

राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

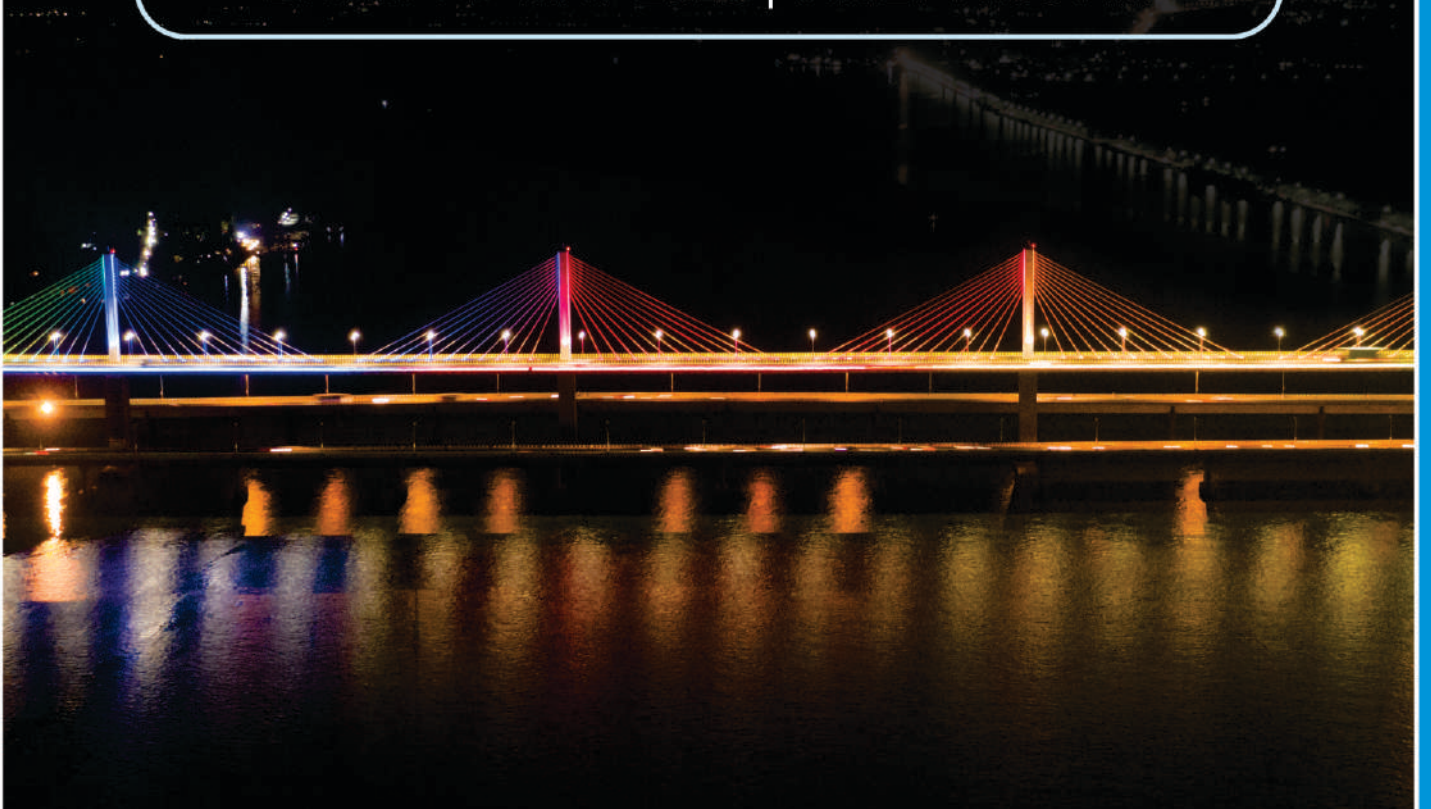
**STATE LEVEL BANKERS' COMMITTEE,
GOA STATE**

AGENDA & BACKGROUND PAPERS FOR

133rd SLBC MEETING

For the Quarter ended March 2026

**VENUE: HOTEL TAJ VIVANTA, PANAJI - GOA
DATE: 14th MAY 2026 | TIME: 11.00 AM**



संयोजक / Convenor



**भारतीय स्टेट बैंक
State Bank of India**

SLBC DEPARTMENT

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

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

Agenda & Background Papers for

133rd SLBC Meeting

For the Quarter ended
March 2026

**VENUE:
HOTEL TAJ VIVANTA,
PANAJI - GOA**

**Date: 14th May 2026
Time: 11.00 AM**

संयोजक Convenor



भारतीयस्टेटबैंक
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 132 nd SLBC Meeting held on 10.02.2026	2 – 10
2	Action Points of last meeting: Present Position.	11
3	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	
	a. Banking scenario of the State	12
	b. Details of Business Correspondents / Customer Service Point (BC/CSP)	12
	c. List of Unbanked villages	12
	d. Review of Financial literacy initiatives by banks (particularly digital financial literacy).	13
	e. Status of Financial Inclusion (PMJDY).	14
	f. Govt Security Schemes (PMSBY PMJJBY and APY)	15-17
4	Review of Credit disbursement by banks	
	a. Review of Performance under ACP	18-23
	b. Review of Priority Sector Lending. Preferential Deposit Policy for Banks- Notification	24-28
5	Pradhan Mantri MUDRA Yojana (PMMY)	
	a. Progress in Lending for the last 3 quarters	29
	b. Position of Outstanding and NPA in Mudra Accounts as on 31.03.2026	
6	Comparative Report -Position of lending under KCC Schemes for quarter ending December 2025 and March 2026	30
7	a) Position of Stand up India as on 31.03.2026	
	b) Comparative Report on Self help Groups as on December 2025 and March 2026	31
	c) Comparative Report on PM SVAnidhi as on December 2025 and March 2026	
8	Government Sponsored Schemes	
	d) Review of Government Sponsored Schemes as on 31.03.2026	32
	e) Schematic lending, Certificate Cases and Recovery of NPAs	
9	The quarterly meetings of Steering Sub Group of SLBC Goa for 31.03.2026	33
10	Any other item, with the permission of the Chair.	34

Confirmation of minutes of the 132nd SLBC Meeting held on 10.02.2026

The Minutes of the 132nd SLBC meeting for the quarter ended December 2025 were circulated to the members and are also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes are taken on record and copy attached.

MINUTES OF THE 132nd SLBC MEETING HELD ON 10th FEBRUARY 2026

The 132nd meeting of the State Level Bankers Committee, Goa, was held at Hotel Marriott Panaji, on 10th February 2026 under the Chairmanship of Dr. V. Candavelou, Chief Secretary, Government of Goa. State Bank of India was represented by Shri Shailendra Mishra, DGM SBI & Member Secretary of SLBC. RBI was represented by Smt. Sandra Rodrigues, DGM, Panaji – Goa. NABARD was represented by Shri Sandeep Dharkar, General Manager, Panaji Goa. Director DFS Ms Neelam Agrawal joined through VC. The meeting was attended by Senior Executives of RBI, NABARD, Commercial Banks, Representative of Co-operative banks and Senior Officials of Government departments of the Government of Goa.

Shri Shailendra Mishra, DGM SBI & Member Secretary of SLBC

Shri Mishra welcomed Dr. V. Candavelou, Chief Secretary, Government of Goa, Smt. Sandra Rodrigues, DGM, 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 132nd SLBC meeting.

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

Annual Credit Plan (ACP)

Banks have achieved the Annual Credit Plan of **Rs 9340 crs** which is **97 %** of the quarterly target of **Rs 9602 crs**. He congratulated all the member banks for the overall achievement under ACP for the Quarter ended **December 2025**. The comparative performance for the Quarter ended **December 2024** was **114%**. Under the overall ACP achievement, the MSME sector have shown good performance. However, a few sectors like Export Credit, Social Infrastructure needs more credit deployment.

As we know, NABARD has launched the State Focus Paper last month and have projected the Potential Linked Credit Plan (PLP) at **Rs 16512 crs** for the next Financial Year 2026-27. The increase is around **29 %**. This is an ambitious target and urged the Bankers to work accordingly to achieve this target.

Priority Sector Lending (PSL)

The total Priority Sector Advances of Banks are **Rs 17312 crs** as on **December 25** which is **40.21 %** of total advances. The percentage of Priority Sector Advances as on **December 24** was **40.75%** and as on **September 25** was **38.93%**. He urged all the Member Banks to achieve the benchmark target of **40%** consistently in the coming quarters.

Credit Deposit Ratio (CD Ratio)

The C.D. ratio has improved from **33.68%** in **September 25** to **34.17 %** as on **December 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 number of zero balance accounts in PMJDY have increased from **27107** in **September 2025** to **29115** as on **December 2025**. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at **88.10%**.

The Government of India have undertaken several initiatives for the benefit of the people by launching various schemes. Applications received under the Agriculture/Dairy/Fisheries and other Government sponsored schemes to be given top priority. At present, there are **24 applications** pending under the PMEGP scheme in the portal. LDMs to follow up with the respective Banks for quick disposal of applications received under the PMEGP scheme. Applications received under Government sponsored schemes should be accorded top priority by banks and promptly disposed off within a maximum period of 30 days. Applications scrutinised and forwarded by the Implementing Agencies to be attended without delay and should not be returned except for genuine reasons like adverse CIBIL etc.

He mentioned a few areas of concern:

1. **Export Credit** - Against the quarterly target of Rs. 5.55 Crs, banks have achieved only Rs 1.26 crs (22.70 % achievement)
2. **Social Infrastructure** - Against the target of Rs. 6.88 Crs, banks have achieved only Rs 1.65 crs (24 % achievement)

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

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

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

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

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



Smt. Sandra Rodrigues, DGM RBI, Goa.

Smt Rodrigues welcomed all the participants present on the dais and off the dais.

She expressed her gratitude to the SLBC Convenor for organizing the 132nd SLBC meeting for the quarter ended December 2025.

2. She congratulated all stakeholders for achieving ~ 73% Annual Credit Plan (ACP) target for the financial year 2025–26 till December 31, 2025 (Nine month). As of December 31, 2025, the overall ACP achievement stood at ₹9,340 crore disbursed against the target of ₹12803 crore for the year and hope we will exceed the target by March 31, 2026. This is a commendable accomplishment. However, she highlighted underperformance in certain sectors—namely, Agriculture, Export Credit and Social Infrastructure, which required focused attention and strategic planning going forward.

3. It is observed that Credit-Deposit (CD) ratio of the state is stagnant. As of December 31, 2025, total deposits of all banks stood at ₹1,33,567 crore and total advances for all banks stood at ₹ 45,643 i.e.,s CD ratio stood at 34.17%. A year-on-year comparison shows marginal decrease in CD ratio from 34.23% as on December 31, 2024 to 34.17% as on December 31, 2025. Further, a quarter-on-quarter comparison shows increase in CD ratio from 33.68% as on September 30, 2025 to 34.17% December 31, 2025. She advised all banks to analyze the evolving financial landscape of the state, taking into account the revised Priority Sector Lending (PSL) limits and the themes outlined in the Budget 2026–27. This will help identify new opportunities to expand their credit portfolio.

4. The role of MSMEs in the Indian economy is of critical importance. MSMEs provide substantial employment, particularly in economically weaker regions, contributing to poverty reduction and inclusive growth. However, there are concerns regarding MSME lending. As per the recommendations of the Prime Minister's Task Force on MSMEs, banks are expected to achieve a 20% year-on-year growth in credit to micro and small enterprises, allocate 60% of MSE lending to micro enterprises, and ensure a 10% annual growth in the number of micro enterprise accounts.

5. Banks in Goa have achieved the two target i.e., 20% year-on-year growth in credit to micro and small enterprises and 10% annual growth in the number of micro enterprises accounts; however, one target i.e., allocation of 60% of MSE advances to micro enterprises has not been met. Banks are therefore advised to ensure that all three targets are achieved in the upcoming quarter.

6. Percentage of Advances to Priority Sector against total advances stood at 40.21% as on December 31, 2025. A year-on-year comparison shows a marginal decrease in percentage of advances to Priority Sector from 40.75% as on December 2024 to 40.21% as on December 2025. However, a quarter-on-quarter comparison shows increase in percentage advances to Priority Sector from 38.93% as on September, 2025 to 40.21% as on December 2025.

7. As against the annual target of 58,125 accounts under Atal Pension Yojana, banks have opened only 16,205 accounts as on December 31, 2025 i.e. 28% target achieved. Therefore, there is scope for improvement in terms of opening of Atal Pension Yojana accounts.

She acknowledged the significant quarterly and yearly progress in lending under the MUDRA Yojana by 6.65% and 50.72%, respectively and commended the efforts of the banks in this regard. However, in terms of number of accounts there were decrease of 459 accounts i.e., 2.85%.



8. In respect of NPAs in Mudra loans, it is observed that NPAs in MUDRA loan has been decreased from 8.29% as on September 30, 2025 to 6.98% as on December 31, 2025. The banks are advised to take concerted efforts to reduce NPAs under segment.

9. The Reserve Bank has been observing Financial Literacy Week (FLW) every year since 2016 on a specific theme targeted at particular segments of the population. The objective behind observing FLW is to spread awareness among people about key financial topics through focused campaigns. FLW 2026 which is being observed from February 9-13 was inaugurated by Governor, RBI Shri Sanjay Malhotra in Mumbai yesterday. This year the theme is "KYC - सुरक्षित बैंकिंग की ओर पहला कदम/ KYC-Your first step to safe banking". The intent of this theme is to highlight the importance of KYC as the foundation of safe and secure banking. She urged all stakeholders to spread the awareness about the KYC in local vernacular language and use social media and digital medium to propagate the theme at grass root level, KYC which is first step of safe banking.

She congratulated all banker, Government department particularly Grampanchayats, Directorate of Panchayats for their commitment in achieving visible progress during Saturation campaign on KYC/ReKYC and settlement of unclaimed deposits.

Key initiatives from RBI for ease of doing business and to improve customer centricity are:

1. The Reserve Bank has comprehensively reviewed the KCC Scheme with a view to expand coverage, streamline operational aspects and address emerging requirements. The proposed guidelines include, among others, standardisation of crop season, extension of KCC tenure to six years, alignment of drawing limit with Scale of Finance (SoF) for each crop season and inclusion of expenses on technological interventions.
2. Enhancement in Collateral free loan limit from ₹10 lakh to ₹20 lakh: With a view to facilitate improved access to formal credit, support entrepreneurial activity and strengthen last mile credit delivery for MSEs with limited collateral, it has been decided to enhance the limit of collateral free loans to MSEs from ₹10 lakh to ₹20 lakh.
3. Review of framework of Limiting Customer Liability in digital transactions: these instructions have been reviewed.

The Government of Goa is committed to providing credit to farmers at subsidized interest rates to promote investment in agriculture and allied sectors by crop loan interest subvention . A 4% interest subsidy/subvention is being offered by the state government. However, it has been observed that banks are not consistently submitting claims for this subsidy. As a result, prompt repayors 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.

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

With these few words, she concluded her 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 132nd SLBC meeting :

At the outset he congratulated the Banks for achieving the ACP target of 73% despite the steep increase in the target and he was confident that the annual target will be achieved by Banks. However, he said performance in farm credit needs more focus.

The ACP achievement of 54% as on 31.12.2025 under Farm Credit needs attention. SLBC has already planned a meeting on 12th February 2026 to deliberate in detail on improving KCC loans and the PMFME scheme.

State Government has constituted the third district Kushavati. It is suggested that the data pertaining to the new district comprising of the four blocks carved out of erstwhile South Goa district may be collected and presented to the extent possible from the next SLBC meeting onwards for various agenda items.

NABARD will be conducting State Level Unit Cost Committee Meeting shortly, to fix the Unit Cost for the year 2026-27. Suggestions from banks/departments for inclusion of new activity or enhancement of existing activity are welcome.

The union budget announcements made will give a boost to the Agriculture credit: To diversify farm output, boost productivity, raise farmers' incomes and generate new jobs, support will be extended for high-value crops such as coconut, and cashew in coastal regions. To enhance competitiveness in coconut production, Coconut Promotion Scheme to be launched to increase production and enhance productivity through various interventions including replacing old and non-productive trees with new saplings/ plants/ varieties. Bharat-VISTAAR (Virtually Integrated System to Access Agricultural Resources): This platform will be helping farmers improve productivity, make better decisions, and reduce risks through customised advisory support. Credit-Linked Subsidy Programme to support entrepreneurship in animal husbandry. The cumulative performance of the Goa State, standing at AIF Status for Goa as on 10 Feb 2026: No of Applications Sanctioned – 39 (35 during last SLBC). Amount Sanctioned - Rs.53 crores (Rs.51 Cr during last SLBC). He expressed his confidence that with continued support from banks and Government departments, we will be able to achieve the ACP target for the year 2025-26.

With these few words, he concluded his speech.

Ms Neelam Agrawal, Director DFS

Ms Agrawal welcomed the dignitaries on the dais and all the participants present for the 132nd SLBC meeting.

1. At the outset she congratulated all the member banks of SLBC Goa for the overall achievement under the Annual Credit Plan (ACP) for the Quarter ended December 2025 at 97% of the quarterly target. Banks have achieved **Rs 9340 crs** against the quarterly target of **Rs 9602 crs** and hope all the Banks will surpass the ACP target of Rs 12803 crs for the current financial year.



2. The Credit Deposit Ratio (CD Ratio) for Goa State as on December 25 is at 34.17% which has improved from 33.68% as on September 25. She urged all the Banks to put in efforts to improve it further.
 3. Total Priority Sector Lending stands at 40.21 % of total advances as against 38.93% in September 25. Banks to work out strategies to improve the Priority Sector Advances and sustain the benchmark target of 40% in the coming quarters.
 4. Financial Inclusion is a top priority of the Government of India for sustainable and equitable economic growth. Banks must focus on social security schemes of PMJJBY, PMSBY, APY, re- KYC in PMJDY accounts, etc. All these measures will help to reduce poverty. The Aadhar seeding in PMJDY accounts stands at 88.10%. The performance in APY has improved over the previous quarter and achievement is only 28% till December 2025 for which the Banks need to speed up. The targets for various schemes may be shown wherever available.
 5. Under the PMEGP Scheme, 67 applications are forwarded to banks, 30 are sanctioned, 17 are rejected and 24 are under process. The applications must be disposed off timely. As only 6 banks are having BC/CSPs, she urged more banks to on board more BC/CSPs to give a further push to Financial Inclusion. Financial Literacy camps must be conducted by all Banks. Banks must also focus on other schemes of the Central Government like Pradhan Mantri Surya Ghar Muft Bijli Yojana for rooftop solar energy, PM Vishwakarma scheme, PM Mudra Yojana, Finance to SHGs etc.
 6. The status of the SVAMITVA scheme must be included as an agenda item in SLBC meeting.
- With these few words, she concluded her speech.

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

Dr Candavelou welcomed all the dignitaries on the dais and off the dais for the 132nd SLBC meeting :

He said after going through the agenda of the 132nd SLBC meeting he has made a few observations, which he would like to share with all the senior Bankers and the Officials of the concerned Government departments.

1. At the outset, he congratulated all the member banks for the overall achievement under the Annual Credit Plan (ACP) for the Quarter ended December 2025 at 73% of the yearly target. He urged all the Banks to perform better and surpass the ACP target of Rs 12803 crs in the current financial year. However, a few sectors like Export Credit, Social Infrastructure and crop loans needs more credit deployment. All Banks need to focus more on these segments.
2. Total **Priority Sector Lending** stands at **40.21 %** of total advances as against **38.93% in September 25**. Banks must focus on priority sector lending so that the benchmark target of 40% is consistently achieved in the remaining quarters.
3. There is an improvement in PMJJBY and PMSBY on quarter on quarter basis. He urged all the Banks to focus on these schemes in the current Financial Year and improve the performance. He congratulated the banks for lending in the



Tarun Plus category under PM Mudra Yojana. Under the KCC schemes, the Government Departments and the Banks must coordinate to improve the performance.

4. The Credit Deposit Ratio (CD Ratio) has improved from 33.68% in September 25 to **34.17%** % as on December 25. He urged all the Banks to maintain consistency and perform better in this financial year. The increase in deposits must translate into lending for productive purposes so that the CD ratio improves.
5. There is an increase in zero balance accounts in PMJDY accounts. We should track these accounts. The increase in deposits must translate into lending for productive purposes so that the CD ratio improves. There are six mining blocks made operational and another 4 blocks will be auctioned soon. He requested the banks to approach the customers engaged in mining activity to finance their credit needs. The banks must be in touch with the stakeholders and further discussion will be as per the agenda items.

With these few words, he concluded his speech.

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

Dr. V. Candavelou, Chief Secretary Govt. of Goa said that the 3rd district is recently formed comprising of 4 blocks and in the next SLBC meeting, all banks to provide data related to this district. SBI have shown willingness to be the lead bank in the newly formed 3rd district. There are few old PMJDY A/Cs where Aadhar seeding is not possible for which some mechanism to be worked out to remove these inoperative accounts. All Banks to conduct Financial Literacy camps and report the numbers to SLBC. Some Banks are below 50% in achieving their targets in PMJJBY and PMSBY needs to put in efforts to achieve their annual targets. The Official from Agriculture Department informed that list of krishi card holders will be shared with SLBC to enable the beneficiaries to avail KCC loans. The Officials from KVIC, KVIB, DIC were requested to source applications. He requested the Regional Head of Punjab National Bank to set up the RSETI in North Goa district at the earliest. In South Goa district, LDM to conduct survey for opening RSETI in coordination with DRDA.

Regarding the SVAMITVA scheme, Director of Department of settlement and land records said the scheme relates to Abadi areas and SVAMITVA scheme is not applicable to Goa. There are 421 villages and 751000 record of rights are mentioned in Form I & IV which is not solely a document of Title to property. The scheme is not implementable in Goa for which the Director has been requested to send the feedback in writing to SLBC.

Under PM Vishwakarma scheme, many Banks pointed out that a large number of applications are sanctioned and pending for disbursement. The beneficiaries claim that they have not asked for the loan from the Banks. This being a flagship scheme of the Prime Minister, DFS takes a review with the top management of the Banks about the huge pendency and asked for a solution to resolve this issue. The representative from Director of Industries informed that there is a lack of awareness amongst the beneficiaries and they were under the impression that they will get only the tool kits and some grant from the Government. But, when they realised that they have to avail a loan from the Bank, they are not coming forward. The Chief Secretary pointed out



that a large number of applications were sourced through Gram Panchayats and the matter may be taken up with Director of Industries for a solution.

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

State Bank of India
SLBC, Goa
Date:10.02.2026.



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

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



Action Points of last meeting: Present Position

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending stands at 40.78 % as on 31.03.2026.
2.	Data flow at Lead Bank Scheme (LBS). Migration to Standardized Data System	All Banks	100% Data Flow at LBS.
3	Financial Inclusion – Zero Balance Accounts in PMJDY	All Banks	There is an increase in Zero Balance A/c's from 29,115 as on 31.12.2025 to 31,126 as on 31.03.2026. Net Increase of 2011 accounts.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 907 proposals.
5.	Financial Literacy Camps	All Banks/ LDMs	FLC Centres of Banks have conducted 98 Camps against the target of 84 Camps for the quarter ended March 2026.
6	Setting up and operationalizing of RSETI	PNB/DRDA	Punjab National Bank is in the process of operationalizing the RSETI in North Goa District. SBI is coordinating with DRDA to start RSETI in South Goa District.

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

a) Banking Scenario of the State

There are total 819 Bank Branches in the state catering to 15 lacs plus population. Out of which, 507 are in semi urban areas and 312 in rural villages.

Banking network as on 31.03.2026 are as under:

Type	Banks	No of Brs		No of Brs		No of Brs		Total	
		North Goa		South Goa		Kushavati			
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
Public Sector Banks	12	110	112	76	113	22	20	208	245
Private Sector Banks	17	37	82	33	69	3	7	73	158
Co-operative Banks	12	15	50	13	31	3	10	31	91
Small Finance Banks & Payment Banks	6	0	8	0	4	0	1	0	13
Total		162	252	122	217	28	38	312	507
Grand Total	47	414		339		66		819	

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

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

●Details of Business Correspondents / Customer Service Point (BC / CSP) as on 31.03.2026

SR. No.	Name of the Bank	As on March 2026
1	STATE BANK OF INDIA	15
2	BANK OF BARODA	5
3	BANK OF INDIA	13
4	UNION BANK OF INDIA	6
5	CANARA BANK	2
6	RBL BANK	20
	GRAND TOTAL	61

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 March 2026 is given below:

FLC CAMPS held by FL Centres during the quarter March 2026			
Sr No.	FL Centres	Target	Camps Held
1	SBI NORTH GOA DISTRICT	21	18
2	SBI SOUTH GOA DISTRICT	21	26
3	GOA STATE CO-OPERATIVE BANK	21	35
4	UNION BANK OF INDIA	21	19
	GRAND TOTAL	84	98

Rural Branches of various Banks have conducted 946 camps in different villages for the awareness of Social Security Schemes, imparting Financial Literacy and Prevention of Digital Frauds.

FLC CAMPS CONDUCTED BY BANKS (RURAL BRANCHES) 31.03.2026

S.No	Banks	Rural Branches	Target (3 per branch per quarter)	No of camps conducted during the quarter
1	STATE BANK OF INDIA	40	120	121
2	BANK OF BARODA	29	87	92
3	BANK OF INDIA	23	69	75
4	BANK OF MAHARASHTRA	10	30	30
5	CANARA BANK	38	114	95
6	CENTRAL BANK OF INDIA	13	39	34
7	INDIAN OVERSEAS BANK	13	39	41
8	PUNJAB NATIONAL BANK	5	15	17
9	UNION BANK OF INDIA	32	96	97
10	AXIS BANK	6	18	18
11	HDFC BANK	39	117	156
12	ICICI BANK	16	48	48
13	INDUSIND BANK	5	15	6
14	RBL BANK	1	3	3
15	IDBI BANK	3	9	1
16	GOA STATE CO-OP BANK LTD.	30	90	101
17	INDIAN BANK	1	3	2
18	UCO BANK	4	12	5
19	KARNATAKA BANK LTD.	1	3	1
20	YES BANK	1	3	3
21	GOA URBAN CO-OP BANK	1	3	0
22	UNITY SMALL FIN BANK	1	3	0
	Total	312	936	946

e) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for March 2026 quarter is Rs 234.75 cr. There is an increase of Rs 18.07 cr as compared to December 2025 quarter. The Zero Balance Accounts have increased from 29,115 from December 2025 to 31,126 as on March 2026.

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.

	December 2025	March 2026
No. of Accounts (No.)	2,25,407	2,31,229
Deposits (in cr.)	216.68	234.75
Zero Balance Accounts (No.)	29,115	31,126

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) AS ON 31.03.2026

➤ (Source: NSDL Site)

S.No	Banks	Rural A/C	Semi Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit (in crs)	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded	Aadhaar Seeded %
1	Kotak Mahindra Bank	277	0	218	59	277	0.03	170	132	247	100.00
2	South Indian Bank Ltd	0	467	299	168	467	0.22	191	324	453	100.00
3	Karur Vysya Bank	8	0	7	1	8	0.00	2	8	8	100.00
4	Bank of Maharashtra	9126	0	5206	3920	9126	9.36	1382	7955	8637	100.00
5	Punjab & Sind Bank	789	0	385	404	789	0.15	86	488	780	100.00
6	Federal Bank Ltd	830	1	450	381	831	0.98	241	92	647	100.00
7	HDFC Bank Ltd	1969	3573	1193	4349	5542	3.70	2376	5542	3468	100.00
8	RBL Bank Ltd	4	425	4	425	429	0.07	33	429	429	100.00
9	Central Bank of India	10086	0	4594	5492	10086	5.24	1676	5529	8867	100.00
10	State Bank of India	14065	0	7984	6081	14065	9.61	1708	11738	13009	100.00
11	Canara Bank	61813	0	36711	25102	61813	88.81	7477	44310	56755	100.00
12	Bank of India	19122	0	10063	9059	19122	23.99	1953	18245	16978	98.89
13	Union Bank of India	35192	0	20038	15154	35192	22.67	9324	20787	24919	96.33
14	Jammu & Kashmir Bank	21	0	9	12	21	0.00	5	15	15	93.75
15	Punjab National Bank	7181	0	4914	2267	7181	2.95	1929	2631	4868	92.69
16	UCO Bank	1681	2272	2016	1937	3953	2.78	539	2035	3132	91.74
17	Yes Bank Ltd	212	0	138	74	212	0.26	10	212	178	88.12
18	Axis Bank Ltd	237	383	430	190	620	0.38	32	330	500	85.03
19	Bank of Baroda	18186	0	9398	8788	18186	27.52	758	14578	14811	84.98
20	IDBI Bank Ltd.	226	2821	1811	1236	3047	1.63	491	1120	2083	81.49
21	ICICI Bank Ltd	64	237	210	91	301	0.19	129	214	133	77.33
22	Indian Bank	3718	0	1987	1731	3718	2.14	381	3016	2054	61.55
23	IndusInd Bank Ltd	286	247	321	212	533	0.15	8	524	253	48.19
24	Indian Overseas Bank	10639	23462	20539	13562	34101	31.91	225	25194	14185	41.87
Total		19734	33888	129601	101628	231229	234.75	31126	165448	177409	88.66%

➤ Percentage of Aadhar seeded Accounts: 88.66%

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

f) Social Security Schemes

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) - ENROLMENTS AS ON 31.03.2026

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	84145	207404
2	BANK OF BARODA	25538	76423
3	BANK OF INDIA	71196	240193
4	BANK OF MAHARASHTRA	12495	39514
5	CANARA BANK	44045	119146
6	CENTRAL BANK OF INDIA	18138	58071
7	INDIAN BANK	7262	13128
8	INDIAN OVERSEAS BANK	4535	13118
9	PUNJAB NATIONAL BANK	5078	24685
10	PUNJAB AND SIND BANK	1002	3343
11	UNION BANK OF INDIA	95671	235025
12	UCO BANK	5918	12772
13	AXIS BANK	2275	7032
14	BANDHAN BANK	1136	1545
15	CSB BANK LIMITED	17	216
16	DCB BANK	77	127
17	FEDERAL BANK	19	34
18	HDFC BANK	14526	47176
19	ICICI BANK	5390	5089
20	INDUSIND BANK	57	934
21	J & K BANK	48	69
22	KARNATAKA BANK	2224	3797
23	KARUR VYSYA BANK	66	148
24	KOTAK MAHINDRA BANK	431	1271
25	RBL BANK	547	869
26	SOUTH INDIAN BANK	392	821
27	YES BANK	182	474
28	IDBI BANK	5801	12467
29	IDFC FIRST BANK	374	2468
30	APNA SAHAKARI BANK LTD.	54	155
31	BICHOLIM URBAN CO-OP BANK LTD.	130	1740
32	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	23	53
33	GOA STATE CO-OP BANK LTD.	7552	21349
34	GOA URBAN CO-OP BANK LTD.	580	2826
35	NKGSB CO-OP BANK LTD.	110	57926
36	SHAMRAO VITHAL CO-OP BANK LTD.	40	100
37	WOMEN CO-OP BANK LTD.	0	132
38	AU SMALL FIN.BANK	493	658
39	INDIA POST PAYMENTS BANK	86	0
40	UNITY SMALL FINANCE BANK	56	310
	GRAND TOTAL (MARCH 2026)	4,17,709	12,12,608
	Position as on (MARCH 2025)	3,66,323	10,54,098

**ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 31.03.2026**

SR. NO.	BANK NAME	Annual Target	A/cs opened	% Achievement as on 31.03.2026	Cumulative APY
1	CANARA BANK	7500	7158	95	42639
2	UNION BANK OF INDIA	6900	3474	50	26379
3	INDIAN OVERSEAS BANK	2500	2979	119	10832
4	HDFC BANK LTD	4970	1756	35	7865
5	CENTRAL BANK OF INDIA	3000	1433	48	15539
6	UCO BANK	1000	1374	137	3438
7	BANK OF BARODA	5200	902	17	6401
8	IDBI BANK LTD	700	793	113	2118
9	BANK OF INDIA	5000	753	15	12926
10	STATE BANK OF INDIA	9300	622	7	8748
11	BANK OF MAHARASHTRA	2100	550	26	3644
12	AXIS BANK LTD	1330	404	30	3954
13	INDIAN BANK	800	332	42	2373
14	BANDHAN BANK LIMITED	80	330	413	356
15	KARNATAKA BANK LIMITED	280	249	89	1413
16	THE SOUTH INDIAN BANK LTD	200	233	117	785
17	PUNJAB AND SIND BANK	200	199	100	837
18	AU SMALL FINANCE BANK LIMITED	195	191	98	386
19	PUNJAB NATIONAL BANK	1600	186	12	4435
20	THE GOA STATE CO-OP BANK LTD	1180	138	12	139
21	RBL BANK LIMITED	320	49	15	228
22	IDFC FIRST BANK LIMITED	40	36	90	36
23	KOTAK MAHINDRA BANK	280	18	6	107
24	THE FEDERAL BANK LTD	240	16	7	245
25	THE KARUR VYSYA BANK LTD	40	15	38	32
26	ICICI BANK LIMITED	2240	12	1	402
27	CSB Bank Limited	120	11	9	28
28	YES BANK LIMITED	320	9	3	230
29	THE JAMMU AND KASHMIR BANK LTD	40	3	8	23
30	INDUSIND BANK LIMITED	160	3	2	19
31	UJJIVAN SMALL FINANCE BANK LTD	130	0	0	0
32	DCB BANK LIMITED	160	0	0	8
		58125	24228	42%	1,56,565

(Source: NSDL Site)

Review of Credit Disbursements by Banks

Agenda No.4

a) Review of Performance under ACP

The comparative position of Annual Credit Plan for March 2025 and March 2026 is as under:

(Rs. In crores)

Activity	ACP Target (for 2024- 25)	Achievement under ACP upto 31.03.25	% Achievement 31.03.25	ACP Target (for 2025- 26)	Achievement under ACP upto 31.03.26	% Achievement 31.03.26
Crop loans	813.58	737.09	90.60	1281.53	357.27	27.88
Agri Term loans	610.99	754.82	123.54	615.9	905.39	147.00
Sub Total AGRI	1424.57	1491.91	104.73	1897.43	1262.66	66.55
Agri Infrastructure	30.00	48.70	162.33	38.33	51.07	133.24
Ancillary Activities	424.00	389.23	91.80	428.59	415.35	96.91
Credit Potential for Agriculture	1878.57	1929.84	102.73	2364.35	1729.08	73.13
MSME	6530.42	7095.94	108.66	9805.71	9127.11	93.08
Export Credit	10.00	0.82	8.2	7.4	1.00	13.51
Education	80.01	34.58	43.22	45.3	53.7	118.54
Housing	364.00	281.42	77.31	375.15	465.80	124.16
Social Infrastructure	11.00	3.83	34.82	9.17	1.53	16.68
Renewable Energy	18.00	50.82	282.33	90.11	86.73	96.25
Others	104.00	132.17	127.09	106	174.19	164.33
TOTAL	8996.00	9529.42	105.93	12803.19	11639.14	90.91

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2026

(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	33.02	33.89	39.42	69.64	176.66	136.85	102.66	75.02
2	BANK OF BARODA	31.33	31.84	101.63	26.18	109.46	418.11	57.51	141.30	245.70
3	BANK OF INDIA	29.97	1.81	6.04	153.04	308.45	201.55	183.01	310.26	169.53
4	BANK OF MAHRASHTRA	21.99	23.45	106.64	18.38	28.40	154.52	40.37	51.85	128.44
5	CANARA BANK	316.24	66.03	20.88	15.51	3.67	23.66	331.75	69.70	21.01
6	CENTRAL BANK OF INDIA	51.16	31.69	61.94	42.46	56.36	132.74	93.62	88.05	94.05
7	INDIAN BANK	9.23	2.94	31.85	2.26	0.03	1.33	11.49	2.97	25.85
8	INDIAN OVERSEAS BANK	59.73	29.72	49.76	8.03	102.93	1281.82	67.76	132.65	195.76
9	PUNJAB NATIONAL BANK	15.44	2.82	18.26	4.80	1.29	26.88	20.24	4.11	20.31
10	PUNJAB AND SIND BANK	2.34	0.05	2.14	0.15	2.70	1800.00	2.49	2.75	110.44
11	UNION BANK OF INDIA	56.18	15.49	27.57	71.23	59.37	83.35	127.41	74.86	58.76
12	UCO BANK	11.55	0.26	2.25	4.07	7.86	193.12	15.62	8.12	51.98
	SUB TOTAL	702.59	239.12	34.03	385.53	750.16	194.58	1088.12	989.28	90.92
13	AXIS BANK	10.59	1.29	12.18	16.65	3.68	22.10	27.24	4.97	18.25
14	BANDHAN BANK	0.00	0.00	0.00	0.04	17.85	44625.00	0.04	17.85	44625.00
15	CSB BANK LIMITED	7.78	0.00	0.00	27.20	44.95	165.26	34.98	44.95	128.50
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	44.42	18.73	0.15	0.20	133.33	237.27	44.62	18.81
18	HDFC BANK	36.46	0.29	0.80	48.74	50.42	103.45	85.20	50.71	59.52
19	ICICI BANK	30.95	0.00	0.00	48.91	17.45	35.68	79.86	17.45	21.85
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	0.46	1.03	16.14	5.66	35.07	60.77	6.12	10.07
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	0.41	4.87	6.93	1.05	15.15	15.35	1.46	9.51
26	SOUTH INDIAN BANK	54.23	48.89	90.15	1.51	0.00	0.00	55.74	48.89	87.71
27	YES BANK	9.87	0.00	0.00	3.77	0.00	0.00	13.64	0.00	0.00
28	IDBI BANK	13.42	2.05	15.28	3.81	0.15	3.94	17.23	2.20	12.77
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	97.81	20.70	182.38	141.44	77.55	654.86	239.25	36.53
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	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	20.34	40.22	36.17	13.79	38.13	86.74	34.13	39.35
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	KONKAN MERCANTILE COOP BK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	6.69	0.00	0.00	0.15	0.00	0.00	6.84	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	4.50	0.00	0.00	0.15	0.00	0.00	4.65	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	20.23	0.00	0.00	6.40	0.00	0.00	26.63	0.00	0.00
41	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	99.77	20.34	20.39	47.84	13.79	28.83	147.61	34.13	23.12
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	JANA SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	6.69	0.00	0.00	0.15	0.00	0.00	6.84	0.00	0.00
47	AIRTEL PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	357.27	27.88	615.90	905.39	147.00	1897.43	1262.66	66.55

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2026

(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	0.23	8.27	19.79	9.81	49.57	159.42	112.70	70.69
2	BANK OF BARODA	2.22	3.75	168.92	14.89	45.52	305.71	74.62	190.57	255.39
3	BANK OF INDIA	1.90	1.23	64.74	20.98	17.88	85.22	205.89	329.37	159.97
4	BANK OF MAHRASHTRA	3.93	9.84	250.38	23.41	78.51	335.37	67.71	140.20	207.06
5	CANARA BANK	2.56	0.53	20.70	26.50	33.28	125.58	360.81	103.51	28.69
6	CENTRAL BANK OF INDIA	1.39	0.05	3.60	31.25	9.01	28.83	126.26	97.11	76.91
7	INDIAN BANK	0.17	0.00	0.00	1.89	0.13	6.88	13.55	3.10	22.88
8	INDIAN OVERSEAS BANK	0.66	0.15	22.73	6.45	64.92	1006.51	74.87	197.72	264.08
9	PUNJAB NATIONAL BANK	0.51	34.90	6843.14	3.82	23.20	607.33	24.57	62.21	253.19
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.00	0.08	0.00	2.49	2.83	113.65
11	UNION BANK OF INDIA	3.45	0.00	0.00	124.92	50.30	40.27	255.78	125.16	48.93
12	UCO BANK	0.34	0.00	0.00	3.76	0.32	8.51	19.72	8.44	42.80
	SUB TOTAL	19.91	50.68	254.55	277.66	332.96	119.92	1385.69	1372.92	99.08
13	AXIS BANK	0.10	0.00	0.00	6.06	0.30	4.95	33.40	5.27	15.78
14	BANDHAN BANK	0.00	0.00	0.00	3.35	0.59	17.61	3.39	18.44	543.95
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.22	0.00	34.98	45.17	129.13
16	DCB BANK	0.06	0.00	0.00	7.82	0.00	0.00	10.50	0.00	0.00
17	FEDERAL BANK	0.06	0.08	133.33	8.39	1.00	11.92	245.72	45.70	18.60
18	HDFC BANK	6.14	0.00	0.00	53.47	20.07	37.54	144.81	70.78	48.88
19	ICICI BANK	3.13	0.00	0.00	22.86	36.10	157.92	105.85	53.55	50.59
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	6.12	9.01
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	11.00	140.49	12.56	11.00	87.58
25	RBL BANK	1.41	0.00	0.00	7.83	0.00	0.00	24.59	1.46	5.94
26	SOUTH INDIAN BANK	0.21	0.00	0.00	3.14	0.00	0.00	59.09	48.89	82.74
27	YES BANK	0.60	0.00	0.00	3.14	5.54	176.43	17.38	5.54	31.88
28	IDBI BANK	0.33	0.10	30.30	1.74	5.65	324.71	19.30	7.95	41.19
29	IDFC FIRST BANK	0.02	0.00	0.00	0.06	0.00	0.00	5.87	0.00	0.00
	SUB TOTAL	13.32	0.18	1.35	135.30	80.47	59.48	803.48	319.90	39.81
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	0.21	5.83	10.67	1.92	17.99	101.01	36.26	35.90
34	GOA URBAN CO-OP BANK LTD.	0.82	0.00	0.00	2.49	0.00	0.00	23.16	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	KONKAN MERCANTILE CO-OP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	0.03	0.00	0.00	0.03	0.00	0.00	6.90	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.03	0.00	0.00	0.06	0.00	0.00	4.74	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	0.52	0.00	0.00	2.04	0.00	0.00	29.19	0.00	0.00
41	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	5.07	0.21	4.14	15.60	1.92	12.31	168.28	36.26	21.55
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	JANA SMALL FINANCE BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	0.03	0.00	0.00	0.03	0.00	0.00	6.90	0.00	0.00
47	AIRTEL PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	51.07	133.24	428.59	415.35	96.91	2364.35	1729.08	73.13

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2026

(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	831.86	74.23	2.23	1.00	44.84	10.01	30.62	305.89
2	BANK OF BARODA	470.74	424.18	90.11	0.25	0.00	0.00	1.66	2.91	175.30
3	BANK OF INDIA	488.90	487.46	99.71	0.00	0.00	0.00	1.73	1.42	82.08
4	BANK OF MAHRASHTRA	434.04	592.87	136.59	0.00	0.00	0.00	1.86	1.59	85.48
5	CANARA BANK	535.98	553.53	103.27	2.16	0.00	0.00	4.75	6.23	131.16
6	CENTRAL BANK OF INDIA	239.07	263.67	110.29	0.00	0.00	0.00	2.00	1.90	95.00
7	INDIAN BANK	55.84	30.77	55.10	0.00	0.00	0.00	0.76	0.03	3.95
8	INDIAN OVERSEAS BANK	192.54	137.57	71.45	0.00	0.00	0.00	1.95	0.59	30.26
9	PUNJAB NATIONAL BANK	384.52	726.90	189.04	2.16	0.00	0.00	1.03	0.91	88.35
10	PUNJAB AND SIND BANK	0.84	28.19	3355.95	0.00	0.00	0.00	0.09	0.30	333.33
11	UNION BANK OF INDIA	896.96	866.37	96.59	0.35	0.00	0.00	4.17	3.87	92.81
12	UCO BANK	55.77	78.60	140.94	0.00	0.00	0.00	0.72	0.12	16.67
	SUB TOTAL	4875.87	5021.97	103.00	7.15	1.00	13.99	30.73	50.49	164.30
13	AXIS BANK	305.98	370.23	121.00	0.00	0.00	0.00	0.79	0.20	25.32
14	BANDHAN BANK	12.89	10.59	82.16	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	82.02	60.43	0.00	0.00	0.00	0.48	0.00	0.00
18	HDFC BANK	1322.15	1373.87	103.91	0.25	0.00	0.00	2.27	0.20	8.81
19	ICICI BANK	772.25	791.96	102.55	0.00	0.00	0.00	1.55	0.27	17.42
20	INDUSIND BANK	159.96	106.74	66.73	0.00	0.00	0.00	0.68	0.00	0.00
21	J & K BANK	12.12	4.75	39.19	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	104.91	79.42	75.70	0.00	0.00	0.00	0.64	0.01	1.56
23	KARUR VYASYA BANK	0.00	3.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	247.71	246.59	99.55	0.00	0.00	0.00	0.48	0.00	0.00
25	RBL BANK	40.14	2.00	4.98	0.00	0.00	0.00	0.46	0.00	0.00
26	SOUTH INDIAN BANK	187.91	89.81	47.79	0.00	0.00	0.00	0.46	0.00	0.00
27	YES BANK	461.79	479.15	103.76	0.00	0.00	0.00	0.70	0.00	0.00
28	IDBI BANK	134.16	48.92	36.46	0.00	0.00	0.00	0.51	0.36	70.59
29	IDFC FIRST BANK	41.28	46.94	113.71	0.00	0.00	0.00	0.09	0.00	0.00
	SUB TOTAL	3975.41	3736.92	94.00	0.25	0.00	0.00	9.49	1.04	10.96
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	14.19	20.09	0.00	0.00	0.00	0.55	0.02	3.64
32	CITIZENCREDIT CO-OP BANK	17.57	6.03	34.32	0.00	0.00	0.00	0.19	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	158.61	33.00	20.81	0.00	0.00	0.00	1.28	0.29	22.66
34	GOA URBAN CO-OP BANK LTD	213.42	208.26	97.58	0.00	0.00	0.00	0.67	0.36	53.73
35	GP PARSIK SAHAKARI BANK LTD	2.41	0.29	12.03	0.00	0.00	0.00	0.04	0.00	0.00
36	KONKAN MERCANTILE CO-OP	0.33	0.09	27.27	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	41.49	9.90	0.00	0.00	0.00	1.76	1.50	85.23
41	WOMEN CO-OP BANK LTD.	3.56	2.29	64.33	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	909.83	308.91	33.95	0.00	0.00	0.00	4.75	2.17	45.68
42	AU SMALL FINANCE BANK LTD.	30.34	53.52	176.40	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	5.79	161.73	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
47	AIRTEL PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	44.60	59.31	132.98	0.00	0.00	0.00	0.33	0.00	0.00
	GRAND TOTAL	9805.71	9127.11	93.08	7.40	1.00	13.51	45.30	53.70	118.54

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2026

(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	80.99	296.12	0.35	0.00	0.00	3.53	10.59	300.00
2	BANK OF BARODA	10.54	22.91	217.36	0.35	0.00	0.00	3.24	0.18	5.56
3	BANK OF INDIA	11.05	34.49	312.13	0.35	0.00	0.00	2.59	0.00	0.00
4	BANK OF MAHRASHTRA	7.84	14.54	185.46	0.35	0.00	0.00	2.16	0.00	0.00
5	CANARA BANK	25.62	25.25	98.56	0.35	0.00	0.00	2.44	1.37	56.15
6	CENTRAL BANK OF INDIA	14.00	39.23	280.21	0.30	0.00	0.00	1.24	0.00	0.00
7	INDIAN BANK	6.14	3.25	52.93	0.00	0.00	0.00	0.35	0.00	0.00
8	INDIAN OVERSEAS BANK	23.52	12.92	54.93	0.35	0.00	0.00	0.65	0.92	141.54
9	PUNJAB NATIONAL BANK	9.18	13.65	148.69	0.35	0.00	0.00	0.80	0.23	28.75
10	PUNJAB AND SIND BANK	0.15	4.04	2693.33	0.35	0.00	0.00	0.03	0.00	0.00
11	UNION BANK OF INDIA	21.03	26.08	124.01	0.55	0.10	18.18	2.38	0.00	0.00
12	UCO BANK	6.39	1.58	24.73	0.15	0.00	0.00	0.15	0.00	0.00
	SUB TOTAL	162.81	278.93	171.32	3.80	0.10	2.63	19.56	13.29	67.94
13	AXIS BANK	4.97	0.72	14.49	0.00	0.00	0.00	1.15	0.00	0.00
14	BANDHAN BANK	3.44	0.33	9.59	0.00	0.00	0.00	0.65	0.00	0.00
15	CSB BANK LIMITED	0.52	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00
16	DCB BANK	18.93	39.19	207.03	0.00	0.00	0.00	0.16	0.00	0.00
17	FEDERAL BANK	2.58	1.27	49.22	0.00	0.00	0.00	0.65	0.00	0.00
18	HDFC BANK	21.75	9.49	43.63	0.14	0.00	0.00	3.65	0.00	0.00
19	ICICI BANK	9.38	1.71	18.23	0.90	0.00	0.00	2.38	0.00	0.00
20	INDUSIND BANK	3.01	0.00	0.00	0.00	0.00	0.00	43.57	72.50	166.40
21	J & K BANK	0.49	0.49	100.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	3.28	2.37	72.26	0.00	0.00	0.00	0.65	0.00	0.00
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	2.21	0.38	17.19	0.00	0.00	0.00	1.15	0.00	0.00
25	RBL BANK	2.50	0.00	0.00	0.00	0.00	0.00	1.15	0.00	0.00
26	SOUTH INDIAN BANK	2.16	0.24	11.11	0.00	0.00	0.00	0.65	0.00	0.00
27	YES BANK	3.01	0.00	0.00	0.00	0.00	0.00	1.15	0.00	0.00
28	IDBI BANK	4.34	10.98	253.00	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	67.17	81.20	5.37	0.10	1.86	58.41	72.50	124.12
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	37.55	97.61	0.00	0.00	0.00	0.91	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	0.76	0.82	107.89	0.00	0.00	0.00	2.75	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	22.08	34.84	157.79	0.00	0.00	0.00	3.38	0.94	27.81
34	GOA URBAN CO-OP BANK LTD.	21.86	19.74	90.30	0.00	1.33	0.00	1.02	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	0.91	0.60	65.93	0.00	0.00	0.00	0.15	0.00	0.00
36	KONKAN MERCANTILE CO-OP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	0.15	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	1.89	1.49	78.84	0.00	0.00	0.00	1.13	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	9.47	4.43	46.78	0.00	0.00	0.00	0.51	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	24.46	16.69	68.23	0.00	0.00	0.00	1.21	0.00	0.00
41	WOMEN CO-OP BANK LTD.	8.56	0.89	10.40	0.00	0.00	0.00	0.50	0.00	0.00
	SUB TOTAL	128.61	117.05	91.01	0.00	1.33	0.00	12.10	0.94	7.77
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	2.65	779.41	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
47	AIRTEL PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1.01	2.65	262.38	0.00	0.00	0.00	0.04	0.00	0.00
	GRAND TOTAL	375.15	465.80	124.16	9.17	1.53	16.68	90.11	86.73	96.25

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON MARCH 2026

(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	1067.76	80.03
2	BANK OF BARODA	5.15	0.79	15.34	566.55	641.54	113.24
3	BANK OF INDIA	12.73	0.00	0.00	723.24	852.74	117.91
4	BANK OF MAHRASHTRA	8.40	81.55	970.83	522.36	830.75	159.04
5	CANARA BANK	9.04	0.05	0.55	941.15	689.94	73.31
6	CENTRAL BANK OF INDIA	3.67	0.07	1.91	386.54	401.98	103.99
7	INDIAN BANK	1.22	0.00	0.00	77.86	37.15	47.71
8	INDIAN OVERSEAS BANK	1.55	0.51	32.90	295.43	350.23	118.55
9	PUNJAB NATIONAL BANK	1.30	0.00	0.00	423.91	803.90	189.64
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	3.95	35.36	895.19
11	UNION BANK OF INDIA	10.14	0.03	0.30	1191.36	1021.61	85.75
12	UCO BANK	12.23	50.52	413.08	95.13	139.26	146.39
	SUB TOTAL	76.07	133.52	175.52	6561.68	6872.22	104.73
13	AXIS BANK	1.23	3.31	269.11	347.52	379.73	109.27
14	BANDHAN BANK	8.30	2.82	33.98	28.71	32.18	112.09
15	CSB BANK LIMITED	0.00	0.00	0.00	47.72	45.17	94.66
16	DCB BANK	0.36	0.00	0.00	54.66	39.19	71.70
17	FEDERAL BANK	0.09	0.00	0.00	385.25	128.99	33.48
18	HDFC BANK	1.47	0.21	14.29	1496.49	1454.55	97.20
19	ICICI BANK	0.99	0.00	0.00	893.30	847.49	94.87
20	INDUSIND BANK	0.00	0.00	0.00	225.35	179.27	79.55
21	J & K BANK	0.00	0.81	0.00	12.61	6.05	47.98
22	KARNATAKA BANK	0.38	0.37	97.37	177.77	88.29	49.67
23	KARUR VYASYA BANK	0.00	0.00	0.00	0.00	3.93	0.00
24	KOTAK MAHINDRA BANK	0.36	0.00	0.00	264.47	257.97	97.54
25	RBL BANK	1.52	0.78	51.32	70.36	4.24	6.03
26	SOUTH INDIAN BANK	0.38	3.44	905.26	250.65	142.38	56.80
27	YES BANK	0.00	0.00	0.00	484.03	484.69	100.14
28	IDBI BANK	1.22	0.00	0.00	164.61	68.31	41.50
29	IDFC FIRST BANK	0.00	0.00	0.00	47.93	46.94	97.93
	SUB TOTAL	16.30	11.74	72.02	4951.43	4209.37	85.01
30	APNA SAHAKARI BANK LTD.	1.03	1.17	113.59	1.03	1.17	113.59
31	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.04	0.00	110.61	51.80	46.83
32	CITIZENCREDIT CO-OPERATIVE BANK	0.27	0.00	0.00	24.78	6.85	27.64
33	GOA STATE CO-OP BANK LTD.	10.98	9.58	87.25	297.34	114.91	38.65
34	GOA URBAN CO-OP BANK LTD.	0.36	0.00	0.00	260.49	229.69	88.18
35	GP PARSIK SAHAKARI BANK LTD.	0.04	0.15	375.00	3.55	1.04	29.30
36	KONKAN MERCANTILE CO-OP BANK	0.13	0.04	30.77	0.46	0.13	28.26
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	14.52	2503.45	476.47	74.20	15.57
41	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	12.62	3.18	25.20
	SUB TOTAL	13.43	25.62	190.77	1237.00	492.28	39.80
42	AU SMALL FINANCE BANK LTD.	0.20	0.00	0.00	30.88	53.52	173.32
43	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0.00	3.92	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	0.00	3.31	0.00	4.00	11.75	293.75
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	14.28	0.00	0.00
47	AIRTEL PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.20	3.31	1655.00	53.08	65.27	122.97
	GRAND TOTAL	106.00	174.19	164.33	12803.19	11639.14	90.91

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2025, 30.09.2025, 31.12.2025 and 31.03.2026 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2025	30.09.2025	31.12.2025	31.03.2026
I	Total Deposits	N.A.	126089	129988	133567	135354
ii	Total Advances	N.A.	43051	43784	45643	46854
iii	C.D. Ratio	N.A.	34.14%	33.68%	34.17%	34.62%
iv	Total PSA Outstanding	N.A.	15943.81	16758.11	17313	17557
	%age of PSA to Total Advances	40%	41.34%	38.93%	40.21%	40.78%
V	DIR Advances	N.A.	0.77	1.02	0.91	1.35
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%
Vi	Weaker Section Advances	N.A.	2279.37	2189.20	2331.78	2419.35
	%age of Weaker Sec. Adv. to Total Adv.	12%	5.29%	5.00%	5.11%	5.16%
vii	SC/ST Advances	N.A.	227.41	248.81	255.37	267.40
	%age of SC/ST* Adv. To Total Advances	5%	0.53%	0.57%	0.56%	0.57%
viii	Advances to Women	N.A.	7378.74	7844.60	8173.90	8609.58
	%age of Adv. to Women to Total Adv.	10%	17.14%	17.69%	17.91%	18.38%

* 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 ₹1500 crores and Advances base of ₹ 750 crores in the State of Goa

-Following are the eligible Banks as on 31.03.2026:

SR.	Name of Bank	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	1777.91	1790.61	100.71
2	BANK OF MAHARASHTRA	2064.92	1510.6	73.16
3	GOA STATE CO-OP BANK LTD.	2606.72	1302.44	49.96
4	ICICI BANK	7097.38	3541.23	49.89
5	STATE BANK OF INDIA	27213.92	11456	42.09

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2026

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	27213.92	11456.00	42.09
2	BANK OF BARODA	49	10157.35	2626.45	25.86
3	BANK OF INDIA	54	12362.84	2633.55	21.30
4	BANK OF MAHRASHTRA	27	2064.92	1510.60	73.16
5	CANARA BANK	73	13343.48	3332.80	24.98
6	CENTRAL BANK OF INDIA	30	3884.73	1180.85	30.40
7	INDIAN BANK	8	1215.21	131.88	10.85
8	INDIAN OVERSEAS BANK	25	3271.74	1062.30	32.47
9	PUNJAB NATIONAL BANK	16	1777.91	1790.61	100.71
10	PUNJAB AND SIND BANK	2	88.07	67.41	76.54
11	UNION BANK OF INDIA	68	12394.84	2625.98	21.19
12	UCO BANK	10	667.19	305.33	45.76
	SUB TOTAL	453	88442.2	28723.76	32.48
13	AXIS BANK	22	3768.33	1436.44	38.12
14	BANDHAN BANK	6	124.84	69.15	55.39
15	CSB BANK LIMITED	4	393.84	86.57	21.98
16	DCB BANK	4	740.7	53.17	7.18
17	FEDERAL BANK	6	936.12	607.32	64.88
18	HDFC BANK	76	16541.54	5181.73	31.33
19	ICICI BANK	42	7097.38	3541.23	49.89
20	INDUSIND BANK	18	1374.03	629.50	45.81
21	J & K BANK	1	65.54	41.24	62.92
22	KARNATAKA BANK	7	961.06	399.74	41.59
23	KARUR VYASYA BANK	1	72.56	42.38	58.41
24	KOTAK MAHINDRA BANK	7	1285.03	384.81	29.95
25	RBL BANK	7	1164.51	35.09	3.01
26	SOUTH INDIAN BANK	5	506.46	294.38	58.13
27	YES BANK	8	1632.96	564.00	34.54
28	IDBI BANK	10	1095.32	433.25	39.55
29	IDFC FIRST BANK	7	1564.49	226.09	14.45
	SUB TOTAL	231	39324.73	14026.09	35.67
30	APNA SAHAKARI BANK LTD.	1	13.28	67.41	507.61
31	BICHOLIM URBAN CO-OP BANK LTD.	12	670.88	304.75	45.43
32	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	5	143.24	95.19	66.45
33	GOA STATE CO-OP BANK LTD.	54	2606.72	1302.44	49.96
34	GOA URBAN CO-OP BANK LTD.	16	918.71	480.27	52.28
35	GP PARSIK SAHAKARI BANK LTD.	2	20.61	43.69	211.98
36	KONKAN MERCANTILE CO-OP BANK LTD.	1	8.56	4.95	57.83
37	NKGSB CO-OP BANK LTD.	5	299.84	349.58	116.59
38	SARASWAT CO-OP BANK LTD.	10	1615.95	472.43	29.24
39	SHAMRAO VITHAL CO-OP BANK LTD.	2	161.86	147.04	90.84
40	TJSB SAHAKARI BANK LTD.	12	513.79	575.55	112.02
41	WOMEN CO-OP BANK LTD.	2	75.31	44.67	59.31
	SUB TOTAL	122	7048.75	3887.98	55.16
42	AU SMALL FINANCE BANK LTD.	4	321.93	201.8	62.68
43	JANA SMALL FINANCE BANK LTD.	1	46.22	0.02	0.04
44	INDIA POST PAYMENTS BANK	2	0	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	2	62.56	11.05	17.66
46	UNITY SMALL FINANCE BANK	4	106.91	2.82	2.64
47	AIRTEL PAYMENT BANK	0	0.54	0.00	0.00
	SUB TOTAL	13	538.15	215.69	40.08
	GRAND TOTAL	819	135353.83	46853.52	34.62

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (31.03.2026)

(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	3396.30	31.35	0	0.00	0.00	11743	383.48	3.35
2	BANK OF BARODA	920.30	42.71	0	0.00	0.00	7228	265.48	10.11
3	BANK OF INDIA	1263.73	55.18	0	0.00	0.00	10145	373.44	14.18
4	BANK OF MAHRASHTRA	745.54	45.70	0	0.00	0.00	2100	95.48	6.32
5	CANARA BANK	1459.15	48.83	211	0.16	0.00	6600	332.29	9.97
6	CENTRAL BANK OF INDIA	555.27	51.51	0	0.00	0.00	1584	48.73	4.13
7	INDIAN BANK	58.99	43.30	0	0.00	0.00	230	12.20	9.25
8	INDIAN OVERSEAS BANK	394.25	46.64	0	0.00	0.00	1680	55.93	5.26
9	PUNJAB NATIONAL BANK	860.16	65.32	0	0.00	0.00	471	15.23	0.85
10	PUNJAB AND SIND BANK	45.20	118.05	0	0.00	0.00	96	10.89	16.15
11	UNION BANK OF INDIA	1136.68	48.33	0	0.00	0.00	3059	67.97	2.59
12	UCO BANK	158.64	65.90	0	0.00	0.00	1878	46.97	15.38
	SUB TOTAL	10994.21	42.44	211	0.16	0.00	46814	1708.09	5.95
13	AXIS BANK	322.07	25.38	0	0.00	0.00	2251	25.17	1.75
14	BANDHAN BANK	46.87	67.55	0	0.00	0.00	3692	24.73	35.76
15	CSB BANK LIMITED	50.19	73.24	0	0.00	0.00	491	14.61	16.88
16	DCB BANK	33.55	51.77	0	0.00	0.00	0	0.00	0.00
17	FEDERAL BANK	95.66	17.59	0	0.00	0.00	217	19.74	3.25
18	HDFC BANK	1751.87	34.64	0	0.00	0.00	3931	285.69	5.51
19	ICICI BANK	778.82	27.98	0	0.00	0.00	405	53.60	1.51
20	INDUSIND BANK	230.28	28.67	0	0.00	0.00	3966	5.82	0.92
21	J & K BANK	9.52	30.20	0	0.00	0.00	87	8.01	19.42
22	KARNATAKA BANK	126.70	33.92	0	0.00	0.00	83	0.40	0.10
23	KARUR VYASYA BANK	12.57	27.79	0	0.00	0.00	11	0.97	2.29
24	KOTAK MAHINDRA BANK	191.93	56.45	0	0.00	0.00	12	6.15	1.60
25	RBL BANK	7.63	28.78	0	0.00	0.00	2173	4.91	13.99
26	SOUTH INDIAN BANK	175.65	63.93	0	0.00	0.00	2743	82.23	27.93
27	YES BANK	203.22	40.69	0	0.00	0.00	42	6.50	1.15
28	IDBI BANK	125.45	36.26	0	0.00	0.00	231	19.23	4.44
29	IDFC FIRST BANK	19.51	11.58	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	4181.50	32.76	0	0.00	0.00	20335	557.77	3.98
30	APNA SAHAKARI BANK LTD.	67.41	82.01	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	136.76	44.36	26	0.45	0.15	383	18.95	6.22
32	CITIZEN CREDIT CO-OPERATIVE BANK	50.95	42.80	0	0.00	0.00	81	16.51	17.34
33	GOA STATE CO-OP BANK LTD.	383.85	31.95	18	0.74	0.06	907	15.67	1.20
34	GOA URBAN CO-OP BANK LTD.	327.69	61.60	0	0.00	0.00	897	66.22	13.79
35	GP PARSIK SAHAKARI BANK LTD.	13.73	40.74	0	0.00	0.00	51	3.45	7.90
36	KONKAN MERCANTILE CO-OP BANK	1.87	40.22	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	349.58	97.25	0	0.00	0.00	0	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	424.99	45.55	0	0.00	0.00	0	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK LTD.	147.04	106.76	0	0.00	0.00	0	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	331.62	73.13	0	0.00	0.00	57	3.65	0.63
41	WOMEN CO-OP BANK LTD.	28.62	54.88	0	0.00	0.00	323	4.69	10.50
	SUB TOTAL	2264.12	53.69	44	1.19	0.03	2699	129.14	3.32
42	AU SMALL FINANCE BANK LTD.	107.23	70.93	0	0.00	0.00	557	23.02	11.41
43	JANA SMALL FINANCE BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
44	INDIA POST PAYMENTS BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	10.13	102.84	0	0.00	0.00	281	1.35	12.22
46	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
47	AIRTEL PAYMENT BANK	0	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	117.36	72.01	0	0.00	0.00	838	24.36	11.29
	GRAND TOTAL	17557.19	40.78	255	1.35	0.00	70686	2419.35	5.16

ADVANCES TO SC, ST & WOMENS AS ON 31.03.2026

(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	656	34.73	0.30	1078	28.00	0.24	28178	1633.24	14.26
2	BANK OF BARODA	188	19.37	0.74	431	11.58	0.44	9903	589.10	22.43
3	BANK OF INDIA	143	13.40	0.51	202	10.36	0.39	11250	606.98	23.05
4	BANK OF MAHRASHTRA	35	2.15	0.14	52	1.75	0.12	4047	265.67	17.59
5	CANARA BANK	965	36.61	1.10	534	20.37	0.61	21186	843.39	25.31
6	CENTRAL BANK OF INDIA	157	12.22	1.03	111	3.21	0.27	3617	433.67	36.73
7	INDIAN BANK	20	1.00	0.76	14	0.49	0.37	710	28.11	21.31
8	INDIAN OVERSEAS BANK	43	1.39	0.13	24	1.29	0.12	5439	230.38	21.69
9	PUNJAB NATIONAL BANK	74	6.63	0.37	17	1.02	0.06	1677	241.06	13.46
10	PUNJAB AND SIND BANK	3	0.48	0.71	1	0.00	0.00	0	0.00	0.00
11	UNION BANK OF INDIA	138	9.49	0.36	193	8.03	0.31	9893	507.18	19.31
12	UCO BANK	79	2.96	0.97	134	2.84	0.93	1376	55.29	18.11
	SUB TOTAL	2501	140.42	0.49	2791	88.93	0.31	97276	5434.07	18.92
13	AXIS BANK	2	0.02	0.00	23	1.08	0.08	7029	171.31	11.93
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	4740	39.14	56.60
15	CSB BANK LIMITED	17	0.48	0.55	0	0.00	0.00	1911	68.04	78.60
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	951	14.68	27.61
17	FEDERAL BANK	27	0.57	0.09	38	0.66	0.11	5952	184.13	30.32
18	HDFC BANK	29	3.59	0.07	22	1.59	0.03	13719	1026.89	19.82
19	ICICI BANK	13	0.52	0.01	12	0.64	0.02	9625	993.60	28.06
20	INDUSIND BANK	1049	1.58	0.25	171	0.25	0.04	3900	115.82	18.40
21	J & K BANK	0	0.00	0.00	0	0.00	0.00	57	5.86	14.21
22	KARNATAKA BANK	39	1.98	0.50	9	0.50	0.13	2548	80.78	20.21
23	KARUR VYASYA BANK	23	2.96	6.98	0	0.00	0.00	31	2.42	5.71
24	KOTAK MAHINDRA BANK	1	0.25	0.06	0	0.00	0.00	78	24.07	6.26
25	RBL BANK	63	0.15	0.43	30	0.16	0.46	2043	3.84	10.94
26	SOUTH INDIAN BANK	1	0.09	0.03	0	0.00	0.00	1884	57.59	19.56
27	YES BANK	0	0.00	0.00	1	0.03	0.01	369	21.31	3.78
28	IDBI BANK	21	1.32	0.30	11	0.61	0.14	1034	80.02	18.47
29	IDFC FIRST BANK	2	0.01	0.00	3	0.05	0.02	7231	48.87	21.62
	SUB TOTAL	1287	13.54	0.10	320	5.57	0.04	63102	2938.38	20.95
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	22	0.55	0.82
31	BICHOLIM URBAN CO-OP BANK	52	1.18	0.39	38	0.79	0.26	1095	37.93	12.45
32	CITIZEN CREDIT CO-OPERATIVE BANK	0	0.00	0.00	0	0.00	0.00	92	7.35	7.72
33	GOA STATE CO-OP BANK LTD.	90	3.90	0.30	280	6.81	0.52	1000	40.39	3.10
34	GOA URBAN CO-OP BANK LTD.	0	0.00	0.00	11	0.26	0.05	588	22.91	4.77
35	GP PARSIK SAHAKARI BANK LTD.	6	0.83	1.90	0	0.00	0.00	22	1.99	4.55
36	KONKAN MERCANTILE CO-OP BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	5	0.42	0.12	0	0.00	0.00	48	6.57	1.88
38	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0	0.00	0.00	0	0.00	0.00	120	8.01	5.45
40	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	6	0.22	0.04	292	59.58	10.35
41	WOMEN CO-OP BANK LTD.	0	0.00	0.00	51	1.13	2.53	185	1.68	3.76
42	SUB TOTAL	153	6.33	0.16	386	9.21	0.24	3464	186.96	4.81
	AU SMALL FINANCE BANK	30	2.15	1.07	0	0.00	0.00	859	38.30	18.98
43	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	1	0.00	0.00
44	INDIA POST PAYMENTS BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	134	0.77	6.97	99	0.48	4.34	2111	10.72	97.01
46	UNITY SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	32	1.16	41.13
47	AIRTEL PAYMENT BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	164	2.92	1.35	99	0.48	0.22	3003	50.18	23.26
	GRAND TOTAL	4105	163.21	0.35	3596	104.19	0.22	166845	8609.58	18.38

Pradhan Mantri MUDRA Yojana (PMMY)

Agenda No.5

a) Progress in Lending of PMMY

Under the PMMY, there are 4 types of loans i.e. Shishu, Kishore, Tarun and Tarun Plus. Achievement as on March 2025, December 2025 and March 2026 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

	Shishu		Kishor		Tarun		Tarun Plus		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)	(Rs 10 Lac to Rs. 20 lac)				
	No.of A/cs	Disbursed Amt.	No. of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.		
March 2025	7522	39.14	9485	183.94	4667	352.41	--	--	21674	575.49
December 2025	2438	17.29	9406	164.18	3653	254.47	163	23.35	15660	459.20
March 2026	3037	33.93	13620	228.69	4535	321.11	216	30.93	21408	614.53

b) Position of Outstanding and NPA in Mudra Accounts as on 31.03.2026

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	10312	33.82	3548	10.06
KISHORE	22367	328.73	2475	31.54
TARUN	11866	628.82	696	35.75
TARUN PLUS	414	52.01	8	0.79
TOTAL	44959	1043.38	6727	78.14
				7.49%

Comparative Report - Position of lending under KCC Schemes for quarter ending December 2025 and March 2026

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
DEC 2025	249	11.38	839	31.33
MARCH 2026	266	12.80	702	31.26

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
DEC 2025	536	9.37	1957	26.17
MARCH 2026	641	12.00	1666	18.51

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
DEC 2025	1805	56.66	10231	114.29
MARCH 2026	2136	69.08	9973	113.28

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs		
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	%
December 2025	96	17.08	488	67.22	81	9.42	14.01
March 2026	99	17.70	445	58.90	92	8.91	15.12

b) SELF HELP GROUP – Comparitive Position as on December 2025 and March 2026

(Amt in Cr)

	As on 31.12.2025	As on 31.03.2026
Total number of Credit Linked SHGs	2152	2425
Outstanding (Amt in cr)	95.34	116.33
Total number of SHGs Credit Linked During the Current FY	833	1209
Amount (in cr)	47.78	72.51

c) PM SVANidhi – Comparative Performance as on December 2025 and March 2026

(Amt in Cr)

	Applications Sourced		Applications Sanctioned		Applications Disbursed		Applications Returned	
	No	Amt	No	Amt	No	Amt	No	Amt
DECEMBER 2025	3570	8.32	3137	7.25	3047	6.99	314	0.77
MARCH 2026	3612	8.47	3197	7.42	3123	7.20	279	0.70

a) Review of Government Sponsored Schemes as on 31.03.2026

Sr No	Scheme	Yearly Target	Position as on 31.03.2026			
			Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	16	25	20	1	8
2	PMEGP - KVIB	15	48	20	10	20
3	PMEGP - KVIC	16	19	7	4	8
	PMEGP TOTAL	47	92	47	15	36

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 31.03.2026

(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	770	53.05	41	2.54	4.79
2	BANK OF BARODA	275	12.79	16	0.67	5.24
3	BANK OF INDIA	408	19.14	35	4.81	25.13
4	BANK OF MAHARASHTRA	296	16.33	29	0.11	0.67
5	CANARA BANK	375	14.39	58	1.9	13.20
6	CENTRAL BANK OF INDIA	100	7.38	5	0.26	3.52
7	INDIAN BANK	12	0.87	2	0	0.00
8	INDIAN OVERSEAS BANK	99	5.21	6	0.34	6.53
9	PUNJAB NATIONAL BANK	19	1.01	9	0.36	35.64
10	UNION BANK OF INDIA	860	63.84	106	6.33	9.92
11	UCO BANK	34	1.97	10	0.08	4.06
12	HDFC BANK	997	49.03	14	0.1	0.20
13	ICICI BANK	172	7.33	0	0	0.00
14	INDUSIND BANK	69	10.4	4	0.43	4.13
15	KARNATAKA BANK	17	3.41	0	0	0.00
16	YES BANK	3	0.67	0	0	0.00
17	IDBI BANK	4	0.17	0	0	0.00
18	GOA STATE CO-OP BANK LTD.	205	6.36	25	0.45	7.08
	GRAND TOTAL	4715	273.34	360	18.41	6.74%

The quarterly meetings of Steering Sub Group of SLBC Goa for the quarter ended March 2026 held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	08.05.2026
2	Self Help Group	08.05.2026
3	Govt. Sponsored Schemes	08.05.2026
4	Financial Inclusion	08.05.2026
5	Low CD Ratio	08.05.2026
6	Digital Payments	08.05.2026

Any other issues with the permission of the chair.

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



Arabian Sea

GOA



20 km