राज्य स्तरीय बैंकर्स समिती, गोवा राज्य

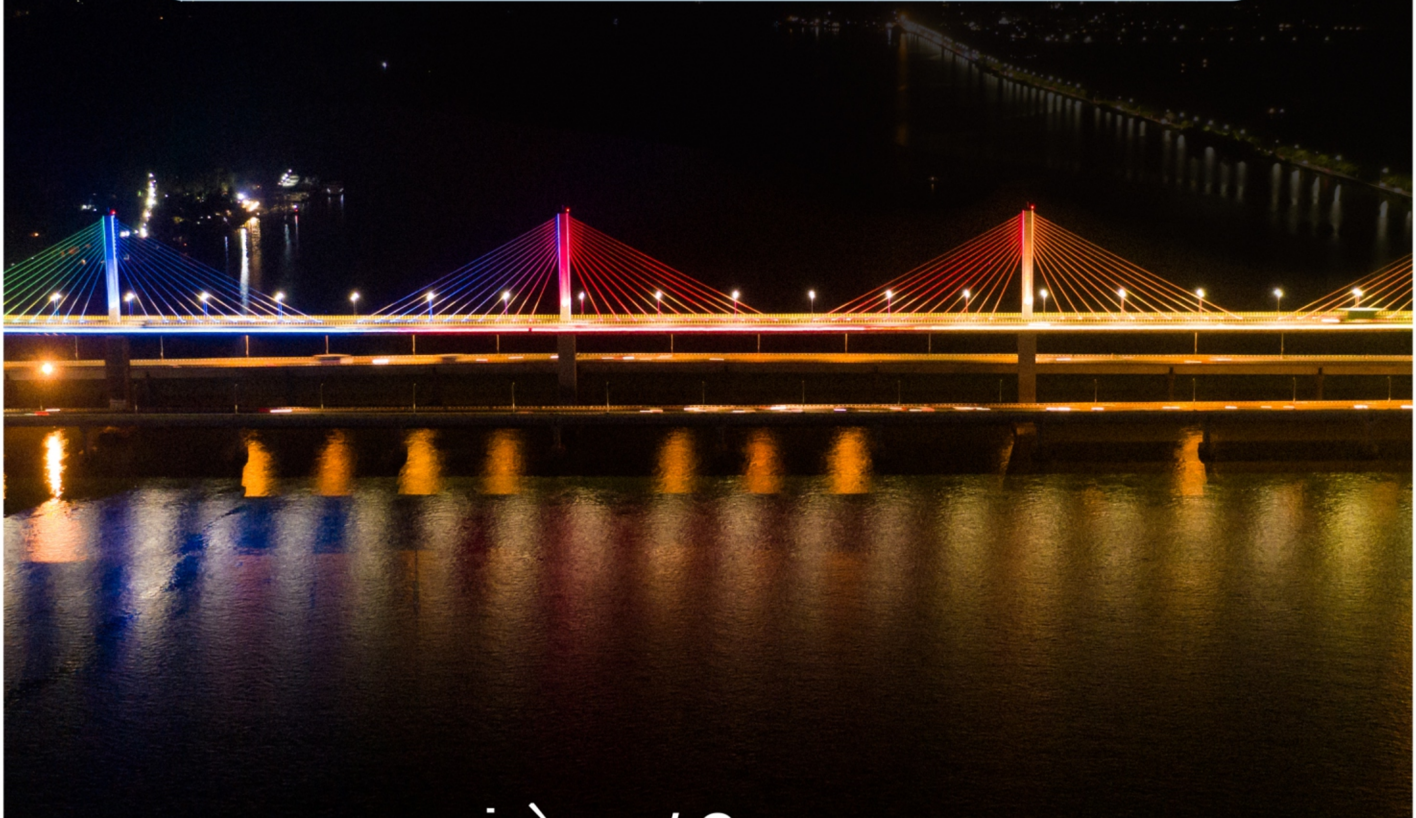
STATE LEVEL BANKERS' COMMITTEE, GOA STATE

AGENDA & BACKGROUND PAPERS FOR

134th SLBC MEETING

For the Quarter ended June 2026

VENUE: HOTEL TAJ VIVANTA, PANAJI - GOA
DATE: 13th AUG. 2026 | **TIME**: 11.00 AM



संयोजक / Convenor

SBI 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

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Date: 13th August 2026

Time: 11.00 AM

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SBI

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State Bank of India

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

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Agenda No.1

<u>Confirmation of minutes of the 133rd SLBC Meeting held on 14.05.2026</u>

The Minutes of the 133rd SLBC meeting for the quarter ended March 2026 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 133rd SLBC MEETING HELD ON 14th MAY 2026

The 133rd meeting of the State Level Bankers Committee, Goa, was held at Taj Vivanta Panaji , on 14th May 2026 under the chairmanship of Dr. Pramod Sawant, Hon. Chief Minister of Goa. The other dignitaries present were Dr. V. Candavelou, Chief Secretary, Government of Goa, Shri. Prabhakar Jha, Regional Director Reserve Bank Of India, Shri Sandeep Dharkar, General Manager, Panaji Office . State Bank of India was represented by Shri Shailendra Mishra, DGM SBI & Member Secretary of SLBC. 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. Pramod Sawant, Hon. Chief Minister of Goa and other dignitaries on the dais. 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 133rd SLBC meeting.

Focusing on the achievement for the quarter ended March 2026:

Annual Credit Plan (ACP)

Banks have achieved the Annual Credit Plan (ACP) of **Rs 11639 crs** which is **91 %** of the annual target of **Rs 12803 crs**. The ACP achievement for March 2025 was **9529 crs** which was **105 %**. Though we have not achieved 100 % of the ACP target, he mentioned that there is a growth of Rs 2110 crs (22%) as on March 2026 in ACP disbursement as compared to Rs 804 crs (9%) in March 2025. The MSME sector have shown good performance. However, a few sectors like Export Credit, Social Infrastructure needs more credit deployment. We have finalised the ACP for the Financial Year 2026-27 in consultation with NABARD which is distributed to all the banks. We hope all the Banks will work out strategies to achieve the ACP on quarter on quarter basis.

Priority Sector Lending (PSL)

The total Priority Sector Advances of Banks are **Rs 17557 crs** as on March 26 which is **40.78 %** of total advances. The percentage of Priority Sector Advances as on **December 25** was **40.21%** and as on **September 25 was 38.93%.** There is a marginal improvement in PSL lending. He urged all the Member Banks to achieve the benchmark target of 40% consistently in the current Financial Year.

Credit Deposit Ratio (CD Ratio)

The C.D. ratio has improved from **34.17%** in **December 25** to **34.62 %** as on March 26. 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 **29115** in **December 2025 to 31126 as on March 2026**. Banks to make efforts to fund these accounts wherever feasible. The Aadhar seeding in PMJDY accounts stands at **88.66%.**

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 36 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 yearly target of Rs. 7.40 Crs, banks have achieved only Rs 1.00 crs (13.51 % achievement)
2. Social Infrastructure - Against the target of Rs. 9.17 Crs, banks have achieved only Rs 1.53 crs (16.68 % 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 for street vendors, Finance to Self Help Groups etc. Member banks are requested to sanction and disburse maximum loans under the Government Sponsored schemes.

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

Shri. Prabhakar Jha, Regional Director RBI, Goa.

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

He expressed his gratitude to the SLBC Convenor for organizing the 133rd SLBC meeting for the quarter ended March 2026.

2. He informed that Banks have achieved 90.91% Annual Credit Plan (ACP) target for the financial year 2025–26. As of December 31, 2025, the overall ACP achievement stood at **₹11,639** crore against the target of **₹12,803** crore for the year. However, he highlighted underperformance in certain sectors—namely, Agriculture, Export Credit and Social Infrastructure, which required focused attention and strategic planning going forward.

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3. It is observed that Credit-Deposit (CD) ratio of the state is stagnant. As of March 31, 2026, total deposits of all banks stood at ₹1,35,353 crore and total advances for all banks stood at ₹46,853 i.e. CD ratio stood at 34.62%.A year-on-year comparison shows marginal increase in CD ratio from 34.14% as on March 31, 2025 to 34.62% as on March 31, 2026. Further, a quarter-on-quarter comparison shows increase in CD ratio from 34.17% as on December 31, 2025 to 34.62% March 31, 2026.

4. He advised all banks to analyse the evolving financial landscape of the state, taking into account the revised Priority Sector Lending (PSL) limits and the themes outlined in the Budget 2026–27. This will help identify new opportunities to expand their credit portfolio.

5. The role of Micro, Small, and Medium Enterprises (MSMEs) in the Indian economy is of critical importance. MSMEs provide substantial employment, particularly in economically weaker regions, contributing to poverty reduction and inclusive growth.

6. Percentage of Advances to Priority Sector against total advances stood at 40.78% as on March 31, 2026. A YOY comparison shows a marginal decrease in percentage of advances to Priority Sector from 41.34% as on March 31, 2025 to 40.78% as on March 31, 2026. However, a quarter-on-quarter comparison shows increase in percentage advances to Priority Sector from 40.21%as on December 31, 2025 to 40.78% as on March 31, 2026.

7. As against the annual target of 58,125 accounts under Atal Pension Yojana, banks have opened only 24,228 accounts as on March 31, 2026 i.e. 42% target achieved. Therefore, there is scope for improvement in terms of opening of Atal Pension Yojana accounts.

8. He acknowledged the significant quarterly and yearly progress in lending under the MUDRA Yojana by 33.83% and 6.78%, respectively. He commended the efforts of the banks in this regard. However, in terms of number of accounts there were decrease of 266 accounts i.e., 1.23%.

9.He informed that branch managers from certain banks have been consistently absent from the BLBC meetings. Such non participation defeats the very objective of these meetings, which are meant for coordination and effective implementation at Ground level. He requested all bank heads to ensure participation of their branch managers in future BLBC meeting.

10. 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 was observed this year from February 9-13, 2026 with theme "KYC - सुरक्षित बैंकिंग की ओर पहला कदम/ KYC-Your first step to safe banking" followed by Digital Payment Awareness week – observed from March 09 -13, 2026 with key focus on awareness related to safe digital practices with sub theme – Thoda dhyan Se.He congratulated all banks and other stakeholders for their efforts in ensuring the success of these annual campaigns.

S.B.I., Zonal Office BLBC PANAJI-GOA

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

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 Micro and Small Enterprises (MSEs) with limited collateral, it has been decided to enhance the limit of collateral free loans to MSEs from ₹10 lakh to ₹20 lakh. A new district has been carved out i.e kushavati whereby SBI has been assigned the role of lead bank for the district.

With these few words, he concluded her speech.

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

Shri Sandeep Dharkar welcomed the dignitaries on the dais and all the participants present for the 133rd SLBC meeting :

At the outset, he congratulated all the banks for achieving 90.91% of overall ACP during FY 2025–26, reflecting dedicated efforts across sectors. However, performance in certain sectors like Crop Loan (28%), Total Agri (67%) need renewed approaches and strategy for this FY. He appreciated the continued support and proactive role of SLBC, banks, Government departments and all stakeholders in furthering inclusive and sustainable credit growth in the State.

2.He thanked RBI's initiative of undertaking a study related to tenant farmers. This initiative will help a large number of tenant farmers are unable to access KCC finance due to documentation gaps, even though they are eligible under RBI guidelines. It is proposed that SLBC Sub-Committe of Agriculture may be entrusted with the responsibility of implementing the recommendations of RBI's study report.

3. State Government has constituted the third district – Kushavati. A related issue about the formation of new district is implementation of Pradhan Mantri Dhan Dhanya Krishi Yojana (PMDDKY) – Earlier 7 blocks of erstwhile South Goa was included in the scheme, now clarity is required that whether Kushavati district will form part of the scheme and requested the Department of Agriculture to sought confirmation in the matter.

4. As per earlier RBI instructions issued in 2016, "Doubling of Farmers' Income" was included as a regular agenda under the Lead Bank Scheme across SLBC, DCC, DLRC and BLBC meetings. Subsequently, RBI in its Master Circular on Lead Bank Scheme dated 01 April 2025 has replaced this agenda with "Enhancing Farmers' Income", reflecting a broader and more outcome-oriented approach. It has been suggested that the agenda item may be suitably modified in SLBC as well as district-level meetings, and the review may be undertaken using the benchmarks developed by NABARD. Adoption of the revised agenda will enable more meaningful assessment

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of outcomes relating to farmers' income enhancement, with greater focus on diversification, value addition and allied sector activities.

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 133rd SLBC meeting.

1. At the outset she congratulated all the member banks of SLBC Goa for the achievement under the Annual Credit Plan (ACP) for at 91% and the YOY growth has ben good. She said all the Banks must devise strategies to surpass the ACP target of for the current financial year.
2. The Credit Deposit Ratio (CD Ratio) of 34.62 % for Goa State has improved over the previous quarter. She urged all the Banks to put in efforts to improve it further.
3. Total Priority Sector Lending stands at 40.78 % of total advances. Banks to work out strategies to improve the Priority Sector Advances and sustain the benchmark target of 40% in the coming quarters.
4. Banks must focus on social security schemes of PMJJBY, PMSBY, APY. Although there is slight improvement in APY enrolments on quarter on quarter basis, Banks have to achieve the budget. The NPAs in Stand Up India scheme are at 15% which needs close follow up and monitoring. The Aadhar seeding in PMJDY accounts must be improved to 100%.
5. Financial Inclusion is top priority of the Government.. 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. She urged the Regional Heads of Banks to instruct the Branch Managers to attend the BLBC meetings held at grass root level.
   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 133rd SLBC meeting :

He said after going through the agenda of the 133rd 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 91% achievement under the Annual Credit Plan (ACP) for the Financial Year ended March 2026. The quantum of disbursement increased compared to the previous year.
2. Total Priority Sector Lending stands at 40.78 % of total advances. Banks must focus on priority sector lending so that the benchmark target of 40% is consistently achieved in the remaining quarters.
3. The Credit Deposit Ratio (CD Ratio) has improved to 34.62% over the previous quarter. He urged all the Banks to maintain consistency and perform better in

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this financial year. The credit disbursement must keep pace with deposit mobilisation.

4. There is an increase in zero balance accounts in PMJDY accounts. We should track these accounts. The zero balance accounts must be brought down. The banks must ensure to link Aadhar with these accounts and the Aadhar seeding percentage must increase.
5. There is an improvement in PMJJBY and PMSBY compared to the previous year. He urged all the Banks to focus on these schemes in the current Financial Year and improve the performance especially in PMJJBY. In APY, there is a marginal improvement. 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 and further discussion will be as per the agenda items.

With these few words, he concluded his speech.

Dr. Pramod Sawant, Hon. Chief Minister of Goa

Dr. Pramod Sawant welcomed all the dignitaries on the dais and off the dais for the 133rd SLBC meeting:

At the outset, he congratulated all banks and financial institutions operating in Goa for the commendable performance achieved during the financial year 2025-26. The banking sector continues to play a vital role in the socio-economic development of our State and in strengthening the vision of Viksit Bharat under the leadership of Hon'ble Prime Minister Shri Narendra Modi ji.

He was pleased to note that banks in Goa have achieved 91% of the Annual Credit Plan target for the quarter ended March 2026. Against an annual target of Rs 12,803 crore, banks have disbursed credit worth Rs 11,639 crore. The increase in credit flow of more than Rs 2,110 crore reflects growing economic confidence, expanding entrepreneurial activity, and the proactive approach adopted by the banking sector. However, while appreciating this achievement, he urged all banks to give greater focus to sectors particularly export credit, social infrastructure, agriculture-linked activities, tourism-based entrepreneurship, MSMEs, women-led enterprises, and green energy initiatives.The improvement in the Credit-Deposit Ratio from 34.17% in December 2025 to 34.62% in March 2026 is encouraging, but we have to strive to improve this further.

Today, Goa has a robust banking ecosystem. As per the SLBC report, the State has 819 bank branches serving a population of over 15 lakh people, including 507 branches in semi-urban areas and 312 in rural areas. He was pleased to note that there are no unbanked villages in Goa. This is a remarkable achievement and reflects the collaborative work of banks, RBI, NABARD, and the Government.

The Financial Literacy camps are extremely important in educating citizens about Digital banking,Prevention of cyber fraud, Social security schemes,Savings and investment habits.I urge banks to continue expanding digital financial literacy, particularly among senior citizens, students in high school/colleges, and rural

SLBC GOA PANAJI GOA S.B.I., Zonal Office households. He congratulated banks for the excellent progress achieved under social security schemes. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), enrolments have increased to 4,17,709 beneficiaries, compared to 3,66,323 last year. Under Pradhan Mantri Suraksha Bima Yojana (PMSBY), enrolments have risen to 12,12,608 beneficiaries, compared to 10,54,098 in March 2025. He urged the Banks to coordinate with the labour department to cover the workers in the industrial/private sector also in Goa. This demonstrates that banks are effectively taking social security to the grassroots level. I urge all banks to intensify efforts so that every eligible citizen of Goa is covered under these affordable insurance schemes.

He appreciated the progress under the Pradhan Mantri Mudra Yojana,PMEGP,PM Vishwakarma,Stand-Up India,Startup India initiatives. Another area we must work together is Green Energy and Sustainable Development. We must focus on the Government of India's PM Surya Ghar Muft Bijli Yojana for which Banks can coordinate with GEDA. Banks should ensure easy loan processing, minimal documentation, quick disbursal, awareness campaigns at branch level, dedicated solar financing desks wherever possible.

Hon'ble Prime Minister Shri Narendra Modi ji has appealed to the nation on seven important fronts: save energy and promote renewable Energy, promote local manufacturing and vocal for local, reduce import dependency, support farmers and food security, strengthen digital economy and innovation, encourage entrepreneurship and employment generation. This will support to build an Atmanirbhar Bharat and Swayampurna Goa. Banks have a major role to play in financing: renewable energy, Startups, MSMEs, tourism innovation, fisheries and agriculture, Women entrepreneurs.

The way forward is to improve Credit-Deposit ratio, expand last-mile banking, focus on Green Financing, strengthen Financial Literacy, improve support for MSMEs and Startups, enhance Social Security coverage, improve asset quality, promote Women and Youth entrepreneurship, support tourism and rural economy, build a digitally empowered banking ecosystem. He said with these coordinated efforts between the Government, RBI, NABARD, SLBC, and all banks, Goa will continue to emerge as a model State for inclusive, sustainable, and technology-driven financial development.

Let us work together to build a financially empowered, self-reliant, green, and prosperous Goa in line with the vision of Viksit Bharat 2047.

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 informed the Banks to open more branches in this district as per their plan for opening new branches. The zero balance accounts in PMJDY must be reduced and appropriate instructions must be passed on to the branches. The Officials from Agriculture, Fisheries and Animal Husbandary Department were informed to source more applications under KCC loans. The Officials

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from KVIC, KVIB, DIC were requested to source more applications and Banks were instructed to dispose the applications within the timeframe.
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:14.05.2026.

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 and South Goa districts.	Punjab National Bank to operationalise RSETI in North Goa at the earliest. In South Goa, SBI to coordinate with DRDA for opening the RSETI.	PNB/SBI/DRDA

Agenda No.2

Action Points of last meeting: Present Position

Sr. No	Action points	To be dealt by	Action taken.
1.	Review of ACP – Step up Priority Sector Lending	All Banks	Priority sector lending stands at 37.70 % as on 30.06.2026.
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 31,126 as on 31.03.2026 to 32,351 as on 30.06.2026. Net Increase of 1225 accounts.
4.	Applications under KCC Fisheries / Dairy to be disposed immediately	All Banks	During the current quarter, banks have sanctioned and disbursed 569 proposals.
5.	Financial Literacy Camps	All Banks/ LDMs	FLC Centres of Banks have conducted 99 Camps against the target of 84 Camps for the quarter ended June 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. In-Principle approval recieved from MoRD.

Agenda No.3

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

a) Banking Scenario of the State

There are total 815 Bank Branches in the state catering to 15 lacs plus population. Out of which, 503 are in semi urban areas and 312 in rural villages.

Banking network as on 30.06.2026 are as under:

Sectorwise	No of Banks	No of Brs North Goa		No of Brs South Goa		No of Brs Kushavati		Total	
		Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban	Rural	Semi Urban
Public Sector Banks	12	109	112	77	113	23	20	209	245
Private Sector Banks	17	37	80	29	63	6	12	72	155
Co-operative Banks	12	15	50	13	31	3	10	31	91
Small Finance Banks & Payment Banks	6	0	7	0	4	0	1	0	12
Total		**161**	**249**	**119**	**211**	**32**	**43**	**312**	**503**
Grand Total	**47**	**410**		**330**		**75**		**815**	

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

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

● Details of Business Correspondents / Customer Service Point (BC / CSP) as on 30.06.2026

SR. No.	Name of the Bank	As on June 2026
1	STATE BANK OF INDIA	22
2	BANK OF BARODA	15
3	BANK OF INDIA	37
4	BANK OF MAHARASHTRA	10
5	CANARA BANK	10
6	INDIAN BANK	22
7	INDIAN OVERSEAS BANK	3
8	PUNJAB NATIONAL BANK	4
9	UNION BANK OF INDIA	27
10	UCO BANK	0
11	AXIS BANK	61
12	FEDERAL BANK	6
13	HDFC BANK	10
14	INDUSIND BANK	5
15	KARNATAKA BANK	1
16	KOTAK MAHINDRA BANK	25
17	RBL BANK	4
18	SOUTH INDIAN BANK	5
19	YES BANK	175
20	APNA SAHAKARI BANK LTD.	1
21	SHAMRAO VITHAL CO-OP BANK LTD.	2
22	TJSB SAHAKARI BANK LTD.	2
23	INDIA POST PAYMENTS BANK	264
24	AIRTEL PAYMENTS BANK	292
	GRAND TOTAL	**988**

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

b) 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.

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

The data of the four Financial Literacy Centre's (FLCs) in Goa for the quarter ended June 2026 is given below:

FLC CAMPS held by FL Centres during the quarter June 2026			
Sr No.	FL Centres	Target	Camps Held
1	SBI NORTH GOA DISTRICT	21	22
2	SBI SOUTH GOA DISTRICT	21	24
3	GOA STATE CO-OPERATIVE BANK	21	23
4	UNION BANK OF INDIA	21	30
	GRAND TOTAL	**84**	**99**

Rural Branches of various Banks have conducted 941 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) 30.06.2026

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	125
2	BANK OF BARODA	29	87	91
3	BANK OF INDIA	23	69	49
4	BANK OF MAHARASHTRA	10	30	30
5	CANARA BANK	38	114	77
6	CENTRAL BANK OF INDIA	13	39	39
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	16
14	RBL BANK	1	3	5
15	IDBI BANK	3	9	12
16	GOA STATE CO-OP BANK LTD.	30	90	101
17	INDIAN BANK	1	3	3
18	UCO BANK	4	12	3
19	KARNATAKA BANK LTD.	1	3	4
20	YES BANK	1	3	4
21	GOA URBAN CO-OP BANK	1	3	4
22	UNITY SMALL FIN BANK	1	3	1
	Total	**312**	**936**	**941**

d) Status of Financial Inclusion in the State of Goa

Pradhan Mantri Jan Dhan Yojana (PMJDY):

The Deposits in PMJDY accounts for June 2026 quarter is Rs 236.68 cr. There is an increase of Rs 1.96 cr as compared to March 2026 quarter. The Zero Balance Accounts have increased from 31,126 from March 2026 to 32,351 as on June 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.

	March 2026	June 2026
No. of Accounts (No.)	2,31,229	2,34,752
Deposits (in cr.)	234.75	236.68
Zero Balance Accounts (No.)	31,126	32,351

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) AS ON 30.06.2026

➢ (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	276	0	217	59	276	0.04	168	134	247	100.00
2	ICICI Bank Ltd	65	566	325	306	631	0.12	424	591	464	100.00
3	South Indian Bank Ltd	0	482	311	171	482	0.20	212	331	468	100.00
4	Punjab & Sind Bank	814	0	406	408	814	0.17	194	550	804	100.00
5	Karur Vysya Bank	14	0	12	2	14	0.00	3	14	14	100.00
6	Federal Bank Ltd	830	1	450	381	831	0.92	254	92	647	100.00
7	Bank of Maharashtra	9578	0	5438	4140	9578	8.76	1448	8402	9077	100.00
8	RBL Bank Ltd	16	425	11	430	441	0.07	37	441	441	100.00
9	HDFC Bank Ltd	1969	3727	1193	4503	5696	3.51	2376	5696	3606	100.00
10	State Bank of India	14399	0	8174	6225	14399	9.32	1710	11929	13340	100.00
11	Central Bank of India	9928	0	4490	5438	9928	5.30	1624	5403	8725	100.00
12	Canara Bank	63771	0	37832	25939	63771	92.58	7889	46291	58713	100.00
13	Bank of India	19079	0	10049	9030	19079	24.55	2258	18149	16941	100.00
14	Jammu & Kashmir Bank	20	0	8	12	20	0.00	6	14	14	100.00
15	Union Bank of India	35115	0	20034	15081	35115	21.67	9190	20777	24901	96.05
16	Punjab National Bank	7086	0	4831	2255	7086	2.85	2014	2558	4794	94.52
17	UCO Bank	1681	2272	2016	1937	3953	2.68	539	2074	3132	91.74
18	Axis Bank Ltd	266	537	482	321	803	0.55	53	415	686	91.47
19	Yes Bank Ltd	212	0	140	72	212	0.30	11	212	180	89.55
20	Bank of Baroda	17864	0	9166	8698	17864	25.46	728	14314	14586	85.12
21	IDBI Bank Ltd.	228	2837	1822	1243	3065	1.58	573	1120	2075	83.27
22	Indian Bank	3824	0	2061	1763	3824	2.16	407	3127	2054	60.11
23	IndusInd Bank Ltd	288	255	330	213	543	0.20	8	534	252	47.10
24	Indian Overseas Bank	10961	23757	20913	13805	34718	33.68	225	25512	14467	41.94
	Total	**19989**	**34859**	**131387**	**103365**	**234752**	**236.68**	**32351**	**168680**	**180628**	**89.24%**

- Percentage of Aadhar seeded Accounts: 89.24%
- (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 30.06.2026

SR.	Name of Bank	PMJJBY	PMSBY
1	STATE BANK OF INDIA	82584	206319
2	BANK OF BARODA	26155	78474
3	BANK OF INDIA	76103	238256
4	BANK OF MAHARASHTRA	14152	49055
5	CANARA BANK	78094	117361
6	CENTRAL BANK OF INDIA	17634	59490
7	INDIAN BANK	7980	14504
8	INDIAN OVERSEAS BANK	7065	24823
9	PUNJAB NATIONAL BANK	5272	24900
10	PUNJAB AND SIND BANK	1238	3372
11	UNION BANK OF INDIA	97455	238853
12	UCO BANK	7383	16117
13	AXIS BANK	2327	7422
14	BANDHAN BANK	1232	726
15	CSB BANK LIMITED	17	216
16	DCB BANK	72	118
17	FEDERAL BANK	330	1138
18	HDFC BANK	17850	64173
19	ICICI BANK	2106	7589
20	INDUSIND BANK	58	911
21	J & K BANK	40	93
22	KARNATAKA BANK	2224	3797
23	KARUR VYSYA BANK	180	142
24	KOTAK MAHINDRA BANK	454	1796
25	RBL BANK	542	897
26	SOUTH INDIAN BANK	0	0
27	YES BANK	225	577
28	IDBI BANK	6449	15043
29	IDFC FIRST BANK	654	4355
30	APNA SAHAKARI BANK LTD.	53	154
31	BICHOLIM URBAN CO-OP BANK LTD.	104	1804
32	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	23	53
33	GOA STATE CO-OP BANK LTD.	7236	22164
34	GOA URBAN CO-OP BANK LTD.	542	2702
35	NKGSB CO-OP BANK LTD.	110	57926
36	SHAMRAO VITHAL CO-OP BANK LTD.	194	98
37	TJSB SAHAKARI BANK LTD	0	10
38	WOMEN CO-OP BANK LTD	0	132
39	AU SMALL FIN.BANK	552	764
40	INDIA POST PAYMENTS BANK	109	0
41	UNITY SMALL FINANCE BANK	2	388
	GRAND TOTAL (As on JUNE 2026)	**4,64,800**	**12,66,712**
	GRAND TOTAL (As on MARCH 2026)	**4,17,709**	**12,12,608**

Social Security Schemes

BANKWISE YEARLY TARGET VS ACHIEVEMENT:
PMJJBY AND PMSBY AS ON 30.06.2026

SR.	Name of Bank	PMJJBY			PMSBY		
		TARGET	ACH	%	TARGET	ACH	%
1	STATE BANK OF INDIA	7994	1017	12.72	12020	1427	11.87
2	BANK OF BARODA	2000	94	4.70	3000	153	5.10
3	BANK OF INDIA	1250	160	12.80	1750	2535	144.86
4	BANK OF MAHARASHTRA	2000	46	2.30	3500	103	2.94
5	CANARA BANK	30863	1399	4.53	39950	2462	6.16
6	CENTRAL BANK OF INDIA	3600	120	3.33	6000	223	3.72
7	INDIAN BANK	700	303	43.29	1100	428	38.91
8	INDIAN OVERSEAS BANK	4550	355	7.80	11000	560	5.09
9	PUNJAB NATIONAL BANK	500	98	19.60	1700	117	6.88
10	PUNJAB AND SIND BANK	1000	216	21.60	1800	224	12.44
11	UNION BANK OF INDIA	13575	948	6.98	16500	2096	12.70
12	UCO BANK	6500	1129	17.37	13500	2484	18.40
13	AXIS BANK	3850	136	3.53	7810	150	1.92
14	BANDHAN BANK	300	72	24.00	600	18	3.00
15	CSB BANK LIMITED	480	0	0.00	960	0	0.00
16	DCB BANK	1060	36	3.40	2120	59	2.78
17	FEDERAL BANK	650	0	0.00	1300	0	0.00
18	HDFC BANK	9916	683	6.89	21114	5040	23.87
19	ICICI BANK	5070	0	0.00	10179	0	0.00
20	INDUSIND BANK	2315	0	0.00	4689	0	0.00
21	J & K BANK	200	0	0.00	400	0	0.00
22	KARNATAKA BANK	5000	0	0.00	6500	0	0.00
23	KARUR VYSYA BANK	200	4	2.00	400	6	1.50
24	KOTAK MAHINDRA BANK	750	0	0.00	1500	0	0.00
25	RBL BANK	485	0	0.00	500	45	9.00
26	SOUTH INDIAN BANK	625	28	4.48	1600	1425	89.06
27	YES BANK	500	0	0.00	1000	0	0
28	IDBI BANK	1700	10	0.59	3350	316	9.43
29	IDFC FIRST BANK	500	365	73.00	1500	2353	156.87
30	APNA SAHAKARI BANK LTD.	75	0	0.00	150	0	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	100	0	0.00	1500	0	0.00
32	CITIZENCREDIT CO-OPERATIVE BANK	100	0	0.00	1500	0	0.00
33	GOA STATE CO-OP BANK LTD.	600	123	20.50	1100	314	28.55
34	GOA URBAN CO-OP BANK LTD.	400	272	68.00	1800	1352	75.11
35	NKGSB CO-OP BANK LTD.	100	0	0.00	100	0	0.00
36	SHAMRAO VITHAL CO-OP BANK LTD.	100	0	0.00	100	0	0.00
37	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00
38	AU SMALL FIN.BANK	100	0	0.00	100	0	0.00
39	INDIA POST PAYMENTS BANK	100	0	0.00	0	0	0.00
40	UNITY SMALL FINANCE BANK	100	0	0.00	100	0	0.00
	TOTAL	**109908**	**7614**	**6.93%**	**181792**	**23890**	**13.14%**

ATAL PENSION YOJANA (APY)
PERFORMANCE AS ON 30.06.2026

SR. NO.	BANK NAME	Annual Target	A/cs opened	% Achievement as on 30.06.2026	Cumulative APY
1	CANARA BANK	7810	1451	19	44091
2	INDIAN OVERSEAS BANK	2750	817	30	11649
3	UNION BANK OF INDIA	7590	737	10	27116
4	HDFC BANK LTD	5700	212	4	8105
5	STATE BANK OF INDIA	10230	185	2	8932
6	BANK OF BARODA	5720	179	3	6580
7	CENTRAL BANK OF INDIA	3300	167	5	15706
8	BANK OF MAHARASHTRA	2750	105	4	3786
9	INDIAN BANK	880	100	11	2473
10	IDBI BANK LTD	750	90	12	2208
11	PUNJAB AND SIND BANK	220	83	38	920
12	KARNATAKA BANK LIMITED	315	74	23	1487
13	AXIS BANK LTD	1575	73	5	4055
14	THE GOA STATE CO-OP BANK LTD	1180	66	6	205
15	UCO BANK	1100	64	6	3502
16	PUNJAB NATIONAL BANK	1870	56	3	4498
17	RBL BANK LIMITED	360	44	12	272
18	BANK OF INDIA	5610	41	1	12968
19	AU SMALL FINANCE BANK LIMITED	280	32	11	445
20	THE SOUTH INDIAN BANK LTD	225	11	5	796
21	THE KARUR VYSYA BANK LTD	45	3	7	35
22	KOTAK MAHINDRA BANK	315	2	1	109
23	ICICI BANK LIMITED	2400	1	0	403
24	BANDHAN BANK LIMITED	90	0	0	356
25	THE FEDERAL BANK LTD	270	0	0	245
26	YES BANK LIMITED	360	0	0	230
27	IDFC FIRST BANK LIMITED	45	0	0	36
28	CSB Bank Limited	180	0	0	33
29	THE JAMMU AND KASHMIR BANK LTD	45	0	0	23
30	INDUSIND BANK LIMITED	180	0	0	19
31	DCB BANK LIMITED	180	0	0	8
32	CITY UNION BANK LTD	45	0	0	0
33	UJJIVAN SMALL FINANCE BANK LTD	140	0	0	0
34	UNITY SMALL FINANCE BANK LIMITED	420	0	0	0
		64930	**4593**	**7%**	**161291**

(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 June 2025 and June 2026 is as under:

(₹. In crores)

Activity	ACP Target (for 2025- 26)	Achievement under ACP upto 30.06.25	% Achievement 30.06.25	ACP Target (for 2026- 27)	Achievement under ACP upto 30.06.26	% Achivement 30.06.26
Crop loans	1281.53	109.62	8.55	410.85	65.12	15.85
Agri Term loans	615.9	183.88	29.86	1041.18	240.00	23.05
Sub Total AGRI	**1897.43**	**293.50**	**15.47**	**1452.03**	**305.12**	**21.01**
Agri Infrastructure	38.33	7.47	19.49	58.70	10.06	17.14
Ancillary Activities	428.59	133.59	31.17	477.66	163.21	34.17
Credit Potential for Agriculture	**2364.35**	**434.56**	**18.38**	**1988.39**	**478.40**	**24.06**
MSME	9805.71	3545.77	36.16	10487.19	4523.49	43.13
Export Credit	7.4	0.26	3.51	10.00	0.00	0.00
Education	45.3	13.69	30.22	61.77	13.38	21.66
Housing	375.15	96.44	25.71	535.64	94.73	17.69
Social Infrastructure	9.17	0.17	1.85	1.76	0.03	1.70
Renewable Energy	90.11	8.5	9.43	99.74	9.31	9.33
Others	106	20.45	19.29	200.29	12.14	6.06
TOTAL	**12803.19**	**4119.84**	**32.18**	**13384.79**	**5131.47**	**38.34**

The comparative position of Annual Credit Plan for the Quarter ended June 25 and June 26

(Quarterly Targets) **(₹. In crores)**

Activity	ACP Target (for June 25)	Achievement under ACP upto 30.06.25	% Achievement 30.06.25	ACP Target (for June 26)	Achievement under ACP upto 30.06.26	% Achivement 30.06.26
Crop loans	320.38	109.62	34.22	102.71	65.12	27.88
Agri Term loans	153.98	183.88	119.42	260.30	240.00	147
Sub Total AGRI	**474.36**	**293.50**	**61.87**	363.01	**305.12**	**66.55**
Agri Infrastructure	9.58	7.47	77.95	14.68	10.06	133.24
Ancillary Activities	107.15	133.59	124.68	119.42	163.21	96.91
Credit Potential for Agriculture	**591.09**	**434.56**	**73.52**	**497.10**	**478.40**	**96.24**
MSME	2451.43	3545.77	144.64	2621.80	4523.49	172.53
Export Credit	1.85	0.26	14.05	2.50	0.00	0.00
Education	11.33	13.69	120.88	15.44	13.38	86.64
Housing	93.79	96.44	102.83	133.91	94.73	70.74
Social Infrastructure	2.29	0.17	7.42	0.44	0.03	6.82
Renewable Energy	22.53	8.5	37.73	24.94	9.31	37.34
Others	26.50	20.45	77.17	50.07	12.14	24.24
TOTAL	**3200.80**	**4119.84**	**128.71**	**3346.20**	**5131.47**	**153.35**

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	40.27	6.86	17.04	62.23	14.73	23.67	102.50	21.60	21.07
2	BANK OF BARODA	33.34	3.72	11.16	89.32	19.81	22.18	122.66	23.53	19.18
3	BANK OF INDIA	3.87	0.47	12.14	269.85	87.31	32.36	273.73	87.77	32.06
4	BANK OF MAHRASHTRA	11.88	7.00	58.92	44.45	24.57	55.28	56.32	31.57	56.05
5	CANARA BANK	96.91	10.58	10.92	13.37	0.57	4.26	110.28	11.15	10.11
6	CENTRAL BANK OF INDIA	22.13	3.92	17.71	43.59	17.06	39.14	65.72	20.97	31.91
7	INDIAN BANK	2.87	0.38	13.24	0.02	0.00	0.00	2.89	0.38	13.15
8	INDIAN OVERSEAS BANK	21.65	11.15	51.50	55.74	27.14	48.69	77.39	38.29	49.48
9	PUNJAB NATIONAL BANK	2.67	2.34	87.64	1.49	0.47	31.54	4.16	2.81	67.55
10	PUNJAB AND SIND BANK	0.06	0.00	0.00	1.86	0.00	0.00	1.92	0.00	0.00
11	UNION BANK OF INDIA	17.12	2.21	12.91	37.07	5.36	14.46	54.19	7.57	13.97
12	UCO BANK	1.18	3.40	288.14	3.98	11.55	290.20	5.17	14.95	289.17
	SUB TOTAL	**253.94**	**52.02**	**20.49**	**622.98**	**208.58**	**33.48**	**876.92**	**260.60**	**29.72**
13	AXIS BANK	0.97	0.00	0.00	3.35	2.45	73.13	4.31	2.45	56.84
14	BANDHAN BANK	0.00	0.00	0.00	10.98	3.74	34.06	10.98	3.74	34.06
15	CSB BANK LIMITED	0.00	0.00	0.00	39.87	17.31	43.42	39.87	17.31	43.42
16	DCB BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	FEDERAL BANK	21.10	5.41	25.64	0.77	0.00	0.00	21.87	5.41	24.74
18	HDFC BANK	0.49	0.14	28.57	53.62	1.60	2.98	54.11	1.73	3.20
19	ICICI BANK	0.06	0.00	0.00	11.14	0.80	7.18	11.20	0.80	7.14
20	INDUSIND BANK	0.00	0.00	0.00	2.20	0.00	0.00	2.20	0.00	0.00
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	0.50	0.00	0.00	4.55	0.00	0.00	5.05	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	RBL BANK	1.79	0.19	10.61	1.43	0.43	30.07	3.22	0.63	19.57
26	SOUTH INDIAN BANK	103.29	0.74	0.72	0.00	0.00	0.00	103.29	0.74	0.72
27	YES BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	IDBI BANK	1.61	0.48	29.81	0.31	0.05	16.13	1.93	0.53	27.46
29	IDFC FIRST BANK	0.00	0.00	0.00	0.04	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	**129.81**	**6.96**	**5.36**	**128.27**	**26.38**	**20.57**	**258.08**	**33.35**	**12.92**
30	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	27.05	6.14	22.70	22.28	5.04	22.62	49.33	11.17	22.64
34	GOA URBAN CO-OP BANK LTD.	0.05	0.00	0.00	0.00	0.00	0.00	0.05	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.	0.00	0.00	0.00	267.61	0.00	0.00	267.61	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	**27.10**	**6.14**	**22.66**	**289.89**	**5.04**	**1.74**	**316.99**	**11.17**	**3.52**
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.04	0.00	0.00	0.04	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	**0.00**	**0.00**	**0.00**	**0.04**	**0.00**	**0.00**	**0.04**	**0.00**	**0.00**
	GRAND TOTAL	**410.85**	**65.12**	**15.85**	**1041.18**	**240.00**	**23.05**	**1452.03**	**305.12**	**21.01**

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	0.60	0.73	121.67	14.67	4.95	33.74	117.76	27.28	23.17
2	BANK OF BARODA	6.20	0.66	10.65	47.02	11.10	23.61	175.88	35.29	20.06
3	BANK OF INDIA	3.04	0.05	1.64	15.11	11.30	74.78	291.87	99.12	33.96
4	BANK OF MAHRASHTRA	3.76	1.01	26.86	72.27	28.24	39.08	132.35	60.82	45.95
5	CANARA BANK	0.85	0.34	40.00	107.56	14.68	13.65	218.68	26.16	11.96
6	CENTRAL BANK OF INDIA	0.90	0.06	6.67	10.23	6.98	68.23	76.85	28.02	36.46
7	INDIAN BANK	0.00	0.00	0.00	0.10	0.04	40.00	2.99	0.42	14.05
8	INDIAN OVERSEAS BANK	0.64	0.05	7.81	2.27	21.11	929.96	80.30	59.46	74.05
9	PUNJAB NATIONAL BANK	34.39	7.01	20.38	11.29	6.86	60.76	49.84	16.68	33.47
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	0.06	0.00	0.00	1.98	0.00	0.00
11	UNION BANK OF INDIA	0.30	0.00	0.00	31.22	4.48	14.35	85.71	12.06	14.07
12	UCO BANK	0.01	0.00	0.00	0.35	0.18	51.43	5.53	15.14	273.78
	SUB TOTAL	**50.68**	**9.91**	**19.55**	**312.15**	**109.93**	**35.22**	**1239.75**	**380.45**	**30.69**
13	AXIS BANK	0.00	0.00	0.00	1.39	0.30	21.58	5.70	2.75	48.25
14	BANDHAN BANK	0.00	0.00	0.00	0.63	0.22	34.92	11.61	3.96	34.11
15	CSB BANK LIMITED	0.00	0.00	0.00	0.03	0.00	0.00	39.91	17.31	43.37
16	DCB BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	FEDERAL BANK	0.26	0.00	0.00	1.20	0.00	0.00	23.33	5.41	23.19
18	HDFC BANK	0.00	0.00	0.00	12.76	1.39	10.89	66.87	3.13	4.68
19	ICICI BANK	0.00	0.00	0.00	32.12	31.34	97.57	43.32	32.14	74.19
20	INDUSIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	2.20	0.00	0.00
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	0.00	0.00	0.00	0.18	0.00	0.00	5.23	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	0.00	0.00	0.00	3.52	12.50	355.11	3.52	12.50	355.11
25	RBL BANK	0.00	0.00	0.00	0.00	0.00	0.00	3.22	0.63	19.57
26	SOUTH INDIAN BANK	0.00	0.00	0.00	3.80	1.93	50.79	107.09	2.67	2.49
27	YES BANK	0.00	0.00	0.00	5.60	3.55	63.39	5.60	3.55	63.39
28	IDBI BANK	0.23	0.10	43.48	3.93	1.83	46.56	6.09	2.47	40.56
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00
	SUB TOTAL	**0.49**	**0.10**	**20.41**	**65.17**	**53.06**	**81.42**	**323.74**	**86.51**	**26.72**
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	2.60	0.00	0.00	0.04	0.00	0.00	2.64	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	4.92	0.05	1.02	100.29	0.22	0.22	154.54	11.44	7.40
34	GOA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.05	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.	0.00	0.00	0.00	0.00	0.00	0.00	267.61	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	**7.53**	**0.05**	**0.66**	**100.33**	**0.22**	**0.22**	**424.84**	**11.44**	**2.69**
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	0.02	0.00	0.00	0.05	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	**0.00**	**0.00**	**0.00**	**0.02**	**0.00**	**0.00**	**0.05**	**0.00**	**0.00**
	GRAND TOTAL	**58.70**	**10.06**	**17.14**	**477.66**	**163.21**	**34.17**	**1988.39**	**478.40**	**24.06**

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	842.25	600.13	71.25	0.75	0.00	0.00	42.10	4.53	10.76
2	BANK OF BARODA	483.41	251.28	51.98	0.41	0.00	0.00	2.81	0.41	14.59
3	BANK OF INDIA	714.64	368.11	51.51	0.63	0.00	0.00	1.87	0.66	35.29
4	BANK OF MAHRASHTRA	468.05	80.25	17.15	0.54	0.00	0.00	1.34	0.27	20.15
5	CANARA BANK	949.31	177.58	18.71	0.89	0.00	0.00	5.08	5.17	101.77
6	CENTRAL BANK OF INDIA	336.55	159.92	47.52	0.24	0.00	0.00	1.54	0.38	24.68
7	INDIAN BANK	33.20	22.79	68.64	0.02	0.00	0.00	0.12	0.00	0.00
8	INDIAN OVERSEAS BANK	199.37	33.31	16.71	0.19	0.00	0.00	0.46	0.14	30.43
9	PUNJAB NATIONAL BANK	804.01	153.52	19.09	0.86	0.00	0.00	1.15	0.06	5.22
10	PUNJAB AND SIND BANK	31.71	3.44	10.85	0.02	0.00	0.00	0.07	0.00	0.00
11	UNION BANK OF INDIA	896.77	456.47	50.90	0.83	0.00	0.00	3.01	0.85	28.24
12	UCO BANK	93.79	34.61	36.90	0.09	0.00	0.00	0.11	0.01	9.09
	SUB TOTAL	**5853.07**	**2341.42**	**40.00**	**5.49**	**0.00**	**0.00**	**59.67**	**12.48**	**20.92**
13	AXIS BANK	368.89	229.24	62.14	0.26	0.00	0.00	0.15	0.48	320.00
14	BANDHAN BANK	9.22	1.49	16.16	0.01	0.00	0.00	0.00	0.00	0.00
15	CSB BANK LIMITED	0.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	DCB BANK	1.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	FEDERAL BANK	65.59	34.50	52.60	0.03	0.00	0.00	0.00	0.00	0.00
18	HDFC BANK	1690.64	739.16	43.72	1.53	0.00	0.00	0.07	0.08	114.29
19	ICICI BANK	743.58	586.40	78.86	0.55	0.00	0.00	0.49	0.05	10.20
20	INDUSIND BANK	211.81	37.24	17.58	0.22	0.00	0.00	0.00	0.00	0.00
21	J & K BANK	3.80	0.32	8.42	0.01	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	94.51	38.32	40.55	0.10	0.00	0.00	0.09	0.00	0.00
23	KARUR VYASYA BANK	13.81	0.16	1.16	0.02	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	224.57	53.63	23.88	0.21	0.00	0.00	0.00	0.00	0.00
25	RBL BANK	2.05	2.00	97.56	0.00	0.00	0.00	0.00	0.00	0.00
26	SOUTH INDIAN BANK	81.25	63.64	78.33	0.08	0.00	0.00	0.06	0.00	0.00
27	YES BANK	238.05	218.58	91.82	0.24	0.00	0.00	0.05	0.00	0.00
28	IDBI BANK	64.26	40.43	62.92	0.06	0.00	0.00	0.62	0.17	27.42
29	IDFC FIRST BANK	20.77	27.37	131.78	0.03	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	**3834.47**	**2072.48**	**54.05**	**3.34**	**0.00**	**0.00**	**1.52**	**0.77**	**50.66**
30	APNA SAHAKARI BANK LTD.	0.37	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	61.02	1.73	2.84	0.06	0.00	0.00	0.05	0.00	0.00
32	CITIZENCREDIT CO-OP BANK	47.72	3.36	7.04	0.06	0.00	0.00	0.07	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	42.12	11.75	27.90	0.05	0.00	0.00	0.12	0.06	50.00
34	GOA URBAN CO-OP BANK LTD	315.78	68.72	21.76	0.23	0.00	0.00	0.11	0.02	18.18
35	GP PARSIK SAHAKARI BANK LTD	4.64	0.13	2.80	0.00	0.00	0.00	0.14	0.00	0.00
36	KONKAN MERCANTILE CO-OP	1.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	41.76	3.27	7.83	0.51	0.00	0.00	0.00	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.	185.90	11.11	5.98	0.15	0.00	0.00	0.08	0.04	50.00
41	WOMEN CO-OP BANK LTD.	0.23	0.22	95.65	0.01	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	**701.04**	**100.30**	**14.31**	**1.07**	**0.00**	**0.00**	**0.58**	**0.13**	**22.41**
42	AU SMALL FINANCE BANK LTD.	93.64	9.28	9.91	0.10	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	4.98	0.02	0.40	0.00	0.00	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	**98.62**	**9.29**	**9.42**	**0.10**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	GRAND TOTAL	**10487.19**	**4523.49**	**43.13**	**10.00**	**0.00**	**0.00**	**61.77**	**13.38**	**21.66**

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	177.18	18.77	10.59	0.29	0.00	0.00	45.64	3.72	8.15
2	BANK OF BARODA	41.60	10.65	25.60	0.00	0.00	0.00	1.60	0.00	0.00
3	BANK OF INDIA	51.52	4.35	8.44	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF MAHRASHTRA	17.77	2.78	15.64	0.00	0.00	0.00	2.44	0.00	0.00
5	CANARA BANK	49.29	9.22	18.71	0.00	0.00	0.00	4.03	0.66	16.38
6	CENTRAL BANK OF INDIA	21.24	7.89	37.15	0.00	0.00	0.00	0.00	0.00	0.00
7	INDIAN BANK	3.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	INDIAN OVERSEAS BANK	15.67	2.44	15.57	0.00	0.00	0.00	2.09	0.78	37.32
9	PUNJAB NATIONAL BANK	20.27	2.52	12.43	0.00	0.00	0.00	0.94	0.04	4.26
10	PUNJAB AND SIND BANK	1.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	UNION BANK OF INDIA	17.40	5.37	30.86	0.05	0.02	40.00	0.00	0.00	0.00
12	UCO BANK	3.53	1.15	32.58	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	**420.31**	**65.14**	**15.50**	**0.34**	**0.02**	**5.88**	**56.73**	**5.20**	**9.17**
13	AXIS BANK	2.72	0.28	10.29	0.00	0.00	0.00	0.00	0.00	0.00
14	BANDHAN BANK	4.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	CSB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	DCB BANK	6.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	FEDERAL BANK	2.50	0.06	2.40	0.00	0.00	0.00	0.00	0.00	0.00
18	HDFC BANK	26.84	2.47	9.20	0.00	0.00	0.00	0.00	0.00	0.00
19	ICICI BANK	5.90	1.24	21.02	0.00	0.00	0.00	0.00	0.00	0.00
20	INDUSIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	41.16	3.82	9.28
21	J & K BANK	1.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	KARNATAKA BANK	3.51	0.68	19.37	0.00	0.00	0.00	0.00	0.00	0.00
23	KARUR VYASYA BANK	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	KOTAK MAHINDRA BANK	0.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	RBL BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	SOUTH INDIAN BANK	0.90	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00
27	YES BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	IDBI BANK	9.05	2.50	27.62	0.00	0.00	0.00	0.00	0.00	0.00
29	IDFC FIRST BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	**63.69**	**7.22**	**11.34**	**0.08**	**0.00**	**0.00**	**41.16**	**3.82**	**9.28**
30	APNA SAHAKARI BANK LTD.	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK	12.85	1.55	12.06	0.00	0.00	0.00	0.00	0.00	0.00
32	CITIZENCREDIT CO-OPERATIVE	1.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	GOA STATE CO-OP BANK LTD.	16.87	9.01	53.41	0.00	0.00	0.00	1.81	0.22	12.15
34	GOA URBAN CO-OP BANK LTD.	4.68	3.87	82.69	1.34	0.00	0.00	0.00	0.00	0.00
35	GP PARSIK SAHAKARI BANK LTD	1.41	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.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.25	1.48	592.00	0.00	0.00	0.00	0.00	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK	0.00	4.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	8.28	1.26	15.22	0.00	0.00	0.00	0.04	0.06	150.00
41	WOMEN CO-OP BANK LTD.	5.31	0.12	2.26	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	**51.18**	**21.76**	**42.52**	**1.34**	**0.00**	**0.00**	**1.85**	**0.29**	**15.68**
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	0.47	0.61	129.79	0.00	0.01	0.00	0.00	0.00	0.00
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	**0.47**	**0.61**	**129.79**	**0.00**	**0.01**	**0.00**	**0.00**	**0.00**	**0.00**
	GRAND TOTAL	**535.64**	**94.73**	**17.69**	**1.76**	**0.03**	**1.70**	**99.74**	**9.31**	**9.33**

INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP AS ON JUNE 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	0.00	0.00	0.00	1225.96	654.44	53.38
2	BANK OF BARODA	0.38	0.30	78.95	706.10	297.93	42.19
3	BANK OF INDIA	0.00	0.00	0.00	1060.53	472.25	44.53
4	BANK OF MAHRASHTRA	0.00	0.01	0.00	622.49	144.13	23.15
5	CANARA BANK	0.03	0.00	0.00	1227.32	218.79	17.83
6	CENTRAL BANK OF INDIA	0.03	0.03	100.00	436.45	196.24	44.96
7	INDIAN BANK	0.00	0.00	0.00	39.66	23.22	58.55
8	INDIAN OVERSEAS BANK	0.72	0.00	0.00	298.80	96.13	32.17
9	PUNJAB NATIONAL BANK	0.00	0.00	0.00	877.08	172.82	19.70
10	PUNJAB AND SIND BANK	0.00	0.00	0.00	35.31	3.44	9.74
11	UNION BANK OF INDIA	0.00	0.00	0.00	1003.77	474.77	47.30
12	UCO BANK	28.54	2.22	7.78	131.58	53.13	40.38
	SUB TOTAL	**29.69**	**2.57**	**8.66**	**7665.05**	**2807.27**	**36.62**
13	AXIS BANK	2.72	1.00	36.76	380.44	233.75	61.44
14	BANDHAN BANK	0.90	0.09	10.00	26.04	5.54	21.27
15	CSB BANK LIMITED	0.00	0.00	0.00	40.07	17.31	43.20
16	DCB BANK	0.00	0.00	0.00	7.78	0.00	0.00
17	FEDERAL BANK	0.00	0.00	0.00	91.45	39.97	43.71
18	HDFC BANK	0.09	0.13	144.44	1786.04	744.97	41.71
19	ICICI BANK	0.00	0.00	0.00	793.83	619.82	78.08
20	INDUSIND BANK	0.00	0.00	0.00	255.38	41.05	16.07
21	J & K BANK	0.26	0.00	0.00	5.10	0.32	6.27
22	KARNATAKA BANK	0.34	0.04	11.76	103.77	39.05	37.63
23	KARUR VYASYA BANK	0.00	0.00	0.00	14.15	0.16	1.13
24	KOTAK MAHINDRA BANK	0.00	0.00	0.00	228.64	66.13	28.92
25	RBL BANK	1.51	0.23	15.23	6.78	2.86	42.18
26	SOUTH INDIAN BANK	1.22	1.30	106.56	190.67	67.61	35.46
27	YES BANK	0.00	0.00	0.00	243.95	222.13	91.06
28	IDBI BANK	0.00	0.00	0.00	80.08	45.56	56.89
29	IDFC FIRST BANK	0.00	0.00	0.00	20.84	27.37	131.33
	SUB TOTAL	**7.04**	**2.81**	**39.91**	**4275.04**	**2173.60**	**50.84**
30	APNA SAHAKARI BANK LTD.	19.88	0.61	3.07	20.45	0.61	2.98
31	BICHOLIM URBAN CO-OP BANK LTD.	0.03	0.03	100.00	76.65	3.31	4.32
32	CITIZENCREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	49.29	3.36	6.82
33	GOA STATE CO-OP BANK LTD.	18.66	3.48	18.65	234.17	35.96	15.36
34	GOA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	322.19	72.61	22.54
35	GP PARSIK SAHAKARI BANK LTD.	0.11	0.02	18.18	6.30	0.16	2.54
36	KONKAN MERCANTILE CO-OP BANK	0.01	0.00	0.00	1.51	0.00	0.00
37	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	267.61	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	0.38	0.12	31.58	42.90	4.88	11.38
39	SHAMRAO VITHAL CO-OP BANK LTD.	61.64	0.00	0.00	61.64	4.48	7.27
40	TJSB SAHAKARI BANK LTD.	61.49	0.98	1.59	255.94	13.46	5.26
41	WOMEN CO-OP BANK LTD.	0.03	0.00	0.00	5.57	0.34	6.10
	SUB TOTAL	**162.32**	**5.23**	**3.22**	**1344.22**	**139.15**	**10.35**
42	AU SMALL FINANCE BANK LTD.	0.00	0.00	0.00	93.79	9.28	9.89
43	JANA SMALL FINANCE BANK LTD.	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
45	UJJIVAN SMALL FINANCE BANK	1.24	1.53	123.39	6.69	2.17	32.44
46	UNITY SMALL FINANCE BANK	0.00	0.00	0.00	0.00	0.00	0.00
47	AIRTEL PAYMENTS BANK	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	**1.24**	**1.53**	**123.39**	**100.48**	**11.44**	**11.39**
	GRAND TOTAL	**200.29**	**12.14**	**6.06**	**13384.79**	**5131.47**	**38.34**

b.) Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2025, 30.06.2025, 31.03.2026 and 30.06.2026 are as under:

(Amt. in Crores)

SR. No.	Parameters	Bench Mark	31.03.2025	30.06.2025	31.03.2026	30.06.2026
I	Total Deposits	N.A.	126089	128871	135354	137333
II	Total Advances	N.A.	43051	42611	46854	47194
III a.	C.D. Ratio	N.A.	34.14%	33.06%	34.62%	34.36%
b.	RIDF Advances	N.A.	1921	1915	2391	2160
c.	C.D. Ratio including RIDF	N.A.	35.67%	34.55%	36.38%	35.93%
IV	Total PSA Outstanding	N.A.	15944	16185	17557	17662
	%age of PSA to Total Advances	40%	41.34%	37.59%	40.78%	37.70%
V	DIR Advances	N.A.	0.77	0.84	1.35	0.77
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%
Vi	Weaker Section Advances	N.A.	2279	2206	2419	2487
	%age of Weaker Sec. Adv. to Total Adv.	12%	5.29%	5.18%	5.16%	5.27%
vii	SC/ST Advances	N.A.	227	234	267	292
	%age of SC/ST* Adv. To Total Advances	5%	0.53%	0.55%	0.57%	0.62%
viii	Advances to Women	N.A.	7379	7537	8610	8479
	%age of Adv. to Women to Total Adv.	10%	17.14%	17.69%	18.38%	17.97%

* As per RBI directives, the base for calculating % of Priority Sector Advances is Total Advances of March 2026.

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 30.06.2026:

SR.	Name of Bank	No. of Brs	Deposits Total	Advances Total	CD Ratio
1	PUNJAB NATIONAL BANK	16	1773.42	1893.6	106.78
2	BANK OF MAHARASHTRA	20	1973.33	1571.77	79.65
3	GOA STATE CO-OP BANK LTD	54	2687.46	1325.23	49.31
4	ICICI BANK	42	7071.85	3452.22	48.82
5	STATE BANK OF INDIA	91	28174.07	11387.82	40.42

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2026

(Amount in crores)

SR.	Name of Bank	No. of branches	Deposits Total	Advances Total	CD Ratio
1	STATE BANK OF INDIA	91	28174.07	11387.82	40.42
2	BANK OF BARODA	49	10303.49	2660.46	25.82
3	BANK OF INDIA	54	12808.46	2641.81	20.63
4	BANK OF MAHRASHTRA	20	1973.33	1571.77	79.65
5	CANARA BANK	73	13681.07	3516.85	25.71
6	CENTRAL BANK OF INDIA	30	3964.01	1197.66	30.21
7	INDIAN BANK	8	1009.42	131.48	13.03
8	INDIAN OVERSEAS BANK	25	3162.34	1093.87	34.59
9	PUNJAB NATIONAL BANK	16	1773.42	1893.6	106.78
10	PUNJAB AND SIND BANK	2	90.08	68.84	76.42
11	UNION BANK OF INDIA	68	12274.59	2689.72	21.91
12	UCO BANK	11	690.21	329.6	47.75
	SUB TOTAL	**447**	**89904.48**	**29183.48**	**32.46**
13	AXIS BANK	22	3723.56	1369.76	36.79
14	BANDHAN BANK	2	108.75	42.24	38.84
15	CSB BANK LIMITED	4	428.07	92.87	21.7
16	DCB BANK	4	738.46	46.87	6.35
17	FEDERAL BANK	6	971.45	626.78	64.52
18	HDFC BANK	76	16617.16	5187.81	31.22
19	ICICI BANK	42	7071.85	3452.22	48.82
20	INDUSIND BANK	18	1433.83	605.99	42.26
21	J & K BANK	1	43.12	40.86	94.76
22	KARNATAKA BANK	7	1009.44	399.58	39.58
23	KARUR VYASYA BANK	1	74.26	35.79	48.20
24	KOTAK MAHINDRA BANK	7	1504.6	405.55	26.95
25	RBL BANK	7	1135.23	66.03	5.82
26	SOUTH INDIAN BANK	5	514.53	274.76	53.4
27	YES BANK	8	1654.02	577.61	34.92
28	IDBI BANK	10	1071.24	443.92	41.44
29	IDFC FIRST BANK	7	1663.99	245.12	14.73
	SUB TOTAL	**227**	**39763.56**	**13913.78**	**34.99**
30	APNA SAHAKARI BANK LTD.	1	16.22	57.69	355.67
31	BICHOLIM URBAN CO-OP BANK LTD.	12	652.25	294.21	45.11
32	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	5	144.16	101.65	70.51
33	GOA STATE CO-OP BANK LTD.	54	2687.46	1325.23	49.31
34	GOA URBAN CO-OP BANK LTD.	16	931.41	483.72	51.93
35	GP PARSIK SAHAKARI BANK LTD.	2	20.51	48.56	236.76
36	KONKAN MERCANTILE CO-OP BANK LTD.	1	8.15	4.97	60.98
37	NKGSB CO-OP BANK LTD.	5	287.85	335.6	116.59
38	SARASWAT CO-OP BANK LTD.	10	1575.82	456.31	28.96
39	SHAMRAO VITHAL CO-OP BANK LTD.	2	160.4	148.22	92.41
40	TJSB SAHAKARI BANK LTD.	12	560.72	575.13	102.57
41	WOMEN CO-OP BANK LTD.	2	74.95	43.13	57.55
	SUB TOTAL	**122**	**7119.9**	**3874.43**	**54.42**
42	AU SMALL FINANCE BANK LTD.	4	322.83	206.16	63.86
43	JANA SMALL FINANCE BANK LTD.	1	51.20	0.10	0.20
44	INDIA POST PAYMENTS BANK	2	0.00	0.00	0.00
45	UJJIVAN SMALL FINANCE BANK	1	65.1	11.24	17.27
46	UNITY SMALL FINANCE BANK	4	105.96	4.44	4.19
47	AIRTEL PAYMENT BANK	0	0.44	0.00	0.00
	SUB TOTAL	**12**	**545.53**	**221.94**	**40.68**
	GRAND TOTAL	**808**	**137333.48**	**47193.63**	**34.36**

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION (30.06.2026)

(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	3517.41	30.70	0	0.00	0.00	9237	385.22	3.38
2	BANK OF BARODA	916.64	34.90	0	0.00	0.00	6827	272.35	10.24
3	BANK OF INDIA	1249.45	47.44	0	0.00	0.00	10897	471.27	17.84
4	BANK OF MAHRASHTRA	774.99	51.30	0	0.00	0.00	2190	95.59	6.08
5	CANARA BANK	1510.14	45.31	182	0.15	0.00	6284	324.88	9.24
6	CENTRAL BANK OF INDIA	564.50	47.80	0	0.00	0.00	1573	51.46	4.30
7	INDIAN BANK	58.80	44.59	0	0.00	0.00	228	12.12	9.22
8	INDIAN OVERSEAS BANK	409.68	38.57	0	0.00	0.00	1828	64.94	5.94
9	PUNJAB NATIONAL BANK	886.29	49.50	0	0.00	0.00	489	27.06	1.43
10	PUNJAB AND SIND BANK	46.61	69.14	0	0.00	0.00	77	8.57	12.45
11	UNION BANK OF INDIA	1150.03	43.79	0	0.00	0.00	2888	60.55	2.25
12	UCO BANK	193.92	63.51	0	0.00	0.00	1873	51.57	15.65
	SUB TOTAL	**11278.46**	**39.27**	**182**	**0.15**	**0.00**	**44391**	**1825.58**	**6.26**
13	AXIS BANK	360.96	25.13	0	0.00	0.00	2438	27.74	2.03
14	BANDHAN BANK	26.09	37.73	0	0.00	0.00	3513	23.87	56.51
15	CSB BANK LIMITED	57.02	65.87	0	0.00	0.00	546	16.60	17.87
16	DCB BANK	23.57	44.33	0	0.00	0.00	0	0.00	0.00
17	FEDERAL BANK	90.49	14.90	0	0.00	0.00	165	16.03	2.56
18	HDFC BANK	1666.86	32.17	0	0.00	0.00	3291	283.63	5.47
19	ICICI BANK	785.29	22.18	0	0.00	0.00	399	48.68	1.41
20	INDUSIND BANK	227.82	36.19	0	0.00	0.00	2589	3.68	0.61
21	J & K BANK	10.54	25.56	0	0.00	0.00	90	8.60	21.05
22	KARNATAKA BANK	136.25	34.08	0	0.00	0.00	58	0.28	0.07
23	KARUR VYASYA BANK	12.75	30.08	0	0.00	0.00	10	0.95	2.65
24	KOTAK MAHINDRA BANK	206.11	53.56	0	0.00	0.00	21	3.05	0.75
25	RBL BANK	9.12	25.99	0	0.00	0.00	1637	4.47	6.77
26	SOUTH INDIAN BANK	133.42	45.32	0	0.00	0.00	1765	51.63	18.79
27	YES BANK	191.41	33.94	0	0.00	0.00	42	6.30	1.09
28	IDBI BANK	124.77	28.80	0	0.00	0.00	216	18.12	4.08
29	IDFC FIRST BANK	22.94	10.15	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	**4085.40**	**29.13**	**0**	**0.00**	**0.00**	**16780**	**513.65**	**3.69**
30	APNA SAHAKARI BANK LTD.	57.69	85.58	0	0.00	0.00	0	0.00	0.00
31	BICHOLIM URBAN CO-OP BANK LTD.	139.59	45.80	0	0.00	0.00	430	13.67	4.65
32	CITIZENCREDIT CO-OPERATIVE BANK	55.78	58.60	0	0.00	0.00	81	18.45	18.15
33	GOA STATE CO-OP BANK LTD.	398.90	30.63	16	0.62	0.05	938	16.20	1.22
34	GOA URBAN CO-OP BANK LTD.	321.59	66.96	0	0.00	0.00	871	61.57	12.73
35	GP PARSIK SAHAKARI BANK LTD.	13.83	31.65	0	0.00	0.00	60	3.47	7.15
36	KONKAN MERCANTILE CO-OP BANK	1.82	36.77	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	335.60	96.00	0	0.00	0.00	0	0.00	0.00
38	SARASWAT CO-OP BANK LTD.	408.87	86.55	0	0.00	0.00	0	0.00	0.00
39	SHAMRAO VITHAL CO-OP BANK LTD.	148.22	100.80	0	0.00	0.00	0	0.00	0.00
40	TJSB SAHAKARI BANK LTD.	270.51	47.00	0	0.00	0.00	67	7.30	1.27
41	WOMEN CO-OP BANK LTD.	27.54	61.65	0	0.00	0.00	294	4.32	10.02
	SUB TOTAL	**2179.92**	**56.07**	**16**	**0.62**	**0.02**	**2741**	**124.98**	**3.23**
42	AU SMALL FINANCE BANK LTD.	108.05	53.54	0	0.00	0.00	595	21.56	10.46
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	10.30	93.21	0	0.00	0.00	204	1.15	10.23
46	UNITY SMALL FINANCE BANK	0.00	0.00	0	0.00	0.00	2	0.00	0.00
47	AIRTEL PAYMENT BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	**118.36**	**54.88**	**0**	**0.00**	**0.00**	801	22.71	10.23
	GRAND TOTAL	**17662.14**	**37.70**	**198**	**0.77**	**0.00**	**64713**	**2486.92**	**5.27**

ADVANCES TO SC, ST & WOMENS AS ON 30.06.2026

(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	594	40.39	0.35	1009	34.80	0.48	23822	1683.72	23.00
2	BANK OF BARODA	195	22.58	0.85	416	11.59	0.44	2863	168.25	6.32
3	BANK OF INDIA	135	13.12	0.50	211	10.45	0.40	11300	619.50	23.45
4	BANK OF MAHRASHTRA	42	2.56	0.16	60	2.21	0.14	11142	279.84	17.80
5	CANARA BANK	941	38.65	1.10	559	21.59	0.61	21558	896.27	25.49
6	CENTRAL BANK OF INDIA	164	13.01	1.09	114	3.63	0.30	3766	450.64	37.63
7	INDIAN BANK	22	1.43	1.09	11	0.44	0.33	681	28.55	21.71
8	INDIAN OVERSEAS BANK	52	1.62	0.15	21	1.01	0.09	5665	240.78	22.01
9	PUNJAB NATIONAL BANK	74	6.82	0.36	16	0.99	0.05	1716	250.84	13.25
10	PUNJAB AND SIND BANK	0	0.00	0.00	0	0.00	0.00	80	6.25	9.08
11	UNION BANK OF INDIA	141	9.87	0.37	188	7.82	0.29	9458	509.26	18.93
12	UCO BANK	61	3.01	0.91	132	2.83	0.86	1328	76.67	23.26
	SUB TOTAL	**2421**	**153.07**	**0.61**	**2737**	**97.35**	**0.39**	**93379**	**5210.57**	**20.75**
13	AXIS BANK	10	0.29	0.02	22	0.78	0.06	7231	170.44	12.44
14	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	4551	34.62	81.96
15	CSB BANK LIMITED	18	0.47	0.51	0	0.00	0.00	2008	73.54	79.19
16	DCB BANK	0	0.00	0.00	0	0.00	0.00	643	9.99	21.31
17	FEDERAL BANK	26	0.49	0.08	44	1.47	0.23	6136	197.33	31.48
18	HDFC BANK	41	4.71	0.09	29	2.62	0.05	13261	1079.96	20.82
19	ICICI BANK	14	0.63	0.02	11	0.54	0.02	9780	1018.35	29.50
20	INDUSIND BANK	688	0.99	0.16	98	0.13	0.02	5956	128.97	21.28
21	J & K BANK	0	0.00	0.00	0	0.00	0.00	51	5.79	14.17
22	KARNATAKA BANK	45	1.99	0.50	5	0.46	0.12	2564	84.01	21.02
23	KARUR VYASYA BANK	44	6.98	19.50	0	0.00	0.00	34	5.16	14.42
24	KOTAK MAHINDRA BANK	2	0.27	0.07	0	0.00	0.00	82	24.61	6.07
25	RBL BANK	62	0.20	0.30	29	0.18	0.27	1512	3.38	5.12
26	SOUTH INDIAN BANK	1	0.09	0.03	0	0.00	0.00	1703	53.50	19.47
27	YES BANK	0	0.00	0.00	1	0.03	0.01	360	20.90	3.62
28	IDBI BANK	19	0.84	0.19	13	0.72	0.16	1023	81.37	18.33
29	IDFC FIRST BANK	8	0.07	0.03	5	0.03	0.01	7899	54.43	22.21
	SUB TOTAL	**978**	**18.00**	**0.13**	**257**	**6.97**	**0.05**	**64794**	**3046.35**	**21.89**
30	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	18	0.31	0.54
31	BICHOLIM URBAN CO-OP BANK	34	0.83	0.28	31	0.64	0.22	315	10.86	3.69
32	CITIZEN CREDIT CO-OP BANK	0	0.00	0.00	0	0.00	0.00	98	8.25	8.12
33	GOA STATE CO-OP BANK LTD.	84	3.99	0.30	308	7.26	0.55	1032	43.74	3.30
34	GOA URBAN CO-OP BANK LTD.	0	0.00	0.00	9	0.23	0.05	578	23.49	4.86
35	GP PARSIK SAHAKARI BANK LTD.	6	0.82	1.69	0	0.00	0.00	23	1.93	3.97
36	KONKAN MERCANTILE CO-OP	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37	NKGSB CO-OP BANK LTD.	5	0.42	0.13	0	0.00	0.00	46	6.09	1.81
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	125	8.01	5.40
40	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	2	0.07	0.01	299	66.45	11.55
41	WOMEN CO-OP BANK LTD.	0	0.00	0.00	44	0.99	2.30	170	1.55	3.59
42	**SUB TOTAL**	**129**	**6.05**	**0.16**	**394**	**9.20**	**0.24**	**2704**	**170.68**	**4.41**
	AU SMALL FINANCE BANK	8	0.27	0.13	0	0.00	0.00	917	39.00	18.92
43	JANA SMALL FINANCE BANK	0	0.00	0.00	0	0.00	0.00	2	0.03	30.00
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	138	0.81	7.21	90	0.43	3.83	2093	10.85	96.53
46	UNITY SMALL FINANCE BANK	4	0.03	0.68	2	0.00	0.00	78	1.89	42.57
47	AIRTEL PAYMENT BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	**150**	**1.12**	**0.50**	**92**	**0.44**	**0.20**	**3090**	**51.78**	**23.33**
	GRAND TOTAL	**3678**	**178.24**	**0.38**	**3480**	**113.96**	**0.24**	**163967**	**8479.38**	**17.97**

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 June 2025, March 2026 and June 2026 for the State of Goa under all three categories of loans is given below:

(Amount. In Crores)

	Shishu (upto Rs.50,000)		Kishor (Rs.50,001 to Rs.5 lac)		Tarun (Rs.5 lac to Rs.10 lac)		Tarun Plus (Rs 10 Lac to Rs. 20 lac)		Total	
	No.of A/cs	Disbursed Amt.	No. of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
June 2025	1804	9.04	5040	71.58	1502	88.20	23	2.36	8369	171.11
March 2026	3037	33.93	13620	228.69	4535	321.11	216	30.93	21408	614.53
June 2026	852	4.74	4787	83.49	2279	144.49	140	16.08	8058	248.80

b) Position of Outstanding and NPA in Mudra Accounts as on 30.06.2026

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	8873	28.67	2964	9.58
KISHORE	23128	335.69	2415	31.36
TARUN	12201	629.51	753	38.17
TARUN PLUS	425	52.21	8	0.79
TOTAL	**44627**	**1046.08**	**6140**	**79.90**
				7.06%

Agenda No.6

Comparative Report - Position of lending under KCC Schemes for quarter ending June 2025, March 2026 and June 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
JUNE 2025	183	8.15	890	27.34
MARCH 2026	266	12.80	702	31.26
JUNE 2026	109	5.61	646	20.29

KCC TO ANIMAL HUSBANDRY

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
JUNE 2025	196	5.79	2123	31.19
MARCH 2026	641	12.00	1666	18.51
JUNE 2026	460	10.34	2428	35.11

KCC TO CROP

(Amount in Crores)

	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF QUARTER	OUTSTANDING Amount. AS ON END OF QUARTER
JUNE 2025	1671	29.36	13986	188.41
MARCH 2026	2136	69.08	9973	113.28
JUNE 2026	1319	23.87	9917	108.05

Agenda No.7

a) Position of Stand – up India

(Amt in Cr)

	Disbursement		Outstanding		NPAs		
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	%
June 2025	103	16.24	515	73.60	73	9.65	13.11
March 2026	99	17.70	445	58.90	92	8.91	15.12
June 2026	75	10.95	419	55.80	92	9.50	17.02

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

(Amt in Cr)

	As on 30.06.2025	As on 30.06.2026
Total number of Credit Linked SHGs	2015	2311
Outstanding (Amt in cr)	88.90	107.41
Total number of SHGs Credit Linked During the Current FY	369	387
Amount (in cr)	17.32	19.55

c) PM SVANidhi – Performance as on June 2026

(Amt in Cr)

	Applications Sourced		Applications Sanctioned		Applications Disbursed		Applications Returned	
	No	Amt	No	Amt	No	Amt	No	Amt
MARCH 2026	3612	8.47	3197	7.42	3123	7.20	279	0.70
JUNE 2026	3739	8.86	3241	7.53	3181	7.33	289	0.73

d) PM Surya Ghar Scheme – Performance as on June 2026 (Amt in Cr)

Bank Name	Sourced		Sanctioned		Disbursed		Rejected		Pending	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
State Bank of India	928	38.64	459	17.61	442	15.46	407	16.85	60	2.84
Bank of Baroda	56	2.63	34	1.37	33	1.09	13	0.58	8	0.37
Bank of India	101	4.40	60	2.30	47	1.67	26	1.17	15	0.74
Bank of Maharashtra	89	3.44	45	1.42	16	0.39	42	1.79	1	0.06
Canara Bank	117	5.30	69	2.70	69	2.57	39	1.79	9	0.44
Central Bank of India	18	0.88	7	0.27	1	0.00	7	0.38	4	0.19
HDFC Bank	4	0.27	0	0.00	0	0.00	1	0.07	3	0.20
IDBI Bank	1	0.01	0	0.00	0	0.00	1	0.01	0	0.00
Indian Bank	2	0.09	0	0.00	0	0.00	2	0.09	0	0.00
Indian Overseas Bank	39	2.10	22	1.11	19	0.92	16	0.81	1	0.06
Punjab National Bank	21	0.88	11	0.33	10	0.28	9	0.44	1	0.04
Goa State Cooperative Bank Ltd	27	1.02	12	0.36	11	0.32	3	0.12	11	0.44
UCO Bank	6	0.27	4	0.19	3	0.14	2	0.08	0	0.00
Union Bank of India	72	2.81	42	1.55	33	1.16	24	0.78	6	0.22
Grand Total	**1481**	**62.73**	**765**	**29.21**	**684**	**23.99**	**592**	**24.97**	**119**	**5.60**

e) KCC SATURATION (PMFBY – KHARIF 2026) as on 04.08.2026

Bank Name	KCC Account	Not Eligible	Policy Created	Pending Accounts	Pending %	Saturated %
Bank Of Baroda	832	0	0	832	100	0
Bank Of India	471	57	22	392	83	17
Bank Of Maharashtra	119	117	2	0	0	100
Canara Bank	2175	418	0	1757	81	19
Central Bank Of India	1301	1292	4	5	0	100
Federal Bank Ltd	65	0	0	65	100	0
Hdfc Bank Ltd.	3	0	0	3	100	0
Idbi Bank Limited	30	0	0	30	100	0
Indian Overseas Bank	133	4	0	129	97	3
Karnataka Bank Ltd	5	0	0	5	100	0
Punjab And Sind Bank	1	0	0	1	100	0
Punjab National Bank	4	4	0	0	0	100
Rbl Bank Ltd.	292	0	0	292	100	0
South Indian Bank Ltd	8	0	0	8	100	0
State Bank Of India	3062	3023	1	38	1	99
Goa State Cooperative Bank	3728	3363	0	365	10	90
Uco Bank	131	26	0	105	80	20
Union Bank Of India	451	81	0	370	82	18
Grand Total	**12,811**	**8,385**	**29**	**4,397**	**34.32%**	**65.68 %**

Progress in Government Sponsored Schemes

Agenda No.8

a) Review of Government Sponsored Schemes as on 30.06.2026

Sr No	Scheme	Yearly Target	Position as on 30.06.2026			
			Applications Forwarded to Banks	Applications Sanctioned	Applications Rejected	Applications Under Process
1	PMEGP - DIC	NA	11	0	1	10
2	PMEGP - KVIB	NA	0	0	0	0
3	PMEGP - KVIC	NA	0	2	0	0
	PMEGP TOTAL	**NA**	**11**	**2**	**1**	**10**

b) Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs as on 30.06.2026

(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	777	53.80	42	2.87	5.33
2	BANK OF BARODA	261	12.37	17	0.67	5.42
3	BANK OF INDIA	404	19.5	34	4.88	25.03
4	BANK OF MAHARASHTRA	73	3.53	27	0	0.00
5	CANARA BANK	378	14.83	55	1.78	12.00
6	CENTRAL BANK OF INDIA	100	7.26	5	0.26	3.58
7	INDIAN BANK	12	0.84	0	0	0.00
8	INDIAN OVERSEAS BANK	103	5.35	5	0.35	6.54
9	PUNJAB NATIONAL BANK	18	0.89	10	0.4	44.94
10	UNION BANK OF INDIA	869	63.58	115	6.93	10.90
11	UCO BANK	22	0.79	8	0.06	7.59
12	HDFC BANK	969	44.65	13	0.03	0.07
13	ICICI BANK	196	7.73	0	0	0.00
14	INDUSIND BANK	67	10.05	4	0.43	4.28
15	KARNATAKA BANK	19	3.92	0	0	0.00
16	YES BANK	3	0.63	0	0	0.00
17	IDBI BANK	4	0.17	0	0	0.00
18	GOA STATE CO-OP BANK LTD.	210	6.77	23	0.27	3.99
	GRAND TOTAL	**4485**	**256.67**	**358**	**18.94**	**7.38%**

Agenda No. 9

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	07.08.2026
2	Self Helf Group	07.08.2026
3	Govt. Sponsored Schemes	07.08.2026
4	Financial Inclusion	07.08.2026
5	Digital Payments	07.08.2026

Agenda No. 10

Any other issues with the permission of the chair.

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Ponda
Mormugao
Bhagwan Mahaweer Wildlife Santuary
Vasco da Gama
Colem
Colva
Margao
Sanvordem
Banaulim
Arabian Sea
Quepem
Sanguem
Cuncolim
Betul
Cabo da Rama Fort
GOA
Agonda
Chaudi
Contigao Wildlife Santuary
Canacona Island
Talpona
20 km
Polem