

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

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

AGENDA & BACKGROUND PAPERS FOR

122nd SLBC MEETING

VENUE: TAJ VIVANTA, PANAJI - GOA
DATE: 28th AUGUST 2023 | **TIME:** 09.30 am



संयोजक / Convener



SLBC DEPARTMENT

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

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State Bank of India

SLBC Department
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Goa – 403001

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Confirmation of minutes of the 121st SLBC Meeting dated 16.05.2023

The Minutes of the 121st SLBC meeting for the quarter ended March 2023 (held on 16.05.2023) were circulated and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 121st SLBC MEETING HELD ON 16th May 2023

The 121st meeting of the State Level Bankers Committee, Goa State, was held at Vivanta by Taj, on 16th May 2023 under the Chairmanship of Dr. Pramod Sawant, Hon'ble Chief Minister of Goa, Dr. Puneet Kumar Goel, Chief Secretary, Govt. of Goa, Dr. C. Candavelou, Principal Secretary (Finance), Govt. of Goa. State Bank of India was represented by Shri. Jogendra Pal Singh, General Manager and SLBC Convenor. The Other dignitaries present were and Shri. Vijay Deshpande, Deputy General Manager, NABARD attended the meet. The meeting was attended by other Senior Officials from the State Government and sponsoring Agencies, Senior Executives of Commercial Banks and representatives of State Cooperative Bank and representatives from Payment Banks.

Shri. Jogendra Pal Singh, General Manager and SLBC Convenor

Mr. Singh welcomed the participants on the dais and other Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, the 121st SLBC.

He focused on the achievement for the quarter ended March 23:

He informed that the digital penetration in South Goa has slightly improved to 92.61% to 92.69% in Savings Bank account and from 87% to 88% in Current account. He requested the member banks to ensure that 100% digital penetration is achieved by June 23. LDM South Goa to hold a meet with those Banks who are short of the target and draw a road map to achieve the target in June 2023.

Coming to performance under Social Security Schemes, Banks have shown a net growth under all the 3 schemes like Atal Pension Yojana, PMJJBY and PMSBY. 81.94% of the accounts opened under PMJDY is seeded with Aadhar.

Regarding ACP (Annual Credit Plan Rs.5800 Crs 22-23), he Congratulated the member banks for the overall achievement under ACP for the quarter ending March 23 at 121%. The comparative performance for the quarter ending March 22 was 111%. He showed confidence together we will exceed the ACP target of Rs.6400 Crs set for 2023-24.

He informed that the total Priority Sector Lending is at 49.90% of total advances as on March 23 up from 42.41% as of March 2022. He



congratulated the Member Banks for achieving the benchmark target of 40% for the last six consecutive quarters in PSL.

He informed the participants that in spite of lending Rs.7015 Crs upto the quarter ending March 23, the C.D. ratio for the quarter ended March 23 is at 30.95% vis a vis 30.58% as on March 22. Government has undertaken multitude of schemes focussing on beneficiaries catering to their diverse needs in a comprehensive and convergent manner. Applications received under the Agri/Dairy/Fisheries and other Government sponsored schemes to be given top priority. There are around 19 applications pending under the PMEGP schemes with various Banks. Banks to dispose of these applications by 26.05.2023. LDMs to follow up with respective Banks in this regard. Banks also to cooperate with the Government department as and when they hold camps. Applications scrutinised and forwarded by the Lead Bank department to attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He shared the areas of concerns are:

Lending to Agriculture infrastructure @ 21.47% (30 Crs/6.44Crs)

Credit to Exporters @29.60% (10Crs/2.96Crs) (*Exposure upto Rs.40 Crs is reported under SLBC*)

Social Infrastructure @13.32% (15.02 Crs/2.00Crs)

He asked the banks to focus on the above 3 areas and make correct reporting, so that lending to these sectors is reported correctly.

He urged the Banks to give more focus on

Pradhan Mantri Awaas Yojana (both Grameen & Urban)

Pradhan Mantri SVANidhi Scheme (2nd and 3rd phase)

Pradhan Mantri Mudra Yojana.

Finance to Self Help Group

Stand Up India

Applications received under Government sponsored schemes should be immediately dealt with in a timeline of 15 days.

With these few words, he concluded his speech.



Smt. Smita C. Kumar, Regional Director, RBI, Goa.

Mrs. Smita Kumar welcomed the participants on the dais and other Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, the 121st SLBC.

She informed the participants that as a percentage of total advances, the priority sector lending (PSL) reported has improved to 49.90% compared to previous quarter. The position has remained above 40% for the last six quarters and it needs to be maintained for the upcoming quarters.

She reiterated about the low CD ratio and that the CD ratio has reduced marginally from 31.00 % in previous quarter (December 2022) to 30.95% in the current quarter. All the banks are advised to improve their respective credit portfolios.

While commenting on ACP, she informed that ACP 2022-23: Annual target is ₹5800 crores and achievement stood at ₹7014.81 crores (120.95%) as on end of March 2023. It is informed by SLBC that as per the data submitted by Federal Bank, against the annual target of Rs. 92 crores, they have lent Rs. 161.88 cr thereby achieving the ACP Crop Loan target by 175.77% with only 6 branches. Other sectors such as agri infrastructure, export credit and social infrastructure have shown slight improvement during this quarter. Same may be maintained consistently with an elevated approach.

She highlighted that there is a decrease in zero balance accounts from 17667 (Previous quarter Dec 22) to 16211 (March 2023) however there is still a need to expedite funding to all the remaining accounts wherever feasible and bring down the number of such accounts on a constant basis.

Though the performance has been adequate, as financial literacy is the base requirement for the economic well-being of the customers/people, the FLCs may conduct more financial literacy camps both digital and Target Group, beyond their stipulated target.

PMJJBY total accounts are 4,03,535 (increase of 65041 accounts quarterly) and PMSBY total accounts are 11,28,047 (increase of 1,36,356 accounts quarterly). Atal Pension Yojana (APY) total accounts 95,363 (increase of 2560 accounts quarterly). Department of Financial Services have issued clarification regarding renewal of insurance under PMJJBY and PMSBY Renewal drive to be undertaken immediately to publicize and make subscribers aware of the need to keep sufficient balance in their



bank / post office accounts for auto debit of the renewal premium by utilising their IT infrastructure for sending SMS/ voice blast-based messages in vernacular languages for renewal and LDMs/District Collectors in States to be sensitised towards ensuring spread of message concerning renewal of schemes in each Gram Panchayat.

As you may be aware that under the aegis of G20 India presidency, the 3rd international Financial Architecture (IFA) working Group Meeting is scheduled to be held in person during June 5-7, 2023, at Goa. The Ministry of Finance, Govt has desired that RBI may organize domestic outreach and Jan Bhagidari (JB) events in the run-up to the regular IFA Working group meetings. In this connection, we are in the process of conducting several Jan Bhagidari events like Walkathon, Cyclothon, Swachh Bharat Abhiyan, Coin Mela/Note Exchange drives etc. The cooperation from SLBC and all the banks is solicited to make the event a grand success.

With these words, she concluded her speech.

Sh. Vijay Deshpande, Dy. General Manager, NABARD, Panaji Goa.

Mr. Deshpande welcomed the participants on the dais and other Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, the 121st SLBC.

While agriculture department of Goa has done its bit by providing krishi cards where KCC cards could not be issued due to the inherent legacy problems and legal issues associated with the matter. There is again a potential available here to promote the Joint Liability groups of these भूमिहिन farmers and ensure their linkage with the Banks.

FPOs - Experience. As you may be aware, under the central sector scheme of Government of India the formation of 10000 FPOs all over the country has been taken up. NABARD has been the implementing agency for the project and we have up to know promoted 5 FPOs in the 5 blocks of North Goa. All these 5 FPOs have been registered and two of them have started up the business activity with a membership of more than 300 each. Currently, we have a membership of more than 1000 in 5 FPOs all together which would increase further in the next few months. From our experience, we find that there is an immense potential for the Bankers to tap as once the activities of the FPOs increase they will require credit for post harvest activities viz. storage, processing and also marketing. SLBC



members are requested to exploit the potential available and consider extending loans through AIF.

Khazan Land development. Our support to ICAR for development of a small parcel of land involving a few farmers. If this model is replicable it is bound to open more opportunities.

I am optimistic about increase in the credit off-take in the near future. Because for me the glass is half full and that is what matters.

With this, Mr. Deshpande concluded his speech.

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

Dr. Candavelou welcomed the participants on the dais and off the dais for the 121st SLBC meet.

He complemented the Banks for crossing the Rs.1.07 Crs deposit mark as on 31.03.2023. He compared the performance to the GST collection of the State and informed the participants that with the increase in activity in the State of Goa will result in increase in GST collection.

He further focused on the area of concern like CD ratio and priority sector lending. Although there is a slight improvement in CD ratio, the priority sector lending has improved to a good extent. He urged the banks to lend more in the State there by resulting to better CD ratio. In the last financial year, most of the PSU banks have achieved their targets and performed well. The area of concern is the performance of the Private sector Banks and that they have to work hard as they cannot leave this area to only PSU banks. In the recently concluded Parliamentary Committee meet, the committee commented very harshly on the performance of the Private sector Banks with regard to the sanction of loans under PMEGP scheme and high rejection of the applications to the tune of 50%. Sourcing agencies and the banks to ensure that the applications sourced by the agencies are sanctioned and appropriate hand holdings are done by the banks before returning the same.

Although the Banks have achieved targets under MUDRA loans for the year 2022-23, there is a tremendous scope for further lending under the scheme. The Banks should reach to the needy entrepreneurs.

With the opening of the mining sector and the commencement of the new MOPA airport, the economic activities are going to pick up and the Banks



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With the opening of the mining sector and the commencement of the new MOPA airport, the economic activities are going to pick up and the Banks



should take this opportunity in meeting the needs of the various sectors like tourism and other industries.

I urge the agriculture department and the Banks to cover maximum eligible KCC beneficiaries in the State.

To ensure more flow of credit to the economy, Government of Goa has come out with Credit Guarantee scheme and the loan limit has been hiked from Rs.2.00 lacs to Rs.5.00 lacs. I urge the Banks which are not covered under the CGTSME to enter into agreement with the Government to avail this facility.

With this, Dr. Candavelou concluded his speech.

Shri. P. G. Kamat, AGM, SLBC then piloted the discussion on the agenda.

1. During the discussion on the PMEGP slide presentation, it was found that the one of the reasons for return of the proposal was adverse CIBIL/Write Off in CIBIL. Due to this the following observations were made by the hon'ble Chief minister: -

Doing away of CIBIL requirement while processing the PMEGP loans may be explored. SLBC to take up the matter with DFS on urgent basis. The minutes to be shared with the DFS.

2. SLBC should get in touch with the Under Secretary (Finance) for covering the employees in the unorganised sector, Social Security beneficiaries and NREGA beneficiaries for the 3 Social welfare flag ship schemes of the Govt. of India.
3. Where Government of Goa is providing almost 90% of subsidy in respect of Kam Dhenu, why the banks should be reluctant to finance the farmers. He referred one case of Bank of Baroda where in the farmer was denied the finance for purchase of the milch animals.

(Upon enquiry with the Bank of Baroda, it was revealed that the loan amount was at Rs.7.96 lacs and as it is above the thresh hold level of Rs.1.60 lacs, it attracted obtaining of Collateral Security as per the Scheme. As the land belonged to the father-in-law of the applicant, the owner was requested to stand as guarantor to the advance and create equitable or registered mortgaged. As the applicant could not fulfil the condition, he has withdrawn the application from the branch on 15.05.2023.)



Dr. Puneet Kumar Goel, Chief Secretary, Govt. of Goa.

He welcomed all the participants on the dais and Senior Executives of NABARD, RBI, Commercial Banks, Representative of Co-operative banks, and Senior representative of Government department, Government of Goa, to the 121st SLBC. While commenting on the performance of the Bank for the quarter ended March 2023:

He Congratulate the banks for the overall achievement under ACP for the quarter ending March 23 at 121%. He instructed the banks to focus from day one to achieve the ACP for 2023-24 of Rs.6400 Crs on quarterly basis.

He informed the participants that the total Priority Sector Lending is at 49.90% of total advances as on March 23 up from 42.41% as of March 2022. He expressed his happiness on the performance but said that the banks can achieve higher targets in 2023-24.

CD ratio is still a concern in the State. As you all are aware, Government of Goa has come out with a Preferential Deposit Policy for Banks, 2023, where in preferential treatment will be given to the top 5 Banks with highest CD ratio by 0.05% in rate of Interest. I am happy to announce that for the quarter ended March 23, ICICI, SBI, AXIS, HDFC and Canara Bank has qualified. He asked Canara Bank to improve the CD ratio as the ratio is very low compared to the other 4 banks. The Banks should have a deposit base of Rs. 2500 Crs and advance base of Rs.1000 Crs. The desire of the government is to increase lending by financial institution so that the local entrepreneurs are provide adequate and timely finance.

In this regard, banks to ensure the followings: -

Banks to contact 662 applicants whose proposals under PM SVANidhi have been rejected for various reasons. This process needs to be completed by 19.05.2023. Urban Development Department to follow up with SLBC for compliance.

Government of Goa is running a 3-month Saturation camps at Village Panchayat level for covering the depositors under the Prime Minister Jeevan Jyoti Bima Yojana (PMJJBY) and Prime Minister Surakshya Bima Yojana (PMSBY). Collectors have already had meeting with Bankers and departments. Now the portal is closed for renewal exercise. Banks to collect the forms and register in June 23. Banks have been given target at 39981 in PMJJBY and at 115009 for PMSBY. Performance for April 23



is not encouraging. All bankers are requested to go all out to cover the target.

Applications received under PMEGP to be attended on top priority. Around 58 applications are pending. These needs to be dealt urgently. Hand holding to be extended to applicants before returning the applications.

With these few words, he concluded his speech.

Dr. Pramod Sawant, Hon'ble Chief Minister of Goa.

Dr. Sawant welcomed all the participants. Hon'ble CM's observations on the Agenda are as under:

Presently, Government of India is running a 3 months saturation campaign at Village Panchayat level to cover maximum citizens under the Flagship Social security schemes of Prime Minister Jeevan Jyoti Bima Yojna (PMJJBY) and Prime Minister Suraksha Bima Yojana (PMSBY). I have also gone through the performance of Goa for April 2023.

Sadly, the performance is poor and not upto to the mark. Against the target of 33,206 in PMJJBY, the Banks have achieved only 1,706 i.e 4.27% in April 23. Similarly in PMSBY, Banks have booked 1,745 policies against the target of 93,083 i.e. 1.52%. In the month of May, the portal is closed, and it is during this period that you all have to collect the forms and register the same in June 23. I expect that more aggressive approach will be adopted by Banks with full sincerity for increasing the Coverage. Our "Swayampurna Mitras" i.e Senior Officers, who are there in Village Panchayats on weekends in Village Panchayats/Municipalities can assist you for holding these camps. We will share the list of Swayampurna Mitras of all the villages/municipalities with SLBC so that there is single point of contact from Administration side to assist the Banks. Shri. Ganekar, Add Secretary has been identified as Nodal Officer to coordinate the ongoing campaign.

Government of India is also running a 12-month campaign in financing the Animal Husbandry and Dairy farmers. As all of you are aware, the penetration in Animal Husbandry is good but in financing the dairy farmers, it is much below the expected level. He expect that Banks will hold more camps in rural villages and finance the needy farmers who need financial assistance.



Hon'ble Chief Minister appreciated for covering 27805 beneficiaries under APY during the year. Here too, I observe that very few banks are focusing on this scheme. This scheme which can provide pension post retirement to all class of people needs to be popularized. I want all the Bank to focus on this product and the performance in the next quarter will be monitored.

C.M. Sir congratulated all the bankers for achieving the annual credit target for 2022-23. Within the overall target, there has been "under financing" in various sectors like Agricultural Infrastructure, Export Credit, Education Loans, Priority sector Housing Loans, Social Infrastructure etc. We all need to focus more on these segments as these sectors usually need financial assistance.

The improvement in C. D. ratio from 30.58 in March 22 to 30.95 in March 23 (as against the PAN India level of 70%) is a very marginal improvement and needs further improvement. He further mentioned that to encourage banks for better CD ratio, preference will be given to Banks having higher CD ratio vide Gazetted notification no. 6/1/2023-Fin(DMU)/169 dated 10.04.2023.

I am pleased to observe that Priority sector lending has also improved from 42.41% in March 22 to 49.90% in March 23. It is a very good improvement and hope that the performance on this parameter will improve further.

C.M. Sir was concerned about returning of PMEGP, Mudra and SUI loan applications for simple/rectifiable reasons. CM instructed Banks to consider and guide the applicants before returning the application to ensure that the finance is made available to the youth of the State. He also requested the Banks to finance all the applicants under the PM SVANidhi scheme and returning of these applications will not be acceptable. Banks to focus on 600 odd applications under PMSVANidhi scheme which were returned for various reasons in camp mode.

Government is spending huge amount on various infrastructure projects. These project directly or indirectly generates employment. I expect that Banks tap these gaps and finance upcoming entrepreneurs by providing the Credit Guarantee cover upto Rs. 2 Crs. Banks should not insist on collateral security when the applicant is eligible for credit cover under the CGTSME scheme.

Further, in a bid to support entrepreneurship in Goa, we have introduced "Mukhyamantri Saral Udyog Sahay Yojana" through which we will




collaborate with CGTMSE to increase coverage guarantee upto 95% without any collateral. A provision of Rs. 10 crores have been made for this purpose and the MoU will be executed shortly with CGTMSE.

Banks have conducted 93 camps against the target of 84 on educating the depositors as to how to avoid frauds. Each Branch must display the process to resolve the frauds already committed. Banks should be sympathetic to such depositors who have suffered losses and help them in lodging timely complaint to the most appropriate authority with fastest speed, so that the loss is minimised.

With these few words, Hon'ble Chief Minister concluded his speech.

The meeting ended with a vote of thanks by Shri. Bikash Basumatary, Deputy General Manager & SLBC Secretary, Goa. He assured the speakers that the issues raised during the deliberation, would be attended with utmost urgency, and will be resolved at the earliest.

State Bank of India
SLBC, Goa
Date: 16.05.2023.


General Manager (NW-1) &
Convenor (SLBC)



Position in respect of Action Points of last quarter

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector target of 40% has been achieved for the last 6 quarters and for the Quarter end June 23 it is at 41.01%
2.	Digitisation of South Goa District	All Banks	The Digitisation position of South Goa District stands at 94.81% in Saving Banks and 92.29 % in Current Accounts as on 30.06.2023.
3.	Data flow at LBS. Migration to Standardized Data System	All Banks	100% Data Flow at LBS
4	Financial Inclusion – Zero Balance Accounts	All Banks	There is a decrease in Zero Balance A/c's from 16211 as on 31.03.2023 to 15586 as on 30.06.2023.
5.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 3374 proposals.
6.	Financial Literacy Camps	LDMs / All Banks	Banks were able to conduct 145 Camps against the target of 84 Camps for the quarter ended June 2023
7.	Coverage of unbanked villages within 5 kms range	SBI, UBI, BOI, AXIS and HDFC	All the 4 villages have been covered by appointing CSPs as directed by DFS.
8.	Campaign for Saturation under Jansuraksha Schemes at Gram Panchayat level (01.04.23 to 30.06.23)	All Banks	Banks have conducted 86 camps in various villages for awareness of Social Security Schemes.

AGENDA ITEMS FOR 122nd SLBC

Sr. No	Action points	To be dealt by	Action taken.
1.	Issues relating to bankability of property cards issued under SVAMITVA Scheme	Govt of Goa	DFS has reviewed the performance of the scheme and have asked for more details regarding issue of Property cards and changes in the State law. SLBC has since called for the same data from Govt. of Goa via mail dated 08.08.2023.
2.	Setting up of RSETI (Particularly for disabled persons).	Punjab National Bank	Punjab National Bank have requested SLBC to take up the matter with Ministry of Rural Development for setting up of RSETI. (Particularly for disabled persons). If the member bank have no objection, SLBC may be permitted to request MoRD to grant necessary approvals.

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

a) Banking Scenario of the State

There are total 772 Bank Branches in the state catering to 15 lacs plus population. Out of which, 477 are in semi urban areas and 295 in rural villages. India Post Payment Bank which had earlier reported 255 branches have confirmed to us that only 2 of their offices are classified as Branches and the remaining offices are classified as Access point. Hence the no of Branches have reduced from 1024 as on 31.03.2023 to 772 as on 30.06.2023

Banking network as on 30.06.2023 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	105	106	101	135	206	241
Private Sector Banks	17	31	66	27	68	58	134
Co-operative Banks	13	15	46	16	43	31	89
Small Finance Banks	5	0	6	0	7	0	13
Total		151	224	144	253	295	477
Grand Total	47	375		397		772	

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

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

●Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.06.2023

SR. No.	Name of the Bank	As on June 2023
1	STATE BANK OF INDIA	19
2	BANK OF BARODA	16
3	BANK OF INDIA	13
4	UNION BANK OF INDIA	17
5	CANARA BANK	5
	GRAND TOTAL	70

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

c) List of unbanked villages (on Jan Dhan Darshak GIS App – as advised by DFS) - **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 forwarded by the four FL Center's in Goa for the quarter ended June 2023 is given below:

FLC CAMPS held by FL Centres during the quarter June 2023					
Sr No.	FL Centres	No. of Camp Target	Camps Held		Total
			Digital	Others	
1	SBI NORTH DISTRICT	21	7	14	21
2	SBI SOUTH DISTRICT	21	7	14	21
3	GOA STATE CO-OPERATIVE BANK	21	19	24	43
4	UNION BANK OF INDIA	21	30	30	60
		84	63	82	145

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for June 2023 quarter is Rs 144.01 cr. There is an decrease of Rs 18.27 cr as compared to March 2023 quarter.

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.

PMJDY Deposits:

	March 2023	June 2023
Amount (in cr)	162.28	144.01

Zero Balance Accounts:

	March 2023	June 2023
Number	16211	15586

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

AS ON 30.06.2023

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (Actual)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Canara Bank	43819	0	25971	17848	43819	41.29	4391	19004	38482
2	Union Bank of India	10454	21745	18627	13572	32199	16.85	3318	8188	25240
3	Punjab National Bank	1257	8251	6917	2591	9508	7.08	1580	9599	6062
4	Central Bank Of India	13358	0	6217	7141	13358	7.17	1148	6427	8034
5	Indian Overseas Bank	7612	0	4486	3126	7612	4.86	686	322	6407
6	Bank Of Baroda	9656	10361	10556	9461	20017	27.87	685	11644	15804
7	State Bank Of India	3758	5403	4326	4835	9161	5.45	580	9061	7024
8	HDFC Bank	1675	1234	989	1920	2909	1.88	536	2909	1832
9	Indian Bank	537	3802	2303	2036	4339	1.92	533	3259	2945
10	IDBI Bank	234	2877	1890	1221	3111	1.11	427	2124	2281
11	Bank Of India	7633	12700	10546	9787	20333	22.76	405	18262	18016
12	UCO Bank	3238	0	1674	1564	3238	2	383	2626	1751
13	Punjab And Sind Bank	0	423	302	121	423	0.08	297	204	415
14	Goa State Co-Op Bank Ltd.	655	909	565	999	1564	0	218	1275	447
15	Bank Of Maharashtra	3195	0	1559	1636	3195	1.99	93	2908	3010
16	Karnataka Bank	290	0	165	125	290	0	52	78	181
17	Federal Bank	592	0	296	296	592	0.43	50	163	87
18	ICICI Bank	60	162	152	70	222	0.22	46	222	62
19	IDFC First Bank	75	0	51	24	75	0.05	31	41	75
20	Axis Bank	237	348	428	157	585	0.22	30	524	146
21	Kotak Mahindra Bank	74	0	51	23	74	0.01	20	67	44
22	RBL Bank	448	0	0	448	448	0.06	19	448	187
23	Indusind Bank	243	450	395	298	693	0.12	18	672	601
24	Au Small Fin.Bank	0	68	49	19	68	0.01	18	66	0
25	CSB Bank Limited	0	48	28	20	48	0.01	7	29	48
26	South Indian Bank	0	54	18	36	54	0.02	7	39	43
27	DCB Bank	0	37	24	13	37	0.03	5	12	26
28	J & K Bank	23	0	10	13	23	0	3	20	14
29	Karur Vysya Bank	0	3	2	1	3	0	0	3	3
30	Yes Bank	11	0	10	1	11	0.52	0	11	0
	GRAND TOTAL	109134	68875	98607	79402	178009	144.01	15586	100207	139267

➤ Percentage of Aadhar seeded Accounts: 78.23%

f) Govt Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLLMENTS AS ON 30.06.2023

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	26587	74331
2	BANK OF BARODA	5264	15717
3	BANK OF INDIA	17612	44444
4	BANK OF MAHRASHTRA	2587	4823
5	CANARA BANK	33805	80048
6	CENTRAL BANK OF INDIA	5112	18544
7	INDIAN BANK	123	213
8	INDIAN OVERSEAS BANK	2759	7166
9	PUNJAB NATIONAL BANK	1625	9428
10	PUNJAB AND SIND BANK	301	502
11	UNION BANK OF INDIA	28737	82117
12	UCO BANK	190	251
	SUB TOTAL	124702	337584
13	AXIS BANK	596	1540
14	CSB BANK LIMITED	7	39
15	DCB BANK	43	69
16	FEDERAL BANK	0	0
17	HDFC BANK	3371	7238
18	ICICI BANK	1365	1809
19	INDUSIND BANK	0	0
20	J & K BANK	0	0
21	KARNATAKA BANK	872	1799
22	KARUR VYSYA BANK	0	0
23	KOTAK MAHINDRA BANK	181	259
24	RBL BANK	52	76
25	YES BANK	632	1238
26	IDBI BANK	2	2
	SUB TOTAL	7121	14069
27	APNA SAHAKARI BANK LTD.	190	274
28	BICHOLIM URBAN CO-OP BANK LTD.	67	914
29	CITIZEN CO-OP BANK LTD,	56	185
30	CITIZEN CREDIT CO-OPERATIVE BANK LTD	27	55
31	GOA STATE CO-OP BANK LTD.	3786	9283
32	GOA URBAN CO-OP BANK LTD.	308	1551
33	NKGSB CO-OP BANK LTD.	22	84
34	TJSB SAHAKARI BANK LTD.	0	1025
35	WOMEN CO-OP BANK LTD.	0	67
	SUB TOTAL	4456	13438
36	AU SMALL FINANCE BANK LTD.	0	0
37	UNITY SMALL FINANCE BANK	93	527
	SUB TOTAL	93	527
	GRAND TOTAL (June 2023)	1,36,372	3,65,618
	(Position as on June 2022)	1,15,585	3,04,654

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.06.2023**

SR. NO.	BANK NAME	Annual Target	A/cs opened	Achievement till 30.06.2023	Cumulative APY
1	CANARA BANK	7,400	1,929	26%	29,563
2	BANK OF INDIA	5,000	611	12%	8,645
3	CENTRAL BANK OF INDIA	3,100	399	13%	10,972
4	INDIAN OVERSEAS BANK	2,500	372	15%	4,926
5	STATE BANK OF INDIA	9,100	226	2%	6,841
6	BANK OF MAHARASHTRA	1,500	184	12%	2,072
7	UNION BANK OF INDIA	6,900	160	2%	13,251
8	HDFC BANK LTD	4,830	118	2%	5,229
9	UCO BANK	1,000	96	10%	1,077
10	INDIAN BANK	800	53	7%	1,590
11	BANK OF BARODA	5,200	24	0%	5,151
12	PUNJAB NATIONAL BANK	1,300	20	2%	4,029
13	KARNATAKA BANK LIMITED	210	15	7%	920
14	PUNJAB AND SIND BANK	100	5	5%	350
15	KOTAK MAHINDRA BANK	210	5	2%	66
16	THE FEDERAL BANK LTD	180	2	1%	138
17	DCB BANK LIMITED	120	2	2%	8
18	TSOUTH INDIAN BANK	150	2	1%	181
19	AXIS BANK LTD	1,260	1	0%	3,505
20	ICICI BANK LIMITED	2,240	1	0%	377
21	IDBI BANK LTD	630	1	0%	461
22	INDUSIND BANK LIMITED	120	0	0%	10
23	YES BANK LIMITED	240	0	0%	38
24	THE CATHOLIC SYRIAN BANK LTD	90	0	0%	11
25	RBL BANK LIMITED	240	0	0%	159
26	THE KARUR VYSYA BANK LTD	30	0	0%	17
27	THE JAMMU AND KASHMIR BANK LTD	30	0	0%	20
28	BANDHAN BANK LIMITED	60	0	0%	13
29	IDFC FIRST BANK LIMITED	30	0	0%	0
	Grand Total	54,570	4,226	8%	99,620

(Source: NSDL Site)

a) Review of Performance under ACP

The comparative position of Annual Credit Plan for the Quarter ended June 2022 and June 2023 is as under:

(Rs. In crores)

Activity	ACP Target (for 2022-23)	Achievement under ACP 2020-21 upto 30.06.2022	% Achievement 30.06.2022	ACP Target (for 2023- 24)	Achievement under ACP upto 30.06.23	% Achievement 30.06.23
Crop loans	292.00	107.45	36.80	450.10	125.79	27.95
Agri Term loans	506.00	163.67	32.35	550.00	240.10	43.65
Sub Total AGRI	798.00	271.12	33.97	1000.10	365.89	36.59
Agri Infrastructure	30.00	0.38	1.27	35.00	4.65	13.29
Ancillary Activities	152.00	188.83	124.23	180.00	145.32	80.73
Credit Potential for Agriculture	980.00	460.33	46.97	1215.10	515.86	42.45
MSME	3880.00	1853.98	47.78	4310.00	2369.11	54.97
Export Credit	10.00	2.36	23.60	35.00	0.00	0.00
Education	120.00	10.86	9.05	120.00	5.26	4.38
Housing	560.00	66.15	11.81	503.90	90.49	17.96
Social Infrastructure	15.02	0.00	0.00	15.00	0.07	0.47
Renewable Energy	6.98	1.40	20.06	3.00	0.28	9.33
Others	228.00	19.69	8.64	198.00	20.63	10.42
TOTAL	5800.00	2414.77	41.63	6400.00	3001.70	46.90

The comparative position of Annual Credit Plan (Quarterly Targets) for the Quarter ended June 22 and June 23

Activity	ACP Target (for 2022-23)	Achievement under ACP 2020-21 upto 30.06.2022	% Achievement 30.06.2022	ACP Target (for 2023- 24)	Achievement under ACP upto 30.06.23	% Achievement 30.06.23
Crop loans	73.00	107.45	147.19	112.53	125.79	111.79
Agri Term loans	126.50	163.67	129.38	137.50	240.10	174.62
Sub Total AGRI	199.50	271.12	135.90	250.03	365.89	146.34
Agri Infrastructure	7.50	0.38	5.07	8.75	4.65	53.14
Ancillary Activities	38.00	188.83	496.92	45.00	145.32	322.93
Credit Potential for Agriculture	245.00	460.33	187.89	303.78	515.86	169.82
MSME	970.00	1853.98	191.13	1077.50	2369.11	219.87
Export Credit	2.50	2.36	94.40	8.75	0.00	0.00
Education	30.00	10.86	36.20	30.00	5.26	17.53
Housing	140.00	66.15	47.25	125.98	90.49	71.83
Social Infrastructure	3.76	0.00	0.00	3.75	0.07	1.87
Renewable Energy	1.75	1.40	80.23	0.75	0.28	37.33
Others	57.00	19.69	34.54	49.50	20.63	41.68
TOTAL	1450.00	2414.77	166.54	1600.00	3001.70	187.61

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED JUNE 2023

(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	55.40	3.47	6.26	50.00	0.54	1.08	105.40	4.01	3.80
2	BANK OF BARODA	19.00	3.92	20.63	28.00	34.86	124.50	47.00	38.78	82.51
3	BANK OF INDIA	20.20	1.13	5.59	64.50	48.26	74.82	84.70	49.39	58.31
4	BANK OF MAHRASHTRA	18.00	2.38	13.22	18.00	4.01	22.28	36.00	6.39	17.75
5	CANARA BANK	24.20	6.90	28.51	134.00	100.84	75.25	158.20	107.74	68.10
6	CENTRAL BANK OF INDIA	25.40	6.21	24.45	29.00	9.31	32.10	54.40	15.52	28.53
7	INDIAN BANK	0.90	0.37	41.11	3.00	0.00	0.00	3.90	0.37	9.49
8	INDIAN OVERSEAS BANK	2.70	4.18	154.81	9.00	0.25	2.78	11.70	4.43	37.86
9	PUNJAB NATIONAL BANK	1.80	0.00	0.00	5.00	0.01	0.20	6.80	0.01	0.15
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	24.20	8.19	33.84	44.00	17.76	40.36	68.20	25.95	38.05
12	UCO BANK	1.80	0.31	17.22	4.00	0.01	0.25	5.80	0.32	5.52
	SUB TOTAL	193.60	37.06	19.14	388.50	215.90	55.57	582.10	252.96	43.46
13	AXIS BANK	0.50	0.02	4.00	2.00	2.36	118.00	2.50	2.38	95.20
14	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	CSB BANK LIMITED	12.00	0.00	0.00	5.00	2.76	55.20	17.00	2.76	16.24
16	DCB BANK	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
17	FEDERAL BANK	147.10	60.36	41.03	0.20	0.05	25.00	147.30	60.41	41.01
18	HDFC BANK	8.00	0.09	1.13	34.00	3.28	9.65	42.00	3.37	8.02
19	ICICI BANK	6.40	0.00	0.00	19.00	11.47	60.37	25.40	11.47	45.16
20	INDUSIND BANK	1.00	0.00	0.00	2.70	1.82	67.41	3.70	1.82	49.19
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	21.00	11.54	54.95	5.00	0.04	0.80	26.00	11.58	44.54
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	0.20	0.00	0.00	1.00	0.00	0.00	1.20	0.00	0.00
25	RBL BANK	2.40	0.22	9.17	8.50	0.60	7.06	10.90	0.82	7.52
26	SOUTH INDIAN BANK	11.60	12.66	109.14	2.00	0.00	0.00	13.60	12.66	93.09
27	YES BANK	1.20	0.00	0.00	4.00	0.00	0.00	5.20	0.00	0.00
28	IDBI BANK	1.00	1.40	140.00	4.00	0.00	0.00	5.00	1.40	28.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.29	0.00	0.00	0.29	0.00
	SUB TOTAL	212.50	86.29	40.61	87.60	22.67	25.88	300.10	108.96	36.31
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 LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	1.00	0.00	0.00	5.00	0.00	0.00	6.00	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.40	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	40.20	2.44	6.07	59.60	1.53	2.57	99.80	3.97	3.98
35	GOA URBAN CO-OP BANK LTD.	1.60	0.00	0.00	6.00	0.00	0.00	7.60	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.30	0.00	0.00	0.90	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.80	0.00	0.00	2.00	0.00	0.00	2.80	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	44.00	2.44	5.55	73.90	1.53	2.07	117.90	3.97	3.37
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	450.10	125.79	27.95	550.00	240.10	43.65	1000.10	365.89	36.59

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED JUNE 2023

(Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	3.60	0.00	0.00	12.00	0.18	1.50	121.00	4.19	3.46
2	BANK OF BARODA	2.10	0.60	28.57	11.00	0.58	5.27	60.10	39.96	66.49
3	BANK OF INDIA	3.10	0.00	0.00	10.40	12.34	118.65	98.20	61.73	62.86
4	BANK OF MAHRASHTRA	1.50	2.73	182.00	6.40	9.02	140.94	43.90	18.14	41.32
5	CANARA BANK	3.50	0.00	0.00	21.40	11.86	55.42	183.10	119.60	65.32
6	CENTRAL BANK OF INDIA	1.80	0.00	0.00	15.40	47.57	308.90	71.60	63.09	88.11
7	INDIAN BANK	0.10	0.32	320.00	2.20	0.08	3.64	6.20	0.77	12.42
8	INDIAN OVERSEAS BANK	1.40	0.00	0.00	4.40	0.18	4.09	17.50	4.61	26.34
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	3.40	1.45	42.65	11.50	1.46	12.70
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.00
11	UNION BANK OF INDIA	3.50	0.34	9.71	15.00	19.38	129.20	86.70	45.67	52.68
12	UCO BANK	0.20	0.00	0.00	3.40	0.03	0.88	9.40	0.35	3.72
	SUB TOTAL	22.10	3.99	18.05	105.00	102.67	97.78	709.20	359.62	50.71
13	AXIS BANK	0.06	0.00	0.00	3.00	0.70	23.33	5.56	3.08	55.40
14	BANDHAN BANK	0.00	0.00	0.00	3.00	0.05	1.67	3.00	0.05	1.67
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	17.00	2.76	16.24
16	DCB BANK	0.04	0.00	0.00	5.00	0.00	0.00	5.34	0.00	0.00
17	FEDERAL BANK	0.04	0.00	0.00	6.00	1.56	26.00	153.34	61.97	40.41
18	HDFC BANK	4.70	0.00	0.00	11.00	20.47	186.09	57.70	23.84	41.32
19	ICICI BANK	1.88	0.00	0.00	11.00	10.15	92.27	38.28	21.62	56.48
20	INDUSIND BANK	0.30	0.00	0.00	2.00	0.00	0.00	6.00	1.82	30.33
21	J & K BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	0.40	0.00	0.00	4.00	0.01	0.25	30.40	11.59	38.13
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.06	0.00	0.00	5.00	9.28	185.60	6.26	9.28	148.24
25	RBL BANK	0.84	0.00	0.00	5.00	0.00	0.00	16.74	0.82	4.90
26	SOUTH INDIAN BANK	0.12	0.00	0.00	2.00	0.00	0.00	15.72	12.66	80.53
27	YES BANK	0.36	0.00	0.00	6.00	0.00	0.00	11.56	0.00	0.00
28	IDBI BANK	0.20	0.00	0.00	1.00	0.33	33.00	6.20	1.73	27.90
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	0.00
	SUB TOTAL	9.00	0.00	0.00	64.00	42.55	66.48	373.10	151.51	40.61
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 LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	0.20	0.00	0.00	0.50	0.10	20.00	6.70	0.10	1.49
33	CITIZENCREDIT CO-OPERATIVE BANK	0.02	0.00	0.00	0.20	0.00	0.00	0.72	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	3.00	0.66	22.00	6.80	0.00	0.00	109.60	4.63	4.22
35	GOA URBAN CO-OP BANK LTD.	0.50	0.00	0.00	2.60	0.00	0.00	10.70	0.00	0.00
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.06	0.00	0.00	0.10	0.00	0.00	1.36	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.80	0.00	0.00	3.72	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	3.90	0.66	16.92	11.00	0.10	0.91	132.80	4.73	3.56
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	35.00	4.65	13.29	180.00	145.32	80.73	1215.10	515.86	42.45

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED JUNE 2023

(Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	455.00	143.30	31.49	6.00	0.00	0.00	23.00	1.56	6.78
2	BANK OF BARODA	375.00	60.87	16.23	5.00	0.00	0.00	5.20	0.40	7.69
3	BANK OF INDIA	360.00	213.21	59.23	5.00	0.00	0.00	8.30	0.23	2.77
4	BANK OF MAHRASHTRA	390.00	48.82	12.52	2.00	0.00	0.00	4.00	0.17	4.25
5	CANARA BANK	241.00	232.52	96.48	7.00	0.00	0.00	13.00	0.66	5.08
6	CENTRAL BANK OF INDIA	110.00	66.93	60.85	0.00	0.00	0.00	5.00	0.27	5.40
7	INDIAN BANK	34.00	11.07	32.56	0.00	0.00	0.00	2.00	0.04	2.00
8	INDIAN OVERSEAS BANK	102.00	31.76	31.14	0.00	0.00	0.00	3.00	0.15	5.00
9	PUNJAB NATIONAL BANK	157.00	57.34	36.52	4.00	0.00	0.00	2.50	0.16	6.40
10	PUNJAB AND SIND BANK	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
11	UNION BANK OF INDIA	424.00	380.58	89.76	5.00	0.00	0.00	12.50	0.60	4.80
12	UCO BANK	38.00	3.53	9.29	0.00	0.00	0.00	1.50	0.00	0.00
	SUB TOTAL	2687.00	1249.93	46.52	34.00	0.00	0.00	80.00	4.25	5.31
13	AXIS BANK	117.00	190.09	162.47	0.00	0.00	0.00	1.70	0.00	0.00
14	BANDHAN BANK	14.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
15	CSB BANK LIMITED	7.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
16	DCB BANK	14.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
17	FEDERAL BANK	71.00	28.09	39.56	0.00	0.00	0.00	1.25	0.00	0.00
18	HDFC BANK	246.00	389.97	158.52	1.00	0.00	0.00	8.00	0.00	0.00
19	ICICI BANK	170.00	209.13	123.02	0.00	0.00	0.00	6.00	0.07	1.17
20	INDUSIND BANK	128.00	32.26	25.20	0.00	0.00	0.00	1.80	0.00	0.00
21	J & K BANK	1.00	0.15	15.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	51.00	4.06	7.96	0.00	0.00	0.00	1.70	0.12	7.06
23	KARUR VYASYA BANK	1.00	4.57	457.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	70.00	43.90	62.71	0.00	0.00	0.00	1.30	0.00	0.00
25	RBL BANK	25.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
26	SOUTH INDIAN BANK	36.00	0.03	0.08	0.00	0.00	0.00	1.20	0.00	0.00
27	YES BANK	200.00	104.26	52.13	0.00	0.00	0.00	1.85	0.00	0.00
28	IDBI BANK	77.00	25.62	33.27	0.00	0.00	0.00	1.00	0.03	3.00
29	IDFC FIRST BANK	1.00	0.10	10.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1229.00	1032.23	83.99	1.00	0.00	0.00	28.00	0.22	0.79
30	APNA SAHAKARI BANK LTD.	5.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	41.00	13.47	32.85	0.00	0.00	0.00	1.20	0.08	6.67
32	CITIZEN CO-OP BANK LTD,	46.00	1.91	4.15	0.00	0.00	0.00	1.70	0.02	1.18
33	CITIZEN CREDIT CO-OPERATIVE BANK	10.00	0.72	7.20	0.00	0.00	0.00	0.50	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	90.00	11.37	12.63	0.00	0.00	0.00	3.00	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	60.00	41.72	69.53	0.00	0.00	0.00	1.70	0.04	2.35
36	GP PARSIK SAHAKARI BANK LTD.	1.00	0.39	39.00	0.00	0.00	0.00	0.10	0.63	630.00
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	24.00	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	34.00	0.00	0.00	0.00	0.00	0.00	1.30	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	25.00	1.24	4.96	0.00	0.00	0.00	0.10	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	50.00	5.32	10.64	0.00	0.00	0.00	0.50	0.02	4.00
42	WOMEN CO-OP BANK LTD.	1.00	0.91	91.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	387.00	77.05	19.91	0.00	0.00	0.00	11.40	0.79	6.93
43	AU SMALL FINANCE BANK LTD.	2.00	9.88	494.00	0.00	0.00	0.00	0.20	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	2.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	3.00	0.02	0.67	0.00	0.00	0.00	0.20	0.00	0.00
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	7.00	9.90	141.43	0.00	0.00	0.00	0.60	0.00	0.00
	GRAND TOTAL	4310.00	2369.11	54.97	35.00	0.00	0.00	120.00	5.26	4.38

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED JUNE 2023

(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	38.00	1.85	4.87	2.60	0.00	0.00	0.14	0.00	0.00
2	BANK OF BARODA	22.00	2.68	12.18	2.30	0.00	0.00	0.06	0.25	416.67
3	BANK OF INDIA	27.00	1.74	6.44	2.30	0.00	0.00	0.06	0.00	0.00
4	BANK OF MAHRASHTRA	11.40	1.00	8.77	0.30	0.00	0.00	0.04	0.00	0.00
5	CANARA BANK	70.00	6.08	8.69	2.60	0.00	0.00	0.11	0.00	0.00
6	CENTRAL BANK OF INDIA	43.00	2.14	4.98	0.30	0.00	0.00	0.06	0.00	0.00
7	INDIAN BANK	9.00	0.01	0.11	0.20	0.00	0.00	0.04	0.00	0.00
8	INDIAN OVERSEAS BANK	17.60	3.90	22.16	0.30	0.00	0.00	0.04	0.00	0.00
9	PUNJAB NATIONAL BANK	11.00	0.71	6.45	0.30	0.00	0.00	0.08	0.00	0.00
10	PUNJAB AND SIND BANK	1.00	0.21	21.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	31.00	0.44	1.42	2.60	0.00	0.00	0.10	0.00	0.00
12	UCO BANK	9.00	0.87	9.67	0.28	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	290.00	21.63	7.46	14.08	0.00	0.00	0.77	0.25	32.47
13	AXIS BANK	10.00	0.65	6.50	0.00	0.00	0.00	0.04	0.00	0.00
14	BANDHAN BANK	0.10	0.00	0.00	0.08	0.00	0.00	0.04	0.00	0.00
15	CSB BANK LIMITED	0.60	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
16	DCB BANK	3.00	26.40	880.00	0.10	0.00	0.00	0.04	0.00	0.00
17	FEDERAL BANK	5.00	0.35	7.00	0.10	0.00	0.00	0.04	0.00	0.00
18	HDFC BANK	35.00	2.21	6.31	0.10	0.00	0.00	0.12	0.00	0.00
19	ICICI BANK	14.00	1.25	8.93	0.10	0.00	0.00	0.10	0.00	0.00
20	INDUSIND BANK	5.50	0.18	3.27	0.12	0.00	0.00	1.04	0.00	0.00
21	J & K BANK	2.00	0.42	21.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	4.00	0.83	20.75	0.10	0.00	0.00	0.04	0.00	0.00
23	KARUR VYASYA BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	3.70	0.45	12.16	0.00	0.00	0.00	0.04	0.00	0.00
25	RBL BANK	4.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
26	SOUTH INDIAN BANK	4.50	0.12	2.67	0.00	0.00	0.00	0.04	0.00	0.00
27	YES BANK	5.50	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
28	IDBI BANK	6.00	0.03	0.50	0.24	0.07	29.17	0.04	0.00	0.00
29	IDFC FIRST BANK	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	108.80	32.89	30.23	0.94	0.07	7.45	1.70	0.00	0.00
30	APNA SAHAKARI BANK LTD.	2.20	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	15.60	14.33	91.86	0.00	0.00	0.00	0.04	0.00	0.00
32	CITIZEN CO-OP BANK LTD,	3.60	0.12	3.33	0.00	0.00	0.00	0.04	0.00	0.00
33	CITIZEN CREDIT CO-OPERATIVE BANK	2.40	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
34	GOA STATE CO-OP BANK LTD.	9.00	7.91	87.89	0.00	0.00	0.00	0.10	0.00	0.00
35	GOA URBAN CO-OP BANK LTD.	30.50	5.70	18.69	0.00	0.00	0.00	0.07	0.03	42.86
36	GP PARSIK SAHAKARI BANK LTD.	2.20	0.66	30.00	0.00	0.00	0.00	0.04	0.00	0.00
37	KONKAN MERCANTILE CO-OP BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	2.90	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	10.90	0.78	7.16	0.00	0.00	0.00	0.04	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.30	0.37	123.33	0.00	0.00	0.00	0.04	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	5.50	2.50	45.45	0.00	0.00	0.00	0.04	0.00	0.00
42	WOMEN CO-OP BANK LTD.	10.00	2.63	26.30	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	97.10	35.00	36.05	0.00	0.00	0.00	0.53	0.03	5.66
43	AU SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	JANA SMALL FINANCE BANK LTD.	0.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	5.40	0.97	17.96	0.00	0.00	0.00	0.00	0.00	0.00
47	UNITY SMALL FINANCE BANK	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.00	0.97	12.13	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	503.90	90.49	17.96	15.02	0.07	0.47	3.00	0.28	9.33

**INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER END
JUNE 2023**

(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	30.00	0.00	0.00	675.74	150.90	22.33
2	BANK OF BARODA	14.00	0.00	0.00	483.66	104.16	21.54
3	BANK OF INDIA	30.00	0.00	0.00	530.86	276.91	52.16
4	BANK OF MAHRASHTRA	11.00	0.00	0.00	462.64	68.13	14.73
5	CANARA BANK	27.00	0.10	0.37	543.81	358.96	66.01
6	CENTRAL BANK OF INDIA	9.00	0.00	0.00	238.96	132.43	55.42
7	INDIAN BANK	3.00	0.00	0.00	54.44	11.89	21.84
8	INDIAN OVERSEAS BANK	3.00	0.00	0.00	143.44	40.42	28.18
9	PUNJAB NATIONAL BANK	4.00	0.00	0.00	190.38	59.67	31.34
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	2.00	0.27	13.50
11	UNION BANK OF INDIA	30.00	0.00	0.00	591.90	427.29	72.19
12	UCO BANK	6.00	1.02	17.00	64.22	5.77	8.98
	SUB TOTAL	167.00	1.12	0.67	3982.05	1636.80	41.10
13	AXIS BANK	1.00	0.00	0.00	135.30	193.82	143.25
14	BANDHAN BANK	5.00	2.19	43.80	22.32	2.24	10.04
15	CSB BANK LIMITED	0.00	0.03	0.00	24.84	2.79	11.23
16	DCB BANK	1.00	0.00	0.00	24.18	26.40	109.18
17	FEDERAL BANK	0.00	0.00	0.00	230.73	90.41	39.18
18	HDFC BANK	8.00	8.44	105.50	355.92	424.46	119.26
19	ICICI BANK	2.00	0.00	0.00	230.48	232.07	100.69
20	INDUSIND BANK	0.00	0.00	0.00	142.46	34.26	24.05
21	J & K BANK	0.00	0.00	0.00	3.00	0.57	19.00
22	KARNATAKA BANK	1.00	0.08	8.00	88.24	16.68	18.90
23	KARUR VYASYA BANK	0.00	0.00	0.00	3.00	4.57	152.33
24	KOTAK MAHINDRA BANK	1.00	0.00	0.00	82.30	53.63	65.16
25	RBL BANK	0.00	3.04	0.00	47.88	3.86	8.06
26	SOUTH INDIAN BANK	1.00	0.00	0.00	58.46	12.81	21.91
27	YES BANK	0.00	0.00	0.00	218.95	104.26	47.62
28	IDBI BANK	3.00	0.00	0.00	93.48	27.48	29.40
29	IDFC FIRST BANK	0.00	0.00	0.00	4.00	0.39	9.75
	SUB TOTAL	23.00	13.78	59.91	1765.54	1230.70	69.71
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	7.34	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	57.84	27.88	48.20
32	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	58.04	2.15	3.70
33	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.00	0.00	13.66	0.72	5.27
34	GOA STATE CO-OP BANK LTD.	7.00	1.24	17.71	218.70	25.15	11.50
35	GOA URBAN CO-OP BANK LTD.	1.00	0.00	0.00	103.97	47.49	45.68
36	GP PARSIK SAHAKARI BANK LTD.	0.00	0.06	0.00	3.34	1.74	52.10
37	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	2.00	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	29.50	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0.00	0.02	0.00	49.96	0.80	1.60
40	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	1.30	0.00	25.44	2.91	11.44
41	TJSB SAHAKARI BANK LTD.	0.00	0.76	0.00	56.04	8.60	15.35
42	WOMEN CO-OP BANK LTD.	0.00	0.24	0.00	11.00	3.78	34.36
	SUB TOTAL	8.00	3.62	45.25	636.83	121.22	19.03
43	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	9.88	395.20
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	2.50	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	0.00	2.11	0.00	8.60	3.10	36.05
47	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	2.00	0.00	0.00
	SUB TOTAL	0.00	2.11	0.00	15.60	12.98	83.21
	GRAND TOTAL	198.00	20.63	10.42	6400.02	3001.70	46.90

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2022, 30.06.2022, 31.03.2022 and 30.06.2023 are as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2022	30.06.2022	31.03.2023	30.06.2023
i	Total Deposits	N.A.	98267.58	98342.19	107313.86	109703.38
ii	Total Advances	N.A.	30045.92	29624.99	33213.13	33628.31
iii	C.D. Ratio	N.A.	30.58	30.12	30.95	30.67
iv	Total PSA Outstanding	N.A.	11100.50	11181.90	13388.05	13619.77
	%age of PSA to Total Advances	40%	42.41%	42.73%	49.90%	41.01%
v	DIR Advances	N.A.	1.29	0.64	0.69	0.64
	%age of DIR Adv. to Total Advances	1%	0.00	0.00	0.00	0.00
vi	Weaker Section Advances	N.A.	1734.74	1767.87	2010.72	2122.44
	%age of Weaker Sec. Adv. to Total Adv.	10%	5.72%	5.92%	6.05%	6.31%
vii	SC/ST Advances	N.A.	142.35	131.85	150.97	154.37
	%age of SC/ST* Adv. To Total Advances	5%	0.47%	0.44%	0.45%	0.46%
viii	Advances to Women	N.A.	4427.98	4560.70	5269.63	5384.16
	%age of Adv. to Women to Total Adv.	10%	14.59%	15.28%	15.87%	16.01%

* As per RBI directives the base for calculating % of Priority Sector Advances is Total Advances of March 2023.

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, Banks will be given special treatment in any deposits of Government Department/ Autonomous Bodies/ Corporations and Semi Government Departments. The notification has been mailed to all the Banks on 15.04.2023

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 2500 crores and Advances base of 1000 crores in the State of Goa

-Following are the eligible Banks:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	ICICI BANK	4298.22	1739.20	40.46
2	STATE BANK OF INDIA	23234.45	8283.00	35.65
3	HDFC BANK	12333.12	3584.92	29.07
4	CANARA BANK	12253.66	2552.61	20.83
5	BANK OF INDIA	10365.93	1930.42	18.62

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2023

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	88	23234.45	8283	35.65
2	BANK OF BARODA	50	8914.98	1619.76	18.17
3	BANK OF INDIA	47	10365.93	1930.42	18.62
4	BANK OF MAHRASHTRA	15	1307.6	1044.06	79.85
5	CANARA BANK	76	12253.66	2552.61	20.83
6	CENTRAL BANK OF INDIA	31	3129.86	835.58	26.70
7	INDIAN BANK	11	773.24	114.51	14.81
8	INDIAN OVERSEAS BANK	26	1900.23	628.19	33.06
9	PUNJAB NATIONAL BANK	19	1571.68	932.73	59.35
10	PUNJAB AND SIND BANK	1	35.97	22.91	63.69
11	UNION BANK OF INDIA	73	11336.64	2062.89	18.20
12	UCO BANK	10	762.1	165.85	21.76
	SUB TOTAL	447	75586.34	20192.51	26.71
13	AXIS BANK	18	3155.09	936.24	29.67
14	BANDHAN BANK	4	69.75	31.76	45.53
15	CSB BANK LIMITED	2	128.05	38.93	30.40
16	DCB BANK	4	464.07	45.11	9.72
17	FEDERAL BANK	6	724.24	432.45	59.71
18	HDFC BANK	69	12333.12	3584.92	29.07
19	ICICI BANK	33	4298.22	1739.2	40.46
20	INDUSIND BANK	9	1019.3	783.1	76.83
21	J & K BANK	1	26.39	29.64	112.32
22	KARNATAKA BANK	7	853.66	330.03	38.66
23	KARUR VYASYA BANK	1	62	39.85	64.27
24	KOTAK MAHINDRA BANK	7	869.11	363.64	41.84
25	RBL BANK	7	652	23.96	3.67
26	SOUTH INDIAN BANK	5	377.12	424.67	112.61
27	YES BANK	8	1111.88	490.78	44.14
28	IDBI BANK	8	919.17	241.51	26.27
29	IDFC FIRST BANK	3	894.87	80.14	8.96
	SUB TOTAL	192	27958.04	9615.93	34.39
30	APNA SAHAKARI BANK LTD.	2	23.24	92.69	398.84
31	BICHOLIM URBAN CO-OP BANK LTD.	11	540.94	292.5	54.07
32	CITIZEN CO-OP BANK LTD,	6	155.15	70.75	45.60
33	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	123.06	102.2	83.05
34	GOA STATE CO-OP BANK LTD.	54	2276.28	1240.69	54.51
35	GOA URBAN CO-OP BANK LTD.	16	850.81	498.43	58.58
36	GP PARSIK SAHAKARI BANK LTD.	2	15.68	22.78	145.28
37	KONKAN MERCANTILE CO-OP BANK LTD.	1	6.23	8.59	137.88
38	NKGSB CO-OP BANK LTD.	5	0.22	0.31	140.91
39	SARASWAT CO-OP BANK LTD.	9	1295.92	914.21	70.55
40	SHAMRAO VITHAL CO-OP BANK LTD.	2	113.37	118.54	104.56
41	TJSB SAHAKARI BANK LTD.	5	296.55	312.14	105.26
42	WOMEN CO-OP BANK LTD.	2	76.1	50.45	66.29
	SUB TOTAL	120	5773.55	3724.28	64.51
43	AU SMALL FINANCE BANK LTD.	1	235.56	76.04	32.28
44	JANA SMALL FINANCE BANK LTD.	1	52.45	0.11	0.21
45	INDIA POST PAYMENTS BANK	2	0	0	0.00
46	UJJIVAN SMALL FINANCE BANK	3	47.58	13.83	29.07
47	UNITY SMALL FINANCE BANK	6	49.86	5.61	11.25
	SUB TOTAL	13	385.45	95.59	24.80
	GRAND TOTAL	772	109703.38	33628.31	30.65

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2023)

(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	2539.35	30.58	0	0.00	0.00	7693	230.03	2.78
2	BANK OF BARODA	554.07	35.29	4	0.04	0.00	7665	191.41	11.82
3	BANK OF INDIA	830.65	42.87	0	0.00	0.00	10434	247.26	12.81
4	BANK OF MAHRASHTRA	582.75	65.62	0	0.00	0.00	1281	38.38	3.68
5	CANARA BANK	1664.21	64.36	663	0.60	0.02	30015	575.58	22.55
6	CENTRAL BANK OF INDIA	389.97	45.96	0	0.00	0.00	1722	45.35	5.43
7	INDIAN BANK	40.75	36.07	0	0.00	0.00	376	8.48	7.41
8	INDIAN OVERSEAS BANK	241.37	40.62	0	0.00	0.00	1310	19.35	3.08
9	PUNJAB NATIONAL BANK	460.56	49.23	0	0.00	0.00	229	6.74	0.72
10	PUNJAB AND SIND BANK	12.95	58.86	0	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	1158.02	59.61	0	0.00	0.00	7548	101.96	4.94
12	UCO BANK	85.73	52.91	0	0.00	0.00	1064	19.88	11.99
	SUB TOTAL	8560.38	43.01	667	0.64	0.00	69337	1484.42	7.35
13	AXIS BANK	262.74	26.11	0	0.00	0.00	1793	19.92	2.13
14	BANDHAN BANK	14.98	43.01	0	0.00	0.00	4024	13.96	43.95
15	CSB BANK LIMITED	10.31	26.13	0	0.00	0.00	188	4.90	12.59
16	DCB BANK	31.66	90.05	0	0.00	0.00	234	1.37	3.04
17	FEDERAL BANK	222.24	52.43	0	0.00	0.00	8065	163.75	37.87
18	HDFC BANK	923.39	24.59	0	0.00	0.00	13662	87.39	2.44
19	ICICI BANK	322.15	20.13	0	0.00	0.00	1503	46.06	2.65
20	INDUSIND BANK	187.17	32.58	0	0.00	0.00	3507	7.36	0.94
21	J & K BANK	9.08	27.43	0	0.00	0.00	67	6.79	22.91
22	KARNATAKA BANK	164.76	49.12	0	0.00	0.00	3665	77.49	23.48
23	KARUR VYASYA BANK	14.79	34.52	0	0.00	0.00	12	1.04	2.61
24	KOTAK MAHINDRA BANK	111.70	29.15	0	0.00	0.00	16	18.27	5.02
25	RBL BANK	18.56	100.05	0	0.00	0.00	6115	16.61	69.32
26	SOUTH INDIAN BANK	281.59	66.27	0	0.00	0.00	0	0.00	0.00
27	YES BANK	151.15	26.56	0	0.00	0.00	11	3.47	0.71
28	IDBI BANK	85.90	30.43	0	0.00	0.00	293	13.19	5.46
29	IDFC FIRST BANK	0.38	0.54	0	0.00	0.00	7	0.05	0.06
	SUB TOTAL	2812.55	29.33	0	0.00	0.00	43162	481.62	5.01
30	APNA SAHAKARI BANK LTD.	92.69	97.32	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	161.86	54.47	0	0.00	0.00	781	18.22	6.23
32	CITIZEN CO-OP BANK LTD,	49.82	64.78	0	0.00	0.00	192	26.20	37.03
33	CITIZEN CREDIT CO-OPERATIVE BANK	63.04	61.81	0	0.00	0.00	107	23.98	23.46
34	GOA STATE CO-OP BANK LTD.	386.24	31.91	0	0.00	0.00	370	8.36	0.67
35	GOA URBAN CO-OP BANK LTD.	404.64	84.18	0	0.00	0.00	1198	61.61	12.36
36	GP PARSIK SAHAKARI BANK LTD.	11.71	125.78	0	0.00	0.00	103	1.50	6.58
37	KONKAN MERCANTILE CO-OP BANK	4.10	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	0.31	100.00	0	0.00	0.00	0	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	764.15	83.59	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD.	118.54	101.39	0	0.00	0.00	0	0.00	0.00
41	TJSB SAHAKARI BANK LTD.	118.42	42.43	0	0.00	0.00	15	1.63	0.52
42	WOMEN CO-OP BANK LTD.	28.28	57.00	0	0.00	0.00	320	3.68	7.29
	SUB TOTAL	2203.80	60.53	0	0.00	0.00	3086	145.18	3.90
43	AU SMALL FINANCE BANK LTD.	30.84	50.77	0	0.00	0.00	105	4.54	5.97
44	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	12.20	94.28	0	0.00	0.00	1528	6.69	48.37
47	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	43.04	53.79	0	0.00	0.00	1633	11.23	11.75
	GRAND TOTAL	13619.77	41.01	667	0.64	0.00	117218	2122.44	6.31

ADVANCES TO SC, ST & WOMENS AS ON 30.06.2023

(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	378	19.17	0.23	548	12.97	0.16	18645	1257.94	15.19
2	BANK OF BARODA	170	6.74	0.42	385	8.21	0.51	8674	372.31	22.99
3	BANK OF INDIA	81	4.10	0.21	135	3.95	0.20	10486	452.54	23.44
4	BANK OF MAHRASHTRA	23	0.53	0.05	42	0.80	0.08	2014	88.44	8.47
5	CANARA BANK	1009	27.81	1.09	411	7.14	0.28	19478	528.34	20.70
6	CENTRAL BANK OF INDIA	167	7.01	0.84	144	1.83	0.22	3297	231.71	27.73
7	INDIAN BANK	19	1.21	1.06	18	0.30	0.26	726	22.45	19.61
8	INDIAN OVERSEAS BANK	42	0.82	0.13	45	2.27	0.36	3162	105.86	16.85
9	PUNJAB NATIONAL BANK	69	6.74	0.72	9	0.56	0.06	1390	151.78	16.27
10	PUNJAB AND SIND BANK	5	0.57	2.49	1	0.01	0.04	81	5.36	23.40
11	UNION BANK OF INDIA	104	5.07	0.25	108	4.32	0.21	10010	379.09	18.38
12	UCO BANK	63	1.86	1.12	140	2.42	1.46	1198	35.46	21.38
	SUB TOTAL	2130	81.63	0.40	1986	44.78	0.22	79161	3631.28	17.98
13	AXIS BANK	17	0.67	0.07	7	0.15	0.02	4647	115.31	12.32
14	BANDHAN BANK	14	0.07	0.22	1	0.00	0.00	6452	30.17	94.99
15	CSB BANK LIMITED	46	0.91	2.34	2	0.02	0.05	679	15.42	39.61
16	DCB BANK	16	0.10	0.22	92	0.55	1.22	1709	12.41	27.51
17	FEDERAL BANK	36	0.32	0.07	30	0.34	0.08	7214	153.01	35.38
18	HDFC BANK	2	0.09	0.00	6	0.29	0.01	24972	332.03	9.26
19	ICICI BANK	18	1.46	0.08	15	0.45	0.03	7382	696.99	40.08
20	INDUSIND BANK	695	2.97	0.38	454	1.47	0.19	3441	76.19	9.73
21	J & K BANK	1	0.07	0.24	0	0.00	0.00	53	4.00	13.50
22	KARNATAKA BANK	34	0.68	0.21	7	0.35	0.11	2220	42.67	12.93
23	KARUR VYASYA BANK	80	6.23	15.63	0	0.00	0.00	49	2.42	6.07
24	KOTAK MAHINDRA BANK	3	1.33	0.37	0	0.00	0.00	47	11.07	3.04
25	RBL BANK	255	0.88	3.67	74	0.77	3.21	5932	14.85	61.98
26	SOUTH INDIAN BANK	2	0.22	0.05	0	0.00	0.00	1495	34.38	8.10
27	YES BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
28	IDBI BANK	26	0.70	0.29	22	0.57	0.24	993	44.30	18.34
29	IDFC FIRST BANK	0	0.00	0.00	9	0.09	0.11	2302	15.91	19.85
	SUB TOTAL	1245	16.70	0.17	719	5.05	0.05	69587	1601.13	16.65
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	18	0.15	0.16
31	BICHOLIM URBAN CO-OP BANK LTD	102	2.50	0.85	52	0.83	0.28	1133	32.53	11.12
32	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	93	14.78	20.89
33	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	140	9.70	9.49
34	GOA STATE CO-OP BANK LTD.	1	0.00	0.00	0	0.00	0.00	1290	30.27	2.44
35	GOA URBAN CO-OP BANK LTD.	3	0.09	0.02	40	1.20	0.24	675	16.92	3.39
36	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	5	0.23	1.01
37	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
38	NKGSB CO-OP BANK LTD.	5	0.00	0.00	0	0.00	0.00	27	0.00	0.00
39	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
40	SHAMRAO VITHAL CO-OP BANK LTD	0	0.00	0.00	0	0.00	0.00	82	8.27	6.98
41	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	91	8.44	2.70
42	WOMEN CO-OP BANK LTD.	0	0.00	0.00	42	0.59	1.17	143	0.92	1.82
	SUB TOTAL	111	2.59	0.07	134	2.62	0.07	3697	122.21	3.28
43	AU SMALL FINANCE BANK	3	0.04	0.05	0	0.00	0.00	353	15.07	19.82
44	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	UJJIVAN SMALL FINANCE BANK	103	0.56	4.05	95	0.40	2.89	2469	13.23	95.66
47	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	42	1.24	22.10
	SUB TOTAL	106	0.60	0.63	95	0.40	0.42	2864	29.54	30.90
	GRAND TOTAL	3592	101.52	0.30	2934	52.85	0.16	155309	5384.16	16.01

Pradhan Mantri MUDRA Yojana (PMMY)**a) Progress in Lending for last three quarters**

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.06.2022, 31.03.2023 and 30.06.2023 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

(Amount in Crores)

	Shishu		Kishor		Tarun		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
June 2022	2555	8.70	3222	54.04	872	56.44	6649	119.18
March 2023	9661	25.71	8123	147.30	2386	174.94	18459	347.92
June 2023	3584	14.02	3703	67.45	1289	91.63	8576	173.10

b) Position of NPA in Mudra Accounts as on 30.06.2023

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	20502	56.86	2314	6.21
KISHORE	25384	321.94	1829	28.44
TARUN	7440	410.67	399	21.71
TOTAL	53326	789.47	4542	56.36
				7.14%

Comparative Report -Position of Lending under various Atmanirbhar Schemes for quarter ending June 2022 and June 2023

KCC TO FISHERY

(Amount in Crores)

Name of Bank	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	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
June 22	295	4.87	693	11.44	167	138
June 23	301	4.48	612	9.94	194	145

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

Name of Bank	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	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
June 22	310	2.49	1719	22.23	529	498
June 23	297	2.21	2263	28.02	686	636

KCC TO CROP

(Amount in Crores)

Name of Bank	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	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
June 22	2623	13.46	12356	122.38	4546	2634
June 23	2776	15.42	14618	151.32	5870	3813

a) Position of Stand – up India Position as on June 2023

(Amt in Cr)

Disbursement		Outstanding		NPAs	
No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
77	11.25	352	56.45	43	6.55

b) SELF HELP GROUP – Comparative Report as on June 2022 and June 2023

(Amt in Cr)

	As on 30.06.2022	As on 30.06.2023
Total number of SHGs	5801	6311
Outstanding (Amt in cr)	39.49	43.27
Total number of SHGs Credit Linked During the FY	754	764
Amount (in cr)	8.64	12.59

Progresss in Government Sponsored Schemes**a) Review of Government Sponsored Schemes as on 30.06.2023**

Sr No	Scheme	Position as on 30.06.2023			
		Sponsored	Sanctioned	Rejected	Under Process
1	PMEGP - DIC	20	10	7	3
2	PMEGP - KVIC	7	1	3	3
3	PMEGP - KVIB	15	5	0	10
	PMEGP TOTAL	42	16	10	16

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2023

(Amt in Cr)

SR.	NAME OF BANK	Total Outstanding in GSS		NPA in GSS		NPA %	
		No.	Amt.	No.	Amt.	No.	Amt
1	STATE BANK OF INDIA	289	16.13	30	1.49	10.49	9.53
2	BANK OF BARODA	250	8.83	14	0.35	5.60	3.96
3	BANK OF INDIA	511	20.07	63	5.63	12.33	28.05
4	BANK OF MAHARASHTRA	5	0.16	0	0.00	0.00	0.00
5	CANARA BANK	371	16.95	66	2.99	17.79	17.64
6	CENTRAL BANK OF INDIA	93	5.17	4	0.28	4.30	5.42
7	INDIAN BANK	9	0.53	2	0.23	22.22	43.40
8	INDIAN OVERSEAS BANK	114	3.22	3	0.03	2.63	0.93
9	PUNJAB NATIONAL BANK	26	1.92	16	1.08	61.54	56.25
10	PUNJAB AND SIND BANK	0	0.00	0	0.00	0.00	0.00
11	UNION BANK OF INDIA	677	45.76	65	1.30	9.60	2.84
12	UCO BANK	32	1.87	10	0.10	31.25	5.35
13	HDFC BANK	894	31.03	7	0.03	0.78	0.10
14	KARNATAKA BANK	3	0.81	0	0.00	0.00	0.00
15	KOTAK MAHINDRA BANK	2	1.94	0	0.00	0.00	0.00
16	IDBI BANK	3	0.33	0	0.00	0.00	0.00
17	GOA STATE CO-OP BANK LTD.	226	6.09	46	0.50	20.35	8.21
	GRAND TOTAL	3502	160.32	326	14.01	9.31	8.74

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended June 2023 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	24.08.2023
2	Self Help Group	24.08.2023
3	Govt. Sponsored Schemes	24.08.2023
4	Financial Inclusion	24.08.2023

Any other issues with the permission of the chair.

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

