65	0.05	804	15.09	1.22
34	GOA URBAN CO-OP BANK LTD.	360.41	67.75	0	0	0.00	993	63.6	12.36
35	GP PARSIK SAHAKARI BANK LTD.	14.24	42.26	0	0	0.00	71	4.11	11.94
36	KONKAN MERCANTILE CO-OP BANK	1.96	42.15	0	0	0.00	0	0	0.00
37	NKGSB CO-OP BANK LTD.	348.48	96.94	0	0	0.00	0	0	0.00
38	SARASWAT CO-OP BANK LTD.	457.67	49.06	0	0	0.00	0	0	0.00
39	SHAMRAO VITHAL CO-OP BANK LTD.	135.88	98.66	0	0	0.00	0	0	0.00
40	TJSB SAHAKARI BANK LTD.	207.58	45.78	0	0	0.00	19	1.24	0.24
41	WOMEN CO-OP BANK LTD.	32.37	62.07	0	0	0.00	374	4.91	9.69
42	SUB TOTAL	2228.66	52.85	14	0.65	0.02	2908	123.57	3.21
	AU SMALL FINANCE BANK LTD.	92.53	61.21	0	0	0.00	446	23.26	14.33
43	JANA SMALL FINANCE BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
44	INDIA POST PAYMENTS BANK	0	0.00	0	0	0.00	0	0	0.00
45	UJJIVAN SMALL FINANCE BANK	9.25	93.91	0	0	0.00	666	2.35	23.06
46	UNITY SMALL FINANCE BANK	0	0.00	0	0	0.00	0	0	0.00
47	SUB TOTAL	101.78	62.45	0	0	0.00	1112	25.61	14.69
	GRAND TOTAL	16184.67	37.59	336	0.84	0.00	85878	2206.12	5.18

ADVANCES TO SC, ST & WOMENS AS ON 30.06.2025

(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	447	30.75	0.28	707	19.69	0.18	20242	1486.66	13.75
2	BANK OF BARODA	195	15.28	0.70	418	10.02	0.46	9650	503.74	23.00
3	BANK OF INDIA	140	11.33	0.49	167	7.11	0.30	10782	531.37	22.75
4	BANK OF MAHRASHTRA	25	0.79	0.06	52	1.05	0.07	3486	203.03	14.49
5	CANARA BANK	1031	34.78	1.14	529	18.32	0.60	21834	724.02	23.64
6	CENTRAL BANK OF INDIA	151	9.84	0.92	104	2.42	0.23	3353	361.54	33.89
7	INDIAN BANK	21	1.27	0.95	10	0.44	0.33	736	27.38	20.56
8	INDIAN OVERSEAS BANK	49	1.3	0.15	28	1.12	0.13	4472	178.81	20.64
9	PUNJAB NATIONAL BANK	70	6.87	0.52	11	0.76	0.06	1583	213.53	16.15
10	PUNJAB AND SIND BANK	3	0.36	0.94	1	0	0.00	79	6.8	17.82
11	UNION BANK OF INDIA	127	8.45	0.35	157	5.76	0.24	10671	481.56	19.89
12	UCO BANK	75	2.62	1.04	138	2.81	1.11	1337	53.63	21.28
	SUB TOTAL	2334	123.64	0.48	2322	69.5	0.27	88225	4772.07	18.42
13	AXIS BANK	3	0.03	0.00	28	1.19	0.09	7268	148.76	11.75
14	BANDHAN BANK	0	0	0.00	0	0	0.00	5907	31.04	51.25
15	CSB BANK LIMITED	30	0.62	0.82	0	0	0.00	2033	63.78	84.60
16	DCB BANK	0	0	0.00	0	0	0.00	1770	16.65	29.95
17	FEDERAL BANK	30	0.57	0.11	41	0.62	0.11	6342	159.12	29.36
18	HDFC BANK	24	3.43	0.07	25	2.05	0.04	17687	873.96	17.26
19	ICICI BANK	14	0.79	0.03	16	0.61	0.02	8793	907.02	32.22
20	INDUSIND BANK	2096	4.92	0.67	440	1.84	0.25	3788	108.3	14.83
21	J & K BANK	0	0	0.00	0	0	0.00	51	5	16.73
22	KARNATAKA BANK	33	0.96	0.26	13	0.45	0.12	2683	68.85	18.65
23	KARUR VYASYA BANK	53	5.01	12.34	0	0	0.00	40	2.56	6.30
24	KOTAK MAHINDRA BANK	1	0.27	0.08	0	0	0.00	70	15.48	4.54
25	RBL BANK	183	0.28	1.03	50	0.62	2.28	4999	8.84	32.51
26	SOUTH INDIAN BANK	2	0.22	0.08	0	0	0.00	1729	45.26	16.52
27	YES BANK	0	0	0.00	1	0.04	0.01	388	19.55	4.22
28	IDBI BANK	23	1.44	0.41	11	0.72	0.21	1074	65.2	18.66
29	IDFC FIRST BANK	3	0.02	0.01	3	0.04	0.02	6029	37.8	21.42
	SUB TOTAL	2495	18.56	0.15	628	8.18	0.06	70651	2577.17	20.33
30	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	18	0.19	0.25
31	BICHOLIM URBAN CO-OP BANK LTD	83	2	0.65	50	1.4	0.46	1024	31.38	10.22
32	CITIZEN CREDIT CO-OPERATIVE BANK	0	0	0.00	0	0	0.00	80	6.15	5.23
33	GOA STATE CO-OP BANK LTD.	74	2.21	0.18	103	4.46	0.36	987	32.31	2.62
34	GOA URBAN CO-OP BANK LTD.	2	0.04	0.01	14	0.39	0.08	616	19.5	3.79
35	GP PARSIK SAHAKARI BANK LTD.	8	1.14	3.31	0	0	0.00	28	2.23	6.48
36	KONKAN MERCANTILE CO-OP BANK	0	0	0.00	0	0	0.00	0	0	0.00
37	NKGSB CO-OP BANK LTD.	2	0.13	0.04	0	0	0.00	275	28.88	8.29
38	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
39	SHAMRAO VITHAL CO-OP BANK LTD	0	0	0.00	0	0	0.00	101	7.51	5.53
40	TJSB SAHAKARI BANK LTD.	0	0	0.00	1	0	0.00	230	19.19	3.78
41	WOMEN CO-OP BANK LTD.	0	0	0.00	54	1.06	2.09	199	1.6	3.16
42	SUB TOTAL	169	5.52	0.14	222	7.31	0.19	3558	148.94	3.86
	AU SMALL FINANCE BANK	9	0.42	0.26	0	0	0.00	673	28.69	17.67
43	JANA SMALL FINANCE BANK	0	0	0.00	0	0	0.00	1	0	0.00
44	INDIA POST PAYMENTS BANK	0	0	0.00	0	0	0.00	0	0	0.00
45	UJJIVAN SMALL FINANCE BANK	135	0.6	5.89	106	0.45	4.42	2320	9.78	95.98
46	UNITY SMALL FINANCE BANK	0	0	0.00	0	0	0.00	17	0.67	36.02
47	SUB TOTAL	144	1.02	0.58	106	0.45	0.26	3011	39.14	22.44
	GRAND TOTAL	5142	148.74	0.35	3278	85.44	0.20	165445	7537.32	17.69

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on June 2024, March 2025 and June 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)			
					Rs.10 lac)		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	Disbur sed Amt.	No.of A/cs	Disburse d Amt.
June 2024	2724	12.88	2387	44.95	1210	80.58	0	0.00	6321	138.41
March 2025	7522	39.14	9485	183.94	4667	352.41	0	0.00	21674	575.49
June 2025	1804	9.04	5040	71.58	1502	88.20	23	2.36	8369	171.11

b) Position of Outstanding and NPA in Mudra Accounts as on 30.06.2025

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	16987	43.72	4006	11.34
KISHORE	21144	294.20	2493	33.30
TARUN	10925	600.19	558	28.91
TARUN PLUS	97	8.65	0	0
TOTAL	49153	946.76	7057	73.55
				7.77%

Comparative Report - Position of lending under KCC Schemes for quarter ending June 2025 and June 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 2024	286	4.15	626	13.24
JUNE 2025	183	8.15	890	27.34

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 2024	264	2.43	2282	32.02
JUNE 2025	196	5.79	2123	31.19

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 2024	2847	23.74	15023	167.37
JUNE 2025	1671	29.36	13986	188.41

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 2024	86	13.87	390	57.61	59	6.35	11.02
March 2025	123	27.67	483	74.31	78	9.02	12.14
June 2025	103	16.24	515	73.60	73	9.65	13.11

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

(Amt in Cr)

	As on 31.03.2025	As on 30.06.2025
Total number of Credit Linked SHGs	1956	2015
Outstanding (Amt in cr)	91.20	88.90
Total number of SHGs Credit Linked During the Current FY	1159	369
Amount (in cr)	69.74	17.32

a) Review of Government Sponsored Schemes as on 30.06.2025

Sr No	Scheme	Yearly Target	Position as on 30.06.2025			
			Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	16	0	0	0	0
2	PMEGP - KVIB	15	2	2	0	0
3	PMEGP - KVIC	16	1	0	0	1
	PMEGP TOTAL	47	3	2	0	1

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2025

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %
		No.	Amt.	No.	Amt.	Amt (%)
1	STATE BANK OF INDIA	487	37.78	57	4.57	12.10
2	BANK OF BARODA	281	11.91	20	0.77	6.47
3	BANK OF INDIA	440	19.23	34	5	26.00
4	BANK OF MAHARASHTRA	76	7.87	13	0	0.00
5	CANARA BANK	400	14.32	63	2.75	19.20
6	CENTRAL BANK OF INDIA	92	5.5	6	0.41	7.45
7	INDIAN BANK	6	0.13	2	0	0.00
8	INDIAN OVERSEAS BANK	94	4.13	5	0.02	0.48
9	PUNJAB NATIONAL BANK	21	1.37	11	0.43	31.39
10	UNION BANK OF INDIA	821	68.47	73	2.58	3.77
11	UCO BANK	33	2.12	10	0.08	3.77
12	HDFC BANK	1043	52.96	17	0.18	0.34
13	ICICI BANK	80	3.77	0	0	0.00
14	INDUSIND BANK	61	7.66	3	0.53	6.92
15	KARNATAKA BANK	13	2.73	1	0.09	3.30
16	YES BANK	3	0.76	0	0	0.00
17	IDBI BANK	2	0.11	0	0	0.00
18	GOA STATE CO-OP BANK LTD.	205	5.99	29	0.51	8.51
	GRAND TOTAL	4158	246.81	344	17.92	7.26

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	04.08.2025
2	Self Help Group	04.08.2025
3	Govt. Sponsored Schemes	04.08.2025
4	Financial Inclusion	04.08.2025

Any other issues with the permission of the chair.

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