

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

Agenda & Background Papers of

102nd SLBC Meeting

VENUE

HOTEL MANDOVI

Panaji, Goa

Date : 25th September, 2018

संयोजक Convener



भारतीय स्टेट बैंक
State Bank of India

कृषी व्यवसाय विभाग,
स्थानीय प्रधान कार्यालय,
बांद्रा-कुर्ला संकुल,
मुंबई – ४०००५१,

**Agri Business Unit
Local Head Office,
Bandra Kurla Complex,
Mumbai – 400051,**



राज्य स्तरीय बैंकर्स समिती, गोवा

STATE LEVEL BANKERS' COMMITTEE, GOA

मार्गदर्शी बैंक विभाग, दूसरी मंजील, स्थानीय प्रधान कार्यालय, "सिनर्जी"
सी-६, जी-ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई - ४०० ०५१.

Lead Bank Dept., 2nd Floor, Local Head Office, "Synergy",
C-6, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

Tel. : 022 - 2644 5204, 2644 5239, 5235 ♦ Fax : 022 - 2644 5207, 5235 ♦ E-mail : slbc.goa@sbi.co.in / cmfi.zopan@sbi.co.in ♦ website : www.slbcgoa.com

ALL MEMBERS
STATE LEVEL BANKER'S COMMITTEE
FOR GOA STATE

No. RBU/LB-12/SLBC/G/489

Date: 14.09.2018

Dear Sir,

102ND SLBC GOA MEETING FOR THE QUARTER ENDED JUNE 2018
AGENDA & BACKGROUND PAPERS

This is to inform you that the 102nd meeting of the State Level Bankers' Committee Goa will be held on Tuesday the 25th September, 2018 to review the performance for the quarter ended June 2018, in respect of Annual Credit Plan 2018-19, Govt. Sponsored Schemes, Financial Inclusion and other related matters. The details of date, time and venue are as under:

Date : 25.09.2018 (Tuesday)
Time : 11.00 a.m.
Venue : Hotel MANDOVI
Panaji Goa

3. The agenda and background papers for above meeting are being uploaded shortly in SLBC Goa website (www.slbcgoa.com). Kindly make it convenient to attend the meeting. Please send us confirmation of participation with name, designation, contact details of the official attending the meeting by email to slbc.goa@sbi.co.in & cmfi.zopan@sbi.co.in .

Yours faithfully,


**GENERAL MANAGER &
CONVENER, SLBC GOA.**

INDEX

Agenda Point No.	Particulars	Page No.
1	Confirmation of Minutes of 101 st SLBC Meeting dated 01.06.2018	5-15
2	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	16-23
	a. Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs).	
	b. Review of operations of Business Correspondents-hurdles / issues involved.	
	c. Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and POS machines and status of implementation of e-receipts and e-payments in the State.	
	d. Status of rollout of Direct Benefit Transfer in the State. Aadhaar seeding and authentication.	
	e. Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy).	
	f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy.	
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain.	
h. Status of Financial Inclusion in the State of Goa.		
3	Review of Credit disbursement by banks	24-42
	a. Achievement under ACP of the State, Priority Sector Lending.	
	b. Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-up India, PMEGP etc.) and impact of these Schemes.	
	c. Flow of credit to MSMEs and for affordable housing.	
	d. KCC loan, Crop insurance under PMFBY	
	e. Grant of Education Loans.	
f. Progress under SHG –bank linkage		
4	Doubling of Farmer's Income by 2022	43
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-committees of the DCC (SCC)	44
6	Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs.	45
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	46

8	Discussion on policy initiatives of the Central / State Government / RBI (industrial policy, MSME policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks.	47-58
9	Discussion on improving rural infrastructure / credit absorption capacity	59
	a. Any large project conceived by the State Govt. To help improve CD Ratio.	
	b. Explore the Scope of State-specific potential growth areas and the way forward-choosing partner banks.	
	c. Discussion on findings of region-focused studies, if any and implementing the suggested solutions.	
	d. Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)	
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc., including a review of functioning of RSETIs.	60-61
11	Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.	62
12	Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State.	63-65
13	Discussion on Market Intelligence Issues.	66
	a. Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the public.	
	b. Banking related Cyber frauds, phishing, etc.	
	c. Instances of usurious activities by lending entities in the area, cases of over indebtedness.	
	d. Credit related frauds by borrower groups, etc.	
14	Issues remaining unresolved at DCC / DLRC meetings.	67
15	Timely submission of data by Bank, adhering to the schedule of SLBC meeting.	68
16	Other issues	69-77
17	Any other item, with the permission of the Chair	78

Agenda No.1

Confirmation of minutes of the 101st SLBC Meeting dated 01.06.2018

The Minutes of the 101st SLBC meeting for the quarter ended 31.03.2018 (held on 01.06.2018) were circulated vide letter No. RBU/LB-12/SLBC-G/316 dated 17.07.2018 and is also available on SLBC website www.sbcgoa.com – SLBC meetings.

The Minutes of 101st SLBC meeting held on 01.06.2018 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.



राज्य स्तरीय बैंकर्स समिती, गोवा

STATE LEVEL BANKERS' COMMITTEE, GOA

मार्गदर्शी बैंक विभाग, दूसरी मंजील, स्थानीय प्रधान कार्यालय, "सिनर्जी"
सी-६, जी-ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई - ४०० ०५१.

Lead Bank Dept., 2nd Floor, Local Head Office, "Synergy",
C-6, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

Tel : 022 - 2644 5204, 2644 5239, 5235 * Fax : 022 - 2644 5207, 5235 * E-mail : slbc.goa@sbi.co.in / cmfi.zopan@sbi.co.in * website : www.slbcgoa.com

ALL MEMBER BANKS
State Level Bankers' Committee Goa.

NO. RBU/LB/12/SLBC-G/316

Date: 17.07.2018

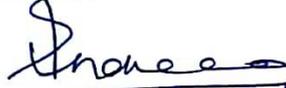
Dear Sir,

MINUTES OF THE 101st SLBC GOA MEETING HELD ON 01.06.2018

We are pleased to forward the minutes of the 101st State Level Bankers' Committee meeting for the State of Goa held on 01.06.2018 at Panaji Goa.

2. We request you to please initiate necessary action on the points pertaining to you as mentioned on page No. 8 and also advise the present position of action initiated before 31.07.2018.

Yours faithfully,



**DEPUTY GENERAL MANAGER
& MEMBER SECRETARY, SLBC GOA**

Encl: As above

ANNEXURE 1.01



**MINUTES OF 101ST MEETING OF
STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 1ST JUNE, 2018 AT HOTEL MANDOVI, PANAJI, GOA**

The 101st meeting of State Level Bankers' Committee, Goa State was held on 1st June, 2018, at Hotel Mandovi, Panaji under the Chairmanship of Shri Daulat Havaladar, Finance Secretary, Govt. of Goa. The other officials present during the meeting were Smt. Saloni Narayan, Chief General Manager and convener SLBC Goa, Smt. Meenakshi Gad, Deputy General Manager, Reserve Bank of India, Smt. Kamakshi Pai, General Manager, NABARD, Panaji Regional Office.

The meeting was also attended by other Senior Officers of the State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of Urban cooperative Banks / State Co-operative Bank, Lead District Managers of North Goa & South Goa districts. The list of participants is enclosed.

2. Smt. Saloni Narayan, Chief General Manager and convener of the meeting welcomed all participants. She narrated highlights of the performance for the quarter ended March, 2018:

- i) Priority sector advances stood at 36.35% which were broadly in line with March, 2017 with marginal decrease of about 1.05 basis points.
- ii) Advances to minority community stood at 36.74% which is higher than the benchmark of 15%.
- iii) Advances to women stood at 11.79% which is also higher than the benchmark of 10%.
- iv) PMJDY accounts were 1.48 lakh against 2.08 lakhs for the corresponding period of last year.
- v) Under Stand Up India scheme, 80 proposals aggregating Rs.22.89 Crs were sanctioned out of which 63 accounts aggregating Rs.10.83 Crs disbursed so far.
- vi) CD ratio excluding NRE deposits works out to 38.83% continues to be an area where attention is warranted.



vii) The performance under DIR, advances to SC/ST, weaker sections need a closer look to explore improvement given that they are quite low as against the benchmark.

viii) Advances to AGRI stood at 3.70% of total advances as at the end of the quarter which is far below the benchmark of 18%. The Banks and the Govt. agencies need to work together to increase agri. advances especially in the backdrop of "Doubling of farmer's income by 2022". As per RBI directives, the focus has to be on irrigation, providing quality seeds and nutrients, investment in Wear Housing (WH) and value chain to prevent crop losses and promotion of value addition through food processing, apart from strengthening crop insurance and promotion of ancillary allied activities.

3. Shri Daulat Havaldar in his address stated that Smt. Saloni Narayan has already given statistics about various parameters and we should know what are the priority areas. He further stated that there are difficulties faced by the sizable population dependent on the mining sector and the association of barge owners would like to voice their grievances which are not directly pertained to nationalized banks but to cooperative Banks and other financial institutions. He suggested that whatever will be done, will be within the frame work of laws.

4. Shri Gulab Singh, Director, DFS, stated that all issues emerged in SLBC meetings should be monitored closely and data should be sent to the department for review at secretary level on weekly basis. He also emphasized need to review education loan in the meeting. He further stated that connectivity issues, if any, should be brought to the notice of the department which will be in turn taken with the respective department in the Government. He also stated that Stand Up India scheme should be monitored at branch level as specific targets have been given to the branches.



5. Mrs. Meenakshi Gad, Deputy General Manager, in her address stated that Lead bank Scheme has been revamped by RBI as per recommendations of "Committee of Executive Directors" of RBI. She stated that SLBC meetings should primarily focus on policy issues with participation of only senior functionaries of the banks / Government departments. All routine issues may be delegated to Sub Committee(s) of the SLBC. A steering Sub Committee to be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalize a compact agenda for the SLBC. The Sub Committee could consist of SLBC convener, RBI and NABARD representatives and senior State Government representatives from the concerned departments e.g. Finance / Institutional Finance and two to three banks having major presence. Other issue specific Sub Committees may be constituted as required. She stated that the Agenda for SLBC meetings should be as per the revised guidelines. She stated that Government of Goa intends to digitalize transactions from October, 2018 and this should be an agenda item to discuss in the meeting. She also urged Government authorities to include chapters on financial inclusion in school curriculum. She narrated the instances where some of the Bank officers have been informing the customers that MUDRA Scheme is closed or they insist for collateral securities under MUDRA Scheme. She also stated the lower CD ratio of the State is always a concern and the Banks to do needful in this regard. She stated RBI's initiative under Project SCORE where banks have done commendable work. She also emphasized that at present only four crops are brought under purview of Crop Insurance Scheme and more and more crops should be brought under the scheme. She also stated that there are complaints coming from education loan borrowers such as loans are granted after closure of admission process or some of the Banks asking for collaterals etc. She also requested Banks to give roadmap as to how they are going for doubling income by 2022. She also stated that since Regional Director of RBI is also a co-chairing the SLBC meeting, his prior approval about suitability of date of SLBC be obtained before finalizing date of SLBC meeting. She



informed members of the Financial Literacy Week from June 4 to June 8, 2018 and requested heads of banks to participate wholeheartedly and make it a grand success. Further, she stated that RBI had written a letter with regarding amendments to be made to paras 10 and para 12 of the previous minutes.

6. Ms. Kamakshi S. Pai, General Manager, NABARD, Goa RO, expressed satisfaction about increase in credit flow to priority sectors by 12%, though the achievement under ACP 2017-18 was only 74%. She suggested SLBC to include bank-wise performance in the agenda notes, so that the good performance can be noted by the forum. She cautioned that with the e-commerce players like Amazon, Uber, etc., are being considered for financing to small entrepreneurs under Pradhan Mantri Mudra Yojana, and bankers need to gear up to retain their market share. Keeping in tune with the agenda of doubling of farmer's income, She briefed that NABARD, Goa has prepared Area Development Schemes on Dairy and Cashew development and would be conducting Stakeholders workshops for generating demand for these potential activities under the banking plan and sought the cooperation of bankers and other stakeholders, in grounding the projects.

GM-NABARD also shared the following highlights of National Level Monitoring Committee review of Pradhan Mantri Fasal Bima Yojana for 2017 in its meeting on 8.5.2018.

- i) Coverage of Gross Cropped Area increased from 22% to 30%.
- ii) Coverage of non-loanee farmers increased from 5% to 24%.
- iii) Sum insured increased from 1.15 lakh to 2.01 lakh crore.
- iv) Average time taken for payment of claims decreased from 7 months to 2 months.
- v) Number of crop combinations notified increased from 80 to over 200.
- vi) Remote Sensing Technology (RST) being used for smart sampling for crop cutting experiments (CCEs), estimating crop acreage, etc. App developed and used for recording CCEs.
- vii) National Crop Insurance portal (<http://pmfby.gov.in>) is functional for seamless integration of all stakeholders.



Issues:

- i) Banks not strictly complying with compulsory coverage of loanee farmers.
- ii) Poor response from bankers to cover non-loanee farmers.
- iii) Aadhaar details of the beneficiaries are not being captured mandatorily.
- iv) Banks have failed to verify whether the crops are actually being grown by the farmers.
- v) Delayed and inaccurate uploading of farmers' data in the national portal.

GM-NABARD informed that the coverage during 2017-18 was 5.4% of the loanees and 0.30% of the gross cropped area in Goa State. Non-loanee farmers have not been covered at all. Coordinated efforts are required for increasing the coverage of farmers / gross cropped area, among Department, Insurance Companies and bankers. Horticulture though a major activity is yet to be covered under PMFBY in the State. GM-NABARD invited the attention of the forum to the Financial Literacy Week from 4th to 8th June 2018 and requested the bankers to make use of the same as an opportunity to liaise with their customers and ensure efficient delivery of services. She also exhorted to bankers to support the Implementing Agencies appointed by NABARD under E-Shakti for collection of master data of all SHGs affiliated to the respective branches. Once streamlined and 'Go live' status achieved, the E-Shakti portal will be a useful tool and ready reckoner for the SHG data on a real time basis and facilitate quality lending by bankers.

7. Shri Naval Kishore Mishra, DGM (ABU) and Member Secretary SLBC Goa then piloted the discussion on agenda. He stated that Vijaya Bank had not submitted data for the quarter ended March, 2018 and Smt. Saloni Narayan instructed to write a letter to General Manager of Vijaya Bank. Opening of a Branch at Cavere Pirla village by Bank of India was examined and Mr. Naik from BOI stated that a survey was conducted and it was found to be not feasible for opening of a branch.



Instead, he informed that they are considering opening of a Business Correspondant (BC) outlet in the area. Shri Bharat Soni, AGM Bank of Baroda, gave an update on the opening of the branch at Cola and the issue with BSNL. Connectivity issue was discussed in the meeting. Smt. Annapurna, DGM, Corporation bank stated that there are always connectivity issues in Pilerne and Farmagudi areas. Shri Suyash Asthana, DGM, SBI stated that with the onset of monsoon, there are bound to be more problems in regard to connectivity issue. Customer service could be affected. It was decided that all Banks should write to SBI who in turn will take up the issue collectively with BSNL. BSNL representative assured to sort out connectivity issue and shared his mobile number with the house. It was pointed out that a Joint Liability Group (JLG) has committed a fraud in Central Bank of India. Smt. Saloni Narayan directed to issue an advisery to all Banks in the State of Goa.

8. The discussion on Financial Inclusion was piloted by Shri R.P. Arora, Dy. General Manager (Outreach), SBI, LHO Mumbai. He stated that now Financial Inclusion has started getting momentum. Recently, there was Gram Swaraj Abhiyan and focus was on opening of PMJDY, PMSBY and PMJJBY accounts in the villages. Now the Government wants to implement in all the villages and therefore Bankers should gear up to take this task in hand. Shri Gulab Singh requested to delete Zero balance accounts. The memebtrs felt a need of a specific direction from DFS in this regard. Issue of appointing of BC came up for discussion. Shri Carey Mascarenhas, AGM, RBI, stated that there are still couple of villages in Pernem, Sattari and Sanguem blocks wanting banking facilities and they are making some efforts in that direction. Smt. Kamakshi Pai pointed out that Banks should make due dilligence while appointing BC as they represent Banks. He also stated that a lot of to be done in respect of opening of Atal Pension Accounts in the State. He further stated that there are 28 AADHAAR enrolment centres opened so far in the state of Goa.



9. In continuation of the discussion on Agenda Shri Naval Kishor Mishra pointed out that a large number of proposals under Government Sponsored Schemes are pending with various Banks and Banks should take necessary steps to bring pendency down. Banks have disbursed Rs.148.87 Crs under MUDRA scheme during the year. Smt. Saloni Narayan directed Banks to hold MUDRA camps to improve performance under the scheme. Shri Mishra stated that NPA level of all banks in the state of Goa is 4.11% and that under Government sponsored schemes, it is 12.63%. He suggested Banks to take help from respective Government departments for recovery in NPA accounts. It was pointed out that in some Banks CD ratio is higher but priority sector advances are much less e.g. Konkan Mercantile Bank. Those Banks have to take necessary steps to increase priority sector advances.

10. Shri Mangirish Pai Raikar, President of Goa Chambers of Commerce stated that 109 SHG groups are providing mid-day meals to schools and they face difficulties in getting financial assistance from Banks. A team of Barge Owners Association was called in the meeting to hear their grievances about problems faced by them in repaying their dues. Shri Raikar further stated that Barge owners in the State are facing difficulties in liquidating their loans accounts as mining activity has been completely stopped in Goa. They have repaid more than 200 Crs of loans availed by them and now about 100 Crs are remaining to be paid. He urged the house to restructure these loans. He requested to take a sympathetic view of their situation as they will repay loans once mining activity starts and they have shown their intention by clearing their dues to a large extent. The representative of the association urged not to initiate recovery proceedings. Syndicate Bank's representative stated that the loans which were to be liquidated under the OTS scheme still have not been paid by them. Smt. Saloni Narayan, CGM, directed them to approach RBI to represent their case.



11. The following action points emerged in the meeting :

S. No.	Action points emerged in the Meeting	Action to be taken by	Time limit
1	Submission of data for the June, 2018 quarter	All Banks	31.07.2018
2	Opening of Financial Literacy Centre (FLC)	Corporation Bank	31.07.2018
3	Roadmap to be given for doubling of farmers income by 2022	All Banks	15.07.2018
4	Doubling of Farmers income by 2022 to be regular agenda in BLBC/DRC meeting	LDMs	No time limit specified
5	Review of Stand Up India as an agenda in BLBC/DRC meetings	LDMs	No time limit specified
6	Banks have to communicate connectivity issue to SLBC to take up with BSNL	All Banks	15.07.2018
7	Opening of a Bank Branch at Cavere Pirla village to be examined by all Banks	ALL Banks	15.05.2018

The meeting concluded with vote of thanks proposed by Shri Suyash Asthana, Dy. General Manager (B&O), State Bank of India, Panaji.

State Bank of India,
Local Head Office, Mumbai
Date : 04.07.2018


General Manager (NW II)
SBI Mumbai LHO &
Convener, SLBC, Goa





Present Position in respect of Action Points of last meeting
held on 01.06.2018

Sr. No	Action points	To be dealt by	Present Position
1	Submission of data for the quarter ending June, 2018.	All Banks	Following Banks have defaulted in submitting data for the quarter ended June, 2018: 1. Kotak Mahindra Bank Ltd. 2. Bandhan Bank Ltd.
2	Opening of Financial Literacy Centres (FLCs).	Corporation Bank,	Corporation Bank has opened FLC on 20.08.2018 at Ribandar, Goa.
3	Roadmap to be given for doubling of farmer's income by 2022	All Banks	Non of the Banks have submitted roadmap for doubling of farmer's income by 2022.
4	Doubling of farmer's income by 2022 to be a regular agenda in BLBC / DLRC meetings.	LDMs	This is included as a regular agenda in BLBC / DLRC meetings
5	Review of Stand Up India as an agenda in BLBC / DLRC meetings.	LDMs	This is included as a regular agenda in BLBC / DLRC meetings.
6	Banks have to communicate connectivity issue to SLBC to take up with BSNL	All Banks	Non of the Banks have communicated in writing about connectivity issue to SLBC so far.
7	Opening of a Bank branch at Cavere Pirla village to be examined by all Banks.	All Banks	Bank of India was directed to explore to provide facility of BC in the Cavrem Pirla Village, but unable to find any volunteer to start / take-up BC business.

Agenda No.2

Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy
a. Status of Opening of Banking Outlets in unbanked villages. CBS enabled banking outlets at the unbanked rural centres (URCs)

SLBC has been following up with member banks in respect of opening of banking outlets. This matter is also being discussed in quarterly SLBC meetings as part of the agenda. Present status of opening of banking outlets of the 15 identified and allotted centres is as under. RBI has advised to allot another 11 villages to different banks, which are detailed form Sr. No. 16 to 26. We will entrust the job of allotment to respective LDMs, if approved during the discussion.

**List of Uncovered Villages in Goa State
(as on 30.06.2018)**

Sr. No.	District	Sub-District	Village	cov_by_all	Linked SSA village	population	covered by			allotted to BANK Name
							BC	BANK	PO	
1	North	Satari	Surla	Uncovered	DONGURLI-THANE	460	NO	NO	NO	SBI Thane
2	North	Satari	Satrem	Uncovered	SANVORDEM	176	NO	NO	NO	Central Bank of India, Valpoi
3	North	Satari	Caranzol	Uncovered	SANVORDEM	839	NO	NO	NO	Bank of India, Honda
4	South	Sanguem	Santona	Uncovered	SANVORDEM	1403	NO	NO	NO	Bank of India, Curchorem
5	South	Sanguem	Oxel	Uncovered	INHABITED	0	NO	NO	NO	No population in village
6	South	Sanguem	Dongurli	Uncovered	INHABITED	0	NO	NO	NO	No population in village
7	South	Sanguem	Dudal	Uncovered	BHATI	446	NO	NO	NO	HDFC, Sanguem
8	South	Sanguem	Maulinguem	Uncovered	BHATI	354	NO	NO	NO	HDFC, Sanguem
9	South	Sanguem	Potrem	Uncovered	BHATI	201	NO	NO	NO	HDFC, Sanguem
10	South	Sanguem	Cumbari	Uncovered	BHATI	283	NO	NO	NO	HDFC, Sanguem
11	South	Sanguem	Viliena	Uncovered	BHATI	540	NO	NO	NO	HDFC, Sanguem
12	South	Quepem	Molcozona	covered	MOLCORNEM	457	NO	SBI, Zambaulim	NO	SBI, Zambaulim
13	South	Quepem	Cazur	covered	CAOREM-PIRLA	510	NO	CBI, Rivona	NO	CBI, Rivona
14	South	Sanguem	Verlem	covered	NETORLIM	568	NO	BOB, Netravalli	NO	BOBa, Netravalli
15	South	Quepem	Mangal	covered	CAVOREM-PIRLA	296	NO	CBI, Rivona	NO	CBI, Rivona

16	South	Quepem	Caurem	Uncovered	CAOREM-PIRLA	920	NO	NO	NO	
17	South	Quepem	Pirla	Uncovered	CAOREM-PIRLA	474	NO	NO	NO	
18	North	Satari	Nagargaon	Uncovered		4000	NO	NO	NO	
19	North	Pernem	Alorna	Uncovered		2651	NO	NO	NO	
20	North	Pernem	Casne	Uncovered		319	NO	NO	NO	
21	North	Pernem	Porsacedem	Uncovered		675	NO	NO	NO	
22	North	Pernem	Casarvarnem	Uncovered		1382	NO	NO	NO	
23	North	Pernem	Chandel	Uncovered		1152	NO	NO	NO	
24	North	Pernem	Ozarim	Uncovered		1669	NO	NO	NO	
25	North	Pernem	Tuem	Uncovered		2751	NO	NO	NO	
26	North	Pernem	Warkhand	Uncovered		2208	NO	NO	NO	

b. Review of operations of Business Correspondents – hurdles / issues involved.
STATE: GOA
DETAILS OF BUSINSS CORRESPONDENCE / CUSTOMER SERVICE POINT (BC / CSP) AS ON June 2018

SR. No.	Name of the Bank	Active	Inactive	Total
1	STATE BANK OF INDIA	0	3	3
5	BANK OF INDIA	7	1	8
9	CORPORATION BANK	2	0	2
12	INDIAN OVERSEAS BANK	1	0	1
18	UNION BANK OF INDIA	4	5	9
21	IDBI BANK LTD.	1	1	2
	SUB TOTAL	15	10	25
22	AXIS BANK LTD.	10	0	10
	SUB TOTAL	10	0	10
50	APNA SAHAKARI BANK LTD.	1	0	1
	SUB TOTAL	1	0	1
	GRAND TOTAL	26	10	36

Hurdles / Issues of CSP / Bank Mitras:

The main issues of CSP / Bank Mitras are very low commission paid, due to which attrition rate of BC / Bank Mitra is very high & secondly connectivity issue in hilly / remote areas of the State

c. Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity options (Bharat Net, VSAT, etc.) installation of ATMs and POS machines and status of implementation of e-receipts & e-payments in the State.

Normally customer can operate his single account linked with Aadhaar number through AEPS application. There are connectivity issues at various BC locations and need to be taken care. Most of the Banks has deployed VSAT in such locations and for installation of VSAT Banks are receiving funds from Financial Inclusion Fund of NABARD.

**Digital Transactions
As On June 2018**

Sr. No.	Name of the Bank	Digital transactions as on 30.06.2018		
		No. Of Total Transactions During Quarter (A)	No. Of Digital Transactions During Quarter (B)	% OF B TO A
1	STATE BANK OF INDIA	12,42,822	6,70,461	53.95
2	BANK OF BARODA	9,33,743	5,31,301	56.90
3	UCO BANK	35,150	11,250	32.00
4	UNITED BANK OF INDIA	3,35,770	2,43,804	72.61
5	VIJAYA BANK	1,100	1,600	0
	SUB TOTAL	25,48,585	14,58,416	57.22
6	CATHOLIC SYRIAN BANK LTD.	8,044	3,911	48.62
7	FEDERAL BANK LTD.	130	123	94.65
	SUB TOTAL	8,174	4,034	49.35
8	GOA STATE CO-OP BANK LTD.	14,60,741	81945	5.61
9	GOA URBAN CO-OP BANK LTD.	7,85,726	1,11,640	14.2
10	TJSB SAHAKARI BANK LTD.	148	6	4.05
	SUB TOTAL	22,46,615	1,93,591	8.61
	GRAND TOTAL	48,03,374	16,56,041	34.48

d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication.

Now DBT has been rollout successfully in all the districts of the State. All the subsidies are credited to beneficiaries accounts in the Goa State.

Aadhaar Seeding and Aadhaar Authentication is an ongoing process. At present all accounts are opened with e-KYC hence Aadhaar seeding as well as Aadhaar authentication process is completed simultaneously. There are 36 Aadhaar Enrolment Centres are functioning in the Various Banks branches in the State.

**List Of Aadhaar Enrolment Centres
As on 30.06.2018**

Sr. No	Registrar Name	No of Centres
1	HDFC Bank Limited	6
2	Bank of India	4
3	State Bank of India	3
4	Axis Bank Ltd	2
5	Bandhan Bank Ltd	2
6	Bank of Baroda	2
7	ICICI Bank Limited	2
8	Union Bank Of India	2
9	Karnataka Bank	2
10	Kotak Mahindra Bank	2
11	RBL Bank Limited	1
12	IDBI Bank Ltd	1
13	Syndicate Bank	1
14	Oriental Bank of Commerce	1
15	Canara Bank	1
16	Indusind Bank	1
17	UCO BANK	1
18	Bank of Maharashtra	1
19	YES Bank Limited	1
TOTAL		36

e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by Banks (Particularly Digital Financial Literacy)

The data forwarded by the two FLCs (North and South) in Goa for the last four quarters is given below :

	Sep-17			Dec-17			Mar-18			Jun-18		
	Special Camps			Special Camps			Special Camps			Special Camps		
	Target	Camps	Deficit									
North	6	-	-6	6	-	-6	6	7	+1	6	2	-4
South	6	-	-6	6	2	-4	6	1	-5	6	5	-1

	Sep-17			Dec-17			Mar-18			Jun-18		
	Target Specific Camps			Target Specific Camps			Target Specific Camps			Target Specific Camps		
	Target	Camps	Deficit									
North	15	4	-11	15	4	-11	15	15	-	15	5	-10
South	15	-	-15	15	5	-10	15	7	-8	15	10	-5

Please ensure that the FLCs adhere to the target as prescribed vide CO Circular FIDD. FLC. BC. No : 22/ 12. 01. 018 / 2016 – 17 dated March 02, 2017.

Education Department, Government of Goa is requested to explore the possibility of including Financial Education in school curriculum.

Impact of Financial Literacy Programme

Awareness:

Financial Literacy Programmes will create awareness among financially excluded rural and urban people on various financial products and services which will include investment, online banking, Banking transactions, various Banking schemes and other Financial Verticals available from the formal financial sector.

Recognize Frauds:

Seniors / Rural people are one of the most popular groups to be targeted by fraudulent schemes. These tactics are easy to believe & often cause older adults / rural people to put their trust in fraudulent people or programme. So by being financially literate they can stop being a victim of such fraudulent practices.

Secured Future:

Providing financial counselling services on responsible borrowing, proactive and early savings, and offering debt counselling to individuals who are indebted to formal and / or informal financial sectors. Once the people understands the importance of the wealth, they will start proper management and use in case of need.

Digital Banking :

This will connect as many as people with online banking thus saving time and facilitating smooth financial transactions. Digital Banking will help in achieving goals of Digital India in Banking Sector.

f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy

1. Crop Insurance

PMFBY (Pradhan Mantri Fasal Bima Yojana)

i) Objectives:

- To Provide insurance coverage and financial support to the farmers, in the event of failure of any of the notified crop, as a result of natural calamities, pests and diseases.
- To stabilise the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

ii) Implementing Agency:

The Scheme is being implemented through a multi-agency framework by selected insurance companies under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India and the concerned State in co-ordination with various other agencies, viz. Financial institutions like Commercial Banks, Co-operative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information / Science & Technology, Panchayat Raj etc.

iii) The highlights of this scheme are as under:

There is a uniform premium of only 2% to be paid by the farmers for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, the premium to be paid by the farmers is only 5%. The premium rates to be paid by farmers are very low and balance premium will be paid by the Government to provide full insured amount to the farmers against crop loss on account of natural calamities.

2. Renewable Energy:

In view of the paramount importance of power generation from the renewable energy sources, the Govt. Of India has declared a target of 175 GW capacity of installation of renewable power projects in the country by the year 2022.

2.1 Solar Power:**Development of Solar Parks and Ultra Mega Power Projects:**

The National Solar Mission was launched on the 11th January, 2010 by the Prime Minister. The Mission has set the ambitious target of deploying 100,000 MW of grid connected solar power by 2022 is aimed at reducing the cost of solar power generation in the country.

2.2 Wave Power:

Sea waves are the result of transfer of mechanical energy of wind to wave energy. The wave quality varies for different periods and seasons. It is possible to have a realistic formula to calculate the overall wave energy potential. A general study of the wave nature has shown that there is potential of 40,000 MW along the Indian coast.

g. Status of Financial Inclusion in the State of Goa**1. Pradhan Mantri Jan Dhan Yojana (PMJDY):**

The scheme has been implemented in Goa State and was a great success as all the banks in the state has been participated in the scheme wholeheartedly. The State has been covered for the purpose of opening of accounts of at least one member per family. However, the process of opening of accounts continues for left over families if any.

It is important to issue all the balance number of RuPay cards on top priority basis. Similarly, it is important to spread awareness about use of RuPay cards at least once in every 90 days by each account holder, so that he continues to get the benefit of accident insurance. A camp mode approach may be adopted for the same.

Priority to be given for converting '0' balance accounts i.e. 17173 accounts.

All Banks are requested to ensure that all their Bank Mitras / CSPs are equipped with latest RuPay Card enabled Micro ATMs (POS machines). Representative of Banks may visit the Bank Mitras and carry out transactions using their own RuPay cards to ensure smooth working of the entire process.

It is also important to seed the accounts with Aadhaar numbers as it will prove beneficial to the customers for Direct Benefit Transfer under various Government schemes including LPS subsidy.

**SLBC GOA : CONVENER BANK - STATE BANK OF INDIA
 GOA STATE : PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

AS ON 30.06.2018

(Rs. In Lacs)

S.No	Banks	Rural A/C	Urban A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	State Bank of India	3472	7834	11306	27.78	1629	8033	6330
2	Allahabad Bank	1450	0	1450	2.19	92	1320	1400
3	Andhra Bank	476	0	476	1.11	86	392	340
4	Bank of Baroda	5955	5555	11510	87.14	289	10595	9883
5	Bank of India	6824	15067	21891	137.51	2564	20775	18694
6	Bank of Maharashtra	1294	0	1294	6.37	213	839	1121
7	Canara Bank	25560	0	25560	124.81	3238	16640	19930
8	Central Bank of India	10465	0	10465	44.29	359	7755	8775
9	Corporation Bank	11104	6738	17842	151.39	1927	16277	12911
10	Dena Bank	4977	0	4977	19.33	489	3824	3638
11	IDBI Bank Ltd.	2205	0	2205	7.51	269	1895	1720
12	Indian Bank	2672	1	2673	4.45	500	2281	2125
13	Indian Overseas Bank	1216	3388	4604	15.09	786	4518	3473
14	Oriental Bank of Commerce	6477	0	6477	61.38	459	6345	3252
15	Punjab National Bank	1480	0	1480	4.56	56	1470	1140
16	Syndicate Bank	4843	0	4843	33.19	645	4426	4200
17	UCO Bank	651	802	1453	8.16	99	974	1205
18	Union Bank of India	6651	0	6651	13.75	1754	2135	5907
19	United Bank of India	1690	2356	4046	49.40	601	1829	3570
20	Vijaya Bank	2005	0	2005	6.70	56	2005	1289
21	Punjab & Sind Bank	242	0	242	1.26	0	241	232
	PUBLIC SECTOR BANKS	101709	41741	143450	807.38	16111	114569	111135
22	Axis Bank Ltd	243	264	507	1.62	119	466	309
23	Federal Bank Ltd	572	0	572	3.56	90	489	388
24	HDFC Bank Ltd	1217	904	2121	8.13	544	2121	1429
25	ICICI Bank Ltd	65	185	250	1.87	88	250	50
26	IndusInd Bank Ltd	253	427	680	0.86	94	640	581
27	Jammu & Kashmir Bank Ltd	20	0	20	0.00	9	23	9
28	Karur Vysya Bank	0	4	4	0.00	0	4	3
29	Kotak Mahindra Bank Ltd	61	0	61	0.07	19	60	34
30	South Indian Bank Ltd	0	69	69	0.73	11	33	45
31	Yes Bank Ltd	1	0	1	0.00	0	1	0
32	RBL Bank Ltd	457	0	457	0.21	88	455	286
	PRIVATE BANKS	2889	1853	4742	17.05	1062	4542	3134
		104598	43594	148192	824.43	17173	119111	114269

2. Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) & Pradhan Mantri Suraksha Beema Yojana (PMSBY)

Pradhan Mantri Jeevan Jyoti Beema Yojana offers Life Insurance coverage of Rs.2 lac for any savings bank holders in the age group of 18-50 years on payment of just Rs.330/- per year. This scheme is offered through LIC of India or other Life Insurance companies that offer life insurance on similar terms.

SLBC GOA : CONVENER BANK - STATE BANK OF INDIA
GOA STATE : PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA
(PMSBY)
 AS ON 30.06.2018

SR. No.	Name of the Bank	PMJJBY SUBSCRIBERS
1	STATE BANK OF INDIA	10105
2	ALLAHABAD BANK	21
3	ANDHRA BANK	21
4	BANK OF BARODA	26
5	BANK OF MAHARASHTRA	2886
6	CANARA BANK	818
7	CENTRAL BANK OF INDIA	4056
8	DENA BANK	825
9	INDIAN BANK	912
10	INDIAN OVERSEAS BANK	5212
11	ORIENTAL BANK OF COMMERCE	1325
12	PUNJAB NATIONAL BANK	3
13	UCO BANK	66
14	UNION BANK OF INDIA	3196
15	UNITED BANK OF INDIA	491
16	VIJAYA BANK	283
17	IDBI BANK LTD.	18
	SUB TOTAL	30264
18	AXIS BANK LTD.	771
19	DCB BANK LIMITED	69
20	FEDERAL BANK LTD.	27
21	HDFC BANK LTD.	36
22	ICICI BANK LTD	1279
23	INDUSIND BANK LTD.	36
24	KARNATAKA BANK LTD.	446
25	RBL BANK LTD.	395
26	SOUTH INDIAN BANK LTD.	169
	SUB TOTAL	3228
27	CITIZEN CO-OP BANK LTD,	59
28	GOA STATE CO-OP BANK LTD.	4060
29	GOA URBAN CO-OP BANK LTD.	484
30	MADGAON URBAN CO-OP BANK LTD.	365
31	MAPUSA URBAN CO-OP BANK LTD.	212
	SUB TOTAL	5180
	GRAND TOTAL	38672

Pradhan Mantri Suraksha Beema Yojana is designed to provide insurance coverage in case of accidental death or disability. It provides insurance coverage of Rs.2 lac for individuals on payment of just Rs.12/- per year. This scheme can benefit all the savings bank account holders in the age group of 18-70 years. Public sector general insurance companies or other general insurance companies that offer insurance coverage to individuals on similar terms would offer and administer this scheme. The scheme is delivered through banks including Regional Rural Banks as well as Cooperative Banks.

**SLBC GOA : CONVENER BANK - STATE BANK OF INDIA
 GOA STATE : PRADHAN MANTRI SURAKSHA BIMA YOJANA
 (PMSBY)**

AS ON 30.06.2018

SR. No.	Name of the Bank	PMSBY SUBSCRIBERS
1	STATE BANK OF INDIA	14914
2	ALLAHABAD BANK	26
3	ANDHRA BANK	66
4	BANK OF BARODA	73
5	BANK OF MAHARASHTRA	2580
6	CANARA BANK	1183
7	CENTRAL BANK OF INDIA	8400
8	DENA BANK	1728
9	INDIAN BANK	1951
10	INDIAN OVERSEAS BANK	8003
11	ORIENTAL BANK OF COMMERCE	5720
12	PUNJAB NATIONAL BANK	4
13	UCO BANK	155
14	UNION BANK OF INDIA	6032
15	UNITED BANK OF INDIA	929
16	VIJAYA BANK	270
17	IDBI BANK LTD.	167
	SUB TOTAL	52201
18	AXIS BANK LTD.	1966
19	DCB BANK LIMITED	116
20	FEDERAL BANK LTD.	59
21	HDFC BANK LTD.	45
22	ICICI BANK LTD	2190
23	INDUSIND BANK LTD.	1128
24	KARNATAKA BANK LTD.	627
25	RBL BANK LTD.	521
26	SOUTH INDIAN BANK LTD.	377
	SUB TOTAL	7029
27	CITIZEN CO-OP BANK LTD,	113
28	GOA STATE CO-OP BANK LTD.	5
29	GOA URBAN CO-OP BANK LTD.	1935
30	MADGAON URBAN CO-OP BANK LTD.	940
31	MAPUSA URBAN CO-OP BANK LTD.	1393
32	WOMEN CO-OP BANK LTD.	39
	SUB TOTAL	11483
	GRAND TOTAL	70684

Review of Credit Disbursements by Banks
a. Achievement under ACP of the State, Priority Sector Lending
**3.1 The comparative position of Annual Credit Plan for the year
2017-18 & 2018-19**

(Rs. In crores)

Activity	Achievement under ACP 2017-18 Up to 30.06.2017	% Ach. 30.06.2017	Achievement under ACP 2018-19 Up to 30.06.2018	% Ach 30.06.2018
Crop Loans	62.57	56.90	88.92	80.68
Agri. Term Loan	115.58	97.69	133.51	117.21
Agri. Infra.	8.95	66.44	10.51	90.29
Allied Activities	83.10	776.00	34.10	333.98
AGRI. total	270.20	107.03	267.04	108.57
MSME	658.58	71.48	1151.34	97.89
Export Credit	8.21	5.97	6.35	5.45
Education	19.67	19.38	16.80	17.79
Housing	316.69	97.62	227.39	78.71
Renewable Energy	0.03	1.57	2.61	183.80
Others	32.08	180.94	23.03	92.56
Social Infrastructure	2.55	10.94	0.00	0.00
Total	1308.01	73.50	1694.57	86.26

3.02 Sector wise achievement of advances: Position as on 30.06.2018

- i) The **Crop Loan** disbursement during the quarter June 2018 was Rs.88.92 crs as against the target of Rs.110.21 crs i.e. 80.68% achievement. The performance under Crop loans is increased by Rs.26.35 crs i.e. from Rs.62.57 crs as on 30.06.2017.
- ii) The **Agri. Term Loan** disbursement during quarter June 2018 was Rs.133.51 crs as against the target of Rs.113.90 crs i.e. 117.21% achievement. The performance under Agri. Term loans is increased by Rs.17.94 crs i.e. from Rs.115.58 crs as on 30.06.2017.
- iii) The disbursement of loan to **Agriculture Sector** during the quarter June 2018 was Rs.267.05 crs as against the target of Rs.245.96 crs i.e.108.57% achievement. The performance under Agriculture sector is decreased by Rs.3.15 crs i.e. from Rs.270.20 crs as on 30.06.2017.
- iv) The disbursement of loan to **MSME** during the quarter June 2018 was Rs.1,151.34 crs as against the target of Rs.1,176.14 crs i.e. 97.89% achievement. The performance under loan to Industries is increased by Rs.492.76 crs i.e. from Rs.658.58 crs as on 30.06.2017.
- v) The overall achievement under **ACP 2018-19** during the quarter June 2018 was Rs.1,694.57 crs as against the target of Rs.1,967.35 crs i.e. 86.26% achievement. The achievement is higher by Rs.386.56 crs i.e. from Rs.1308.01 crs as on 30.06.2017.

3.03 Review of Performance under ACP 2018-19:

Activity	Annual Credit Plan 2018-19 (Targets up to 30.06.2018)	Achievement up to 30.06.2018	% Achievement
Crop Loans	110.21	88.92	80.68
Agri Term Loan	113.90	133.51	117.21
Sub Total Agri	224.11	222.43	99.25
Agricultural Infra.	11.64	10.51	90.29
Ancillary Activities	10.21	34.10	333.98
Credit Potential for Agriculture	245.96	267.04	108.57
MSME	1176.14	1151.34	97.89
Export Credit	116.41	6.35	5.45
Education	94.41	16.80	17.79
Housing	288.91	227.39	78.71
Renewable Energy	1.42	2.61	183.80
Others	24.88	23.03	92.56
Social Infrastructure	16.22	0.00	0.00
Total	1964.35	1694.56	86.26

(Detailed reports attached as Annexure 3.3.1 to Annexure 3.3.5)

- Reserve Bank of India, vide communication dated 30.05.2018 on Lead Bank Scheme – Strengthening of MIS has informed as under:

It has been decided that bank loans to Micro, Small and Medium Enterprises (Services) engaged in providing services as defined in terms of investment in equipment under MSME Act 2006, shall qualify under Priority sector without any credit cap. Accordingly, the applicable loan limits per borrower, to Micro, Small Enterprises (Rs.5 crore) and Medium Enterprises (Rs.10 crore) under the MSMEs sector (Services) for classification under Priority Sector has been removed.

Annexure 3.3.1

**SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
GOA STATE
SUMMARY STATEMENT SHOWING INSTITUTION-WISE AND SECTOR WISE
PERFORMANCE UNDER ACP FOR THE QUARTER ENDED June 2018**

(Amount in Crores)

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P		C	P	%
1	STATE BANK OF INDIA	68.24	10.98	16.09	57.35	13.73	23.94	125.59	24.71	19.68
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	17.28	0.25	1.45	22.35	3.88	17.37	39.63	4.13	10.43
5	BANK OF INDIA	34.81	0.13	0.36	46.17	22.08	47.83	80.98	22.21	27.42
6	BANK OF MAHARASHTRA	3.51	0.00	0.00	4.03	0.45	11.23	7.54	0.45	6.01
7	CANARA BANK	37.49	1.23	3.27	43.45	35.12	80.82	80.95	36.34	44.90
8	CENTRAL BANK OF INDIA	21.74	19.70	90.60	26.10	10.75	41.20	47.84	30.45	63.65
9	CORPORATION BANK	40.93	0.57	1.40	46.39	13.45	29.00	87.32	14.03	16.06
10	DENA BANK	4.70	0.06	1.26	4.70	0.15	3.24	9.40	0.21	2.25
11	INDIAN BANK	0.85	0.00	0.00	0.80	0.00	0.00	1.65	0.00	0.00
12	INDIAN OVERSEAS BANK	19.26	4.32	22.42	9.56	1.27	13.26	28.82	5.58	19.38
13	ORIENTAL BANK OF COMMERCE	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	2.20	0.00	0.00	2.10	0.00	0.00	4.30	0.00	0.00
16	SYNDICATE BANK	13.52	6.72	49.70	19.06	2.86	15.02	32.58	9.58	29.41
17	UCO BANK	1.60	0.00	0.00	1.61	0.00	0.00	3.21	0.00	0.00
18	UNION BANK OF INDIA	18.86	5.70	30.22	21.45	0.61	2.86	40.32	6.31	15.66
19	UNITED BANK OF INDIA	0.65	0.00	0.00	0.68	0.01	0.81	1.33	0.01	0.41
20	VIJAYA BANK	13.99	2.64	18.84	1.84	0.00	0.00	15.83	2.64	16.65
21	IDBI BANK LTD.	1.80	1.21	67.44	1.78	0.00	0.00	3.58	1.21	33.94
	SUB TOTAL	301.68	53.50	17.73	309.66	104.37	33.70	611.34	157.87	25.82
22	AXIS BANK LTD.	2.35	0.00	0.00	2.85	0.00	0.00	5.20	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.35	0.00	0.00	0.34	0.48	139.76	0.69	0.48	68.87
24	DCB BANK LIMITED	0.35	0.00	0.00	0.35	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	1.20	2.12	176.25	1.40	0.00	0.00	2.60	2.12	81.22
27	HDFC BANK LTD.	34.00	0.25	0.72	33.96	4.48	13.20	67.96	4.73	6.96
28	ICICI BANK LTD	13.84	0.35	2.50	14.18	12.84	90.56	28.02	13.19	47.07
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	1.24	0.00	0.00	1.24	0.00
30	JAMMU & KASHMIR BANK LTD.	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	1.50	0.00	0.00	1.58	0.66	42.06	3.08	0.66	21.58
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.42	0.00	0.00	0.42	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	7.10	11.59	163.26	7.79	1.46	18.77	14.89	13.05	87.69
35	SOUTH INDIAN BANK LTD.	1.00	0.00	0.00	0.95	0.00	0.00	1.95	0.00	0.00
36	YES BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	61.93	14.30	23.09	63.65	21.58	33.91	125.59	35.88	28.57
38	BICHOLIM URBAN CO-OP BANK L	2.40	0.00	0.00	2.40	0.00	0.00	4.80	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	60.03	21.12	35.19	65.01	7.56	11.63	125.04	28.68	22.94
41	GOA URBAN CO-OP BANK LTD.	2.92	0.00	0.00	2.35	0.00	0.00	5.27	0.00	0.00
42	KONKAN MERCANTILE CO-OP BK	0.50	0.00	0.00	0.55	0.00	0.00	1.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.50	0.00	0.00	1.55	0.00	0.00	3.05	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LT	1.10	0.00	0.00	1.42	0.00	0.00	2.52	0.00	0.00
45	NKGSB CO-OP BANK LTD.	1.09	0.00	0.00	1.10	0.00	0.00	2.18	0.00	0.00
46	PMC BANK LTD.	1.50	0.00	0.00	1.49	0.00	0.00	2.99	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	2.25	0.00	0.00	2.30	0.00	0.00	4.55	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LT	0.50	0.00	0.00	0.49	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	1.30	0.00	0.00	1.35	0.00	0.00	2.65	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	1.40	0.00	0.00	1.50	0.00	0.00	2.90	0.00	0.00
52	GP PARIK SAHAKARI BANK LTD.	0.50	0.00	0.00	0.50	0.00	0.00	1.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BK	0.24	0.00	0.00	0.28	0.00	0.00	0.52	0.00	0.00
	SUB TOTAL	77.22	21.12	27.35	82.29	7.56	9.19	159.51	28.68	17.98
	GRAND TOTAL	440.84	88.92	20.17	455.61	133.51	29.30	896.44	222.43	24.81

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
GOA STATE
SUMMARY STATEMENT SHOWING INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER
ENDED June 2018
(Amount 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	5.20	0.04	0.77	4.92	6.28	127.63	135.70	31.03	22.87
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	2.72	0.00	0.00	1.87	0.00	0.00	44.21	4.13	9.34
5	BANK OF INDIA	4.42	0.00	0.00	3.33	0.00	0.00	88.73	22.21	25.03
6	BANK OF MAHARASHTRA	0.56	0.00	0.00	0.40	0.00	0.00	8.50	0.45	5.33
7	CANARA BANK	4.40	0.00	0.00	3.35	0.74	22.17	88.70	37.09	41.81
8	CENTRAL BANK OF INDIA	1.47	0.00	0.00	4.20	4.84	115.07	53.51	35.29	65.94
9	CORPORATION BANK	5.82	0.00	0.00	3.83	0.00	0.00	96.97	14.03	14.47
10	DENA BANK	0.63	0.00	0.25	0.32	0.00	0.00	10.35	0.21	2.06
11	INDIAN BANK	0.04	0.03	0.75	0.06	0.00	0.00	1.75	0.93	53.21
12	INDIAN OVERSEAS BANK	1.20	0.00	0.00	0.79	0.00	0.00	30.81	5.58	18.13
13	ORIENTAL BANK OF COMMERCE	0.10	0.00	0.00	0.02	0.00	0.00	0.62	0.00	0.00
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	0.37	0.00	0.00	0.28	0.00	0.00	4.95	0.00	0.00
16	SYNDICATE BANK	1.92	0.00	0.00	1.49	7.92	532.48	35.98	17.50	48.63
17	UCO BANK	0.05	0.00	0.00	0.02	0.00	0.00	3.28	0.00	0.00
18	UNION BANK OF INDIA	0.98	0.00	0.00	1.01	0.00	0.00	42.30	6.31	14.93
19	UNITED BANK OF INDIA	0.10	0.15	147.20	0.05	0.00	0.00	1.48	0.15	10.33
20	VIJAYA BANK	0.29	0.00	0.00	0.27	0.00	0.00	16.39	7.64	46.58
21	IDBI BANK LTD.	0.17	0.00	0.00	0.05	0.00	0.00	3.80	1.21	31.98
	SUB TOTAL	30.43	1.12	3.68	26.27	19.78	94.34	668.04	178.77	27.51
22	AXIS BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	5.20	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.69	0.48	68.87
24	DCB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	0.07	0.00	0.00	0.08	0.00	0.00	2.75	2.12	76.87
27	HDFC BANK LTD.	3.99	0.00	0.00	4.23	8.27	195.47	76.18	13.00	17.07
28	ICICI BANK LTD	1.98	0.00	0.00	1.36	1.00	73.42	31.36	14.19	45.24
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.24	0.00
30	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	0.50	0.00	0.00	0.30	0.00	0.00	3.88	0.66	17.13
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	1.55	0.00	0.00	1.97	0.00	0.00	18.40	13.05	70.93
35	SOUTH INDIAN BANK LTD.	0.00	0.00	0.00	0.40	0.00	0.00	2.35	0.00	0.00
36	YES BANK LTD.	0.00	9.39	0.00	0.00	0.05	0.00	0.00	9.44	0.00
37	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.09	9.39	116.03	8.34	9.32	111.80	142.02	54.59	38.44
38	BICHOLIM URBAN CO-OP BANK LTD.	0.28	0.00	0.00	0.16	0.00	0.00	5.23	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	6.86	0.00	0.00	5.62	0.00	0.00	137.52	28.68	20.86
41	GOA URBAN CO-OP BANK LTD.	0.22	0.00	0.00	0.20	0.00	0.00	5.70	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	1.09	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.05	0.00	0.00	3.10	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	2.62	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.20	0.00	0.00	0.10	0.00	0.00	2.48	0.00	0.00
46	PMC BANK LTD.	0.05	0.00	0.00	0.00	0.00	0.00	3.04	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	0.30	0.00	0.00	0.07	0.00	0.00	4.92	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	2.69	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE Bk It	0.00	0.00	0.00	0.00	0.00	0.00	0.52	0.00	0.00
	SUB TOTAL	8.05	0.00	0.00	6.24	0.00	0.00	173.8	28.68	16.50
	GRAND TOTAL	46.5	10.51	22.57	40.8	29.10	83.50	983.8	262.0	27.14

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
GOA STATE
SUMMARY STATEMENT SHOWING INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER
ENDED June 2018
(Amount in Crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	640.23	170.13	26.57	82.78	2.32	2.80	63.91	2.90	4.53
2	ALLAHABAD BANK	11.41	0.93	8.15	1.40	0.00	0.00	1.75	0.00	0.00
3	ANDHRA BANK	10.00	1.17	11.68	0.40	0.00	0.00	1.30	0.00	0.00
4	BANK OF BARODA	113.50	17.24	15.19	23.65	2.03	8.58	14.91	0.45	3.02
5	BANK OF INDIA	383.61	34.61	9.02	23.00	0.00	0.00	31.40	0.00	0.00
6	BANK OF MAHARASHTRA	32.20	79.48	246.84	4.46	0.13	2.89	3.77	0.29	7.66
7	CANARA BANK	264.13	11.41	4.32	41.38	0.31	0.76	24.93	0.31	1.25
8	CENTRAL BANK OF INDIA	143.15	32.17	22.47	25.81	0.00	0.00	17.30	0.00	0.00
9	CORPORATION BANK	376.23	128.66	34.20	45.26	0.20	0.44	23.61	2.38	10.07
10	DENA BANK	29.70	0.33	1.12	5.67	0.00	0.00	5.56	0.00	0.00
11	INDIAN BANK	8.49	0.82	9.61	1.00	0.00	0.00	0.80	0.00	0.00
12	INDIAN OVERSEAS BANK	39.84	0.19	0.48	17.32	0.00	0.00	7.84	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	21.70	3.94	18.15	3.50	0.00	0.00	3.50	0.00	0.00
14	PUNJAB & SIND BANK	3.00	0.08	2.67	0.62	0.53	84.90	0.60	0.53	87.83
15	PUNJAB NATIONAL BANK	45.64	0.00	0.00	7.08	0.00	0.00	7.05	0.00	0.00
16	SYNDICATE BANK	108.47	86.32	79.58	20.26	0.00	0.00	36.90	0.00	0.00
17	UCO BANK	11.00	0.48	4.36	2.59	0.00	0.00	3.65	0.00	0.00
18	UNION BANK OF INDIA	112.54	45.53	40.45	11.47	0.00	0.00	8.25	0.00	0.00
19	UNITED BANK OF INDIA	5.00	4.08	81.54	1.05	0.00	0.00	0.90	0.00	0.00
20	VIJAYA BANK	62.25	23.23	35.60	2.04	0.62	30.56	3.11	0	0
21	IDBI BANK LTD.	21.00	0.56	2.68	2.00	0.14	7.01	2.25	0.91	40.65
	SUB TOTAL	2443.09	782.05	32.01	322.76	6.28	1.95	263.28	14.69	5.58
22	AXIS BANK LTD.	27.20	3.44	12.66	3.70	0.01	0.21	3.80	0.01	0.20
23	CATHOLIC SYRIAN BANK LTD.	3.50	0.00	0.00	0.30	0.00	0.00	0.25	0.00	0.00
24	DCB BANK LIMITED	20.00	0.00	0.00	0.20	0.00	0.00	1.05	0.00	0.00
25	DHANALAXMI BANK LTD.	3.00	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
26	FEDERAL BANK LTD.	11.37	1.62	14.26	1.07	0.00	0.00	8.20	0.00	0.00
27	HDFC BANK LTD.	251.27	68.09	27.10	26.60	0.00	0.00	30.73	0.00	0.00
28	ICICI BANK LTD	186.09	22.77	12.24	31.13	0.00	0.00	17.13	0.00	0.00
29	INDUSIND BANK LTD.	18.00	7.01	38.97	2.40	0.00	0.00	1.60	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	2.00	0.00	0.00	0.25	0.00	0.00	0.15	0.00	0.00
31	KARNATAKA BANK LTD.	12.00	3.66	30.47	0.83	0.00	0.00	2.05	0.00	0.00
32	Karur Vysya Bank Ltd	2.00	0.00	0.00	0.20	0.00	0.00	0.20	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	12.00	0.00	0.00	1.20	0.00	0.00	1.40	0.00	0.00
34	RBL BANK LTD.	25.54	5.41	21.18	5.58	0.01	0.22	3.60	1.89	52.47
35	SOUTH INDIAN BANK LTD.	3.00	0.00	0.00	0.46	0.00	0.00	0.40	0.00	0.00
36	YES BANK LTD.	1320.00	132.89	10.07	6.00	0.00	0.00	4.20	0.00	0.00
37	BANDHAN BANK	3.00	0.00	0.00	0.20	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	1899.97	244.90	12.89	80.22	0.02	0.02	75.16	1.90	2.52
38	BICHOLIM URBAN CO-OP BANK LTD.	21.60	0.00	0.00	8.20	0.00	0.00	2.29	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	13.16	0.00	0.00	0.40	0.00	0.00	0.13	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	163.62	12.42	7.59	29.19	0.00	0.00	20.94	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	62.91	26.46	42.07	16.09	0.03	0.19	3.86	0.21	5.36
42	KONKAN MERCANTILE CO-OP BANK LTD.	2.50	0.00	0.00	0.05	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	2.20	0.00	0.09	0.30	0.00	0.00	0.12	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	17.65	0.00	0.00	1.61	0.00	0.00	2.37	0.00	0.00
45	NKGSB CO-OP BANK LTD.	6.50	0.00	0.00	0.10	0.00	0.00	0.35	0.00	0.00
46	PMC BANK LTD.	19.40	2.21	11.37	2.00	0.01	0.72	2.65	0.01	0.54
47	SARASWAT CO-OP BANK LTD.	18.98	77.99	410.86	1.75	0.00	0.00	3.20	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	4.00	0.00	0.00	0.10	0.00	0.00	0.70	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	6.00	0.00	0.00	0.10	0.00	0.00	0.50	0.00	0.00
50	APNA SAHAKARI BANK LTD.	4.00	0.00	0.00	0.00	0.00	#DIV /0!	0.30	0.00	0.00
51	WOMEN CO-OP BANK LTD.	5.50	0.00	0.00	0.20	0.00	0.00	0.45	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	5.50	5.31	96.49	0.00	0.00	#DIV /0!	0.40	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	8.00	0.00	0.00	2.60	0.00	0.00	0.90	0.00	0.00
	SUB TOTAL	361.50	124.40	34.41	62.69	0.05	0.07	39.20	0.22	0.56
	GRAND TOTAL	4704.56	1151.34	24.47	465.67	6.35	1.36	377.6	16.8	4.45

Annexure 3.3.4

**SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
 GOA STATE**
**SUMMARY STATEMENT SHOWING INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE
 QUARTER ENDED June 2018
 (Amount in Crores)**

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	215.63	3.87	1.79	0.75	1.55	207.22	8.17	0.00	0.00
2	ALLAHABAD BANK	4.88	2.27	46.52	0.01	0.00	0.00	0.13	0.00	0.00
3	ANDHRA BANK	2.50	1.09	43.60	0.01	0.00	0.00	0.13	0.00	0.00
4	BANK OF BARODA	39.65	1.17	2.95	0.21	0.00	0.00	1.99	0.33	16.37
5	BANK OF INDIA	127.98	0.00	0.00	0.49	0.00	0.00	4.52	0.00	0.00
6	BANK OF MAHARASHTRA	12.99	0.00	0.00	0.05	0.00	0.00	0.50	0.00	0.00
7	CANARA BANK	91.20	2.08	2.28	0.40	0.00	0.00	3.71	0.00	0.00
8	CENTRAL BANK OF INDIA	57.43	0.00	0.00	0.32	0.00	0.00	2.50	0.24	9.42
9	CORPORATION BANK	129.78	3.36	2.59	0.43	0.00	0.00	4.31	0.12	2.67
10	DENA BANK	14.25	0.10	0.70	0.09	0.00	3.32	1.06	0.12	10.86
11	INDIAN BANK	5.25	7.00	133.33	0.01	0.00	0.00	0.23	0.04	17.46
12	INDIAN OVERSEAS BANK	22.26	0.00	0.00	0.16	0.00	0.00	1.52	0.40	26.36
13	ORIENTAL BANK OF COMMERCE	4.70	0.00	0.00	0.03	0.00	0.00	0.33	0.00	0.00
14	PUNJAB & SIND BANK	1.00	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
15	PUNJAB NATIONAL BANK	12.50	0.00	0.00	0.04	0.00	0.00	0.28	0.00	0.00
16	SYNDICATE BANK	43.03	0.00	0.00	0.26	0.00	0.00	2.33	0.53	22.77
17	UCO BANK	4.00	0.15	3.75	0.01	0.00	0.00	0.17	0.00	0.00
18	UNION BANK OF INDIA	27.38	0.22	0.81	0.22	0.00	0.00	1.74	0.00	0.00
19	UNITED BANK OF INDIA	2.10	0.45	21.58	0.01	0.00	0.00	0.17	0.00	0.00
20	VIJAYA BANK	55.03	3.42	6.21	0.03	0.00	0.00	0.38	0.00	0.00
21	IDBI BANK LTD.	5.14	3.73	72.66	0.02	0.00	0.00	0.26	0.00	0.00
	SUB TOTAL	878.69	174.29	19.83	3.58	1.55	43.28	34.50	1.76	5.11
22	AXIS BANK LTD.	1.76	0.00	0.00	0.03	0.00	0.00	0.38	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
24	DCB BANK LIMITED	0.91	0.00	0.00	0.01	0.00	0.00	0.17	0.05	32.82
25	DHANALAXMI BANK LTD.	0.25	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
26	FEDERAL BANK LTD.	3.69	0.00	0.00	0.04	0.00	0.00	0.35	0.00	0.00
27	HDFC BANK LTD.	32.34	3.05	9.43	0.29	0.00	0.00	48.88	7.29	14.91
28	ICICI BANK LTD	67.39	0.00	0.00	0.32	0.00	0.00	2.38	0.00	0.00
29	INDUSIND BANK LTD.	2.50	0.00	0.00	0.02	0.00	0.00	0.17	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
31	KARNATAKA BANK LTD.	3.55	0.00	0.00	0.02	0.00	0.00	0.26	0.00	0.00
32	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	0.90	0.00	0.00	0.02	0.00	0.00	0.16	0.00	0.00
34	RBL BANK LTD.	6.86	2.93	42.72	0.17	0.00	0.00	0.94	10.72	1135.16
35	SOUTH INDIAN BANK LTD.	1.25	1.80	144.00	0.01	0.00	0.00	0.23	0.00	0.00
36	YES BANK LTD.	0.88	0.00	0.00	0.03	0.00	0.00	0.27	0.00	0.00
37	BANDHAN BANK	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	124.98	7.78	6.23	0.98	0.00	0.00	54.52	18.06	33.12
38	BICHOLIM URBAN CO-OP BANK LT	14.56	0.00	0.00	0.10	0.00	0.00	1.14	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	8.44	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	67.14	1.56	2.32	0.59	1.07	180.57	4.77	3.21	67.31
41	GOA URBAN CO-OP BANK LTD.	38.63	41.45	107.32	0.20	0.00	0.00	1.50	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.60	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.55	0.01	0.37	0.01	0.00	0.00	0.15	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	6.80	0.00	0.00	0.09	0.00	0.00	1.26	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.85	0.00	0.00	0.02	0.00	0.00	0.17	0.00	0.00
46	PMC BANK LTD.	5.25	1.95	37.21	0.02	0.00	0.00	0.26	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	3.80	0.00	0.00	0.04	0.00	0.00	0.52	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LT	0.40	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.70	0.00	0.00	0.02	0.00	0.00	0.09	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.45	0.00	0.00	0.01	0.00	0.00	0.09	0.00	0.00
51	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
52	GP PARIK SAHAKARI BANK LTD.	0.20	0.35	173.80	0.00	0.00	0.00	0.09	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BK	1.60	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
	SUB TOTAL	151.96	45.32	29.82	1.15	1.07	92.96	10.52	3.21	30.50
	GRAND TOTAL	1155.63	227.39	19.68	5.70	2.61	45.84	99.54	23.03	23.13

Annexure 3.3.5

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
GOA STATE
SUMMARY STATEMENT SHOWING INSTITUTION-WISE AND SECTOR WISE PERFORMANCE UNDER
ACP FOR THE QUARTER ENDED June 2018 (Amount in Crores)

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING +RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	8.08	0.00	0.00	1155.24	211.79	18.33
2	ALLAHABAD BANK	0.19	0.00	0.00	19.77	3.20	16.18
3	ANDHRA BANK	0.19	0.00	0.00	14.53	2.26	15.54
4	BANK OF BARODA	2.11	0.00	0.00	240.23	25.34	10.55
5	BANK OF INDIA	5.32	0.00	0.00	665.07	56.82	8.54
6	BANK OF MAHARASHTRA	0.53	0.00	0.00	63.00	80.35	127.55
7	CANARA BANK	4.70	0.00	0.00	519.16	51.21	9.86
8	CENTRAL BANK OF INDIA	3.53	0.00	0.00	303.56	67.69	22.30
9	CORPORATION BANK	5.27	0.00	0.00	681.87	148.74	21.81
10	DENA BANK	1.21	0.00	0.00	67.89	0.76	1.12
11	INDIAN BANK	0.19	0.00	0.00	17.72	8.79	49.58
12	INDIAN OVERSEAS BANK	1.43	0.00	0.00	121.18	6.17	5.10
13	ORIENTAL BANK OF COMMERCE	0.43	0.00	0.00	34.81	3.94	11.31
14	PUNJAB & SIND BANK	0.09	0.00	0.00	5.40	1.13	21.01
15	PUNJAB NATIONAL BANK	0.40	0.00	0.00	77.93	0.00	0.00
16	SYNDICATE BANK	3.12	0.00	0.00	250.36	104.35	41.68
17	UCO BANK	0.19	0.00	0.00	24.89	0.63	2.53
18	UNION BANK OF INDIA	2.15	0.00	0.00	206.04	52.06	25.27
19	UNITED BANK OF INDIA	0.19	0.00	0.00	10.90	4.68	42.98
20	VIJAYA BANK	0.38	0.00	0.00	139.61	327.90	234.87
21	IDBI BANK LTD.	0.28	0.00	0.00	34.75	6.57	18.90
	SUB TOTAL	39.98	0.00	0.00	4653.91	1164.38	25.02
22	AXIS BANK LTD.	0.40	0.00	0.00	42.47	3.46	8.14
23	CATHOLIC SYRIAN BANK LTD.	0.09	0.00	0.00	5.71	0.48	8.33
24	DCB BANK LIMITED	0.20	0.00	0.00	23.24	0.05	0.23
25	DHANALAXMI BANK LTD.	0.08	0.00	0.00	3.71	0.00	0.00
26	FEDERAL BANK LTD.	0.50	0.00	0.00	27.97	3.74	13.36
27	HDFC BANK LTD.	3.69	0.00	0.00	469.98	91.43	19.45
28	ICICI BANK LTD	3.53	0.00	0.00	339.34	36.96	10.89
29	INDUSIND BANK LTD.	0.22	0.00	0.00	24.91	8.25	33.14
30	JAMMU & KASHMIR BANK LTD.	0.08	0.00	0.00	3.87	0.00	0.00
31	KARNATAKA BANK LTD.	0.28	0.00	0.00	22.88	4.32	18.89
32	Karur Vysya Bank Ltd	0.08	0.00	0.00	3.07	0.42	13.54
33	KOTAK MAHINDRA BANK LTD.	0.21	0.00	0.00	15.88	0.00	0.00
34	RBL BANK LTD.	1.44	0.00	0.00	62.53	34.01	54.39
35	SOUTH INDIAN BANK LTD.	0.09	0.00	0.00	7.79	1.80	23.11
36	YES BANK LTD.	0.35	0.00	0.00	1331.72	142.33	10.69
37	BANDHAN BANK	0.09	0.00	0.00	4.09	0.00	0.00
	SUB TOTAL	11.31	0.00	0.00	2389.15	327.24	13.70
38	BICHOLIM URBAN CO-OP BANK LTD.	1.69	0.00	0.00	54.81	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.08	0.00	0.00	22.29	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	6.08	0.00	0.00	429.84	46.94	10.92
41	GOA URBAN CO-OP BANK LTD.	2.32	0.00	0.00	131.20	68.15	51.95
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.09	0.00	0.00	4.43	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.18	0.00	0.00	7.61	0.01	0.10
44	MAPUSA URBAN CO-OP BANK LTD.	1.28	0.00	0.00	33.67	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.19	0.00	0.00	10.65	0.00	0.00
46	PMC BANK LTD.	0.29	0.00	0.00	32.92	4.19	12.72
47	SARASWAT CO-OP BANK LTD.	0.61	0.00	0.00	33.82	77.99	230.58
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.09	0.00	0.00	6.36	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.19	0.00	0.00	10.29	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.10	0.00	0.00	4.95	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.19	0.00	0.00	10.39	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.05	0.00	0.00	7.24	5.65	78.10
53	CITIZEN CREDIT CO-OPERATIVE BANK LTD	0.19	0.00	0.00	13.97	0.00	0.00
	SUB TOTAL	13.61	0.00	0.00	814.44	202.94	24.92
	GRAND TOTAL	64.89	0.00	0.00	7857.50	1694.57	21.57

Annexure 3.3.6

LBS- MIS-I
Statement showing Targets of Annual Credit Plans (ACP) for the year 2018-19
Name of the State/Union Territory: GOA

(No. in actuals, Amount Rs. In thousands)

Sr. No	Categories	Yearly Targets under ACP	
		Number	Amount
1	Priority Sector		
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	1,02,000	98,38,614 8964436
1A(i)	Farm Credit	44,000	89,64,436
1A(ii)	Agriculture Infrastructure	7,000	4,65,743
1A(iii)	Ancillary Activities	51,000	4,08,435
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	60,000	470,45,600
1B(i)	Micro Enterprises (Manufacturing + Service)	30,000	235,22,800
1B(ii)	Small Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iii)	Medium Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iv)	Khadi and Village Industries		
1B(v)	Others under MSMEs		
1C	Export Credit	2,500	46,56,697
1D	Education	16,000	37,76,472
1E	Housing	32,000	115,56,334
1F	Social Infrastructure	7,000	6,48,913
1G	Renewable Energy	500	57,004
1H	Others	6,000	9,95,357
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	2,26,000	785,74,991
3	Loans to weaker Sections under Priority Sector		
4	Non-Priority Sector		
4A	Agriculture		
4B	Education		
4C	Housing		
4D	Personal Loans under Non-Priority Sector		
4E	Others		
5	Sub-total = 4A+4B+4C+4D+4E		
	Total=2+5		

Annexure 3.3.7

LBS- MIS-II
Statement showing Disbursements and Outstanding for the quarter ended June 2018
Name of the State/Union Territory: GOA

(No. in actuals, Amount Rs. in thousands)

Sr. No	Sector	Disbursements upto the end of current quarter		Outstanding upto the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture= 1A(i)+1A(ii)+1A(iii)	8,757	26,70,446	31,325	57,15,247
1A(i)	Farm Credit	2,351	22,24,316	5,658	17,13,868
1A(ii)	Agriculture Infrastructure	280	1 05,100	321	1,19,384
1A(iii)	Ancillary Activities	6,126	3,41,030	25,346	38,81,995
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	7,642	115,13,424	46,392	253,61,590
1B(i)	Micro Enterprises (Manufacturing + Service)	1,680	41,06,838	10,207	90,47,637
1B(ii)	Small Enterprises (Manufacturing + Service)	2,860	30,71,603	17,223	67,07,765
1B(iii)	Medium Enterprises (Manufacturing + Service)	3,102	43,34,983	18,962	96,06,188
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit	2	63,474	2	63,474
1D	Education	3,650	1,68,025	3,747	5,35,837
1E	Housing	5,780	22,73,879	22,325	251,46,359
1F	Social Infrastructure	0	0	0	0
1G	Renewable Energy	1	26,130	8	20,000
1H	Others	613	230,274	32,496	182,48,133
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	26,445	169,45,652	1,36,295	385,94,374
3	Loans to weaker Sections under Priority Sector				
4	Non-Priority Sector				
4A	Agriculture				
4B	Education				
4C	Housing				
4D	Personal Loans under Non-Priority Sector				
4E	Others				
5	Sub-total = 4A+4B+4C+4D+4E				
	Total=2+5				

LBS- MIS-III
Statement showing Achievement vis-à-vis Targets for the quarter ended 30.06.2018.
Name of the State/Union Territory: GOA

(No. in actuals, Amount Rs. in thousands)

Sr. No	Sector	Yearly Targets under ACP		Achievement upto the end of the current quarter (%)	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	1,02,000	98,38,614	8.58	15.75
1A(i)	Farm Credit	44 000	89,64,436	5.34	13.13
1A(ii)	Agriculture Infrastructure	7 000	4,65,743	4.00	0.62
1A(iii)	Ancillary Activities	51 000	4,08,435	12.01	2.01
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	60,000	470,45,600	12.74	679.39
1B(i)	Micro Enterprises (Manufacturing + Service)	30,000	235,22,800	5.60	24.23
1B(ii)	Small Enterprises (Manufacturing + Service)	15,000	117,61,400	19.06	18.12
1B(iii)	Medium Enterprises (Manufacturing + Service)	15,000	117,61,400	20.68	25.58
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit	2,500	46,56,697	0.08	0.37
1D	Education	16,000	37,76,472	22.81	0.99
1E	Housing	32,000	115,56,334	18.06	13.41
1F	Social Infrastructure	7,000	6,48,913	0	0
1G	Renewable Energy	500	57,004	0.20	0.15
1H	Others	6,000	9,95,357	10.21	1.36
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	2,26,000	785,74,991	11.70	21.57
3	Loans to weaker Sections under Priority Sector				
4	Non-Priority Sector				
4A	Agriculture				
4B	Education				
4C	Housing				
4D	Personal Loans under Non-Priority Sector				
4E	Others				
5	Sub-total = 4A+4B+4C+4D+4E				

3.04 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 30.06.2017, 30.09.2017, 31.12.2017, 31.03.2018 and 30.06.2018 is as under:

(Rs. in Crores)

S. No.	Parameters	Bench Mark	30.06.17	30.09.17	31.12.17	31.03.18	30.06.18
i	Total Deposits	N.A.	69135.67	67768.15	68009.36	70108.74	71843.48
ii	Total Advances	N.A.	19493.62	20044.21	21423.93	21748.84	21649.02
iii	C.D. Ratio	N.A.	28.19%	29.58%	31.50%	31.02%	30.13%
iv	Total PSA.	N.A.	7268.22	7608.08	8207.24	7906.77	7134.56
	%age of PSA to Total Advances	40%	37.29%	37.96%	38.31%	36.35%	32.96%
v	DIR Advances	N.A.	0.88	0.40	0.37	0.33	1.56
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%	0.01%
vi	Weaker Section Advances	N.A.	841.44	902.25	960.23	1087.36	936.23
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.31%	4.50%	4.48%	5.00%	4.32%
vii	SC/ST Advances	N.A.	236.58	234.70	321.61	319.00	259.48
	%age of SC/ST* Adv. To Total Advances	5%	1.21%	1.17%	1.50%	1.47%	1.19%
viii	Advances to Women	N.A.	2298.85	2317.52	2426.59	2563.09	2636.07
	%age of Adv. to Women to Total Adv.	10%	11.79%	11.56%	11.33%	11.79%	12.18%
ix	Direct Agriculture Advances	N.A.	783.00	760.04	772.66	805.37	940.93
	%age of Direct Agri. Adv. To Total Adv.	18%	4.01%	3.79%	3.61%	3.70%	4.35%

*(% of SC/ST population to total population of Goa is 18%)

(Detailed reports enclosed as Annexure 3.4.1 to 3.4.4)

3.05 Priority sector advances: position as on 30.06.2018

- i) Total Priority Sector Advances as on 30.06.2018 was Rs.7,134.56 crs which was 32.96% of total advances level of Rs.21,649.02 crs. The level of priority sector advances has decreased by Rs.133.66 crs over June, 2017 last year.
- ii) The total Advances under DIR Scheme as on 30.06.2018 was Rs.1.56 crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 30.06.2018 was Rs.936.23 crs with increase of Rs.94.79 crs over June, 2017 level. The percentage of advances to weaker sections of society was 4.32% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 30.06.2018 was Rs.259.48 crs with an increase of Rs.22.90 crs over June, 2017 level. In percentage terms the advances to SC / ST was 1.19% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances was Rs.940.93 crs as on 30.06.2018 with an increase of Rs. 157.93 crs over June, 2017 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 4.35% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women was Rs.2,636.07 crs as on 30.06.2018 with an increase of Rs.337.22 crs over June, 2017 level. In percentage terms the Advances to Women was 12.18% as against the bench mark level of 10% of total advances outstanding.
- vii) Though the State registered an increase in some of the sectors during the quarter ended 30.06.2018 as against that of June, 2017 level, the bench mark levels under Advances to Weaker Sections of society, SC / ST, DIR Scheme and Direct Agriculture advances could not be achieved.

3.06 CD RATIO

- i) The advances level as on 30.06.2018 was Rs.21,649.02 crs with increase of Rs.2,155.40 crs over the June, 2017 level of Rs.19,493.62 crs. The deposit level as on 30.06.2018 being at Rs.71,843.48 crs has increased by Rs.2,707.81 crs over June, 2017 level of Rs.69,135.67 crs
- ii) The CD ratio as on 30.06.2018 was 30.13 % which is 1.94 % above June, 2017 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.598.51 crs till June, 2018 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 31.92%.
- iv) The NRE deposit level as on 30.06.2018 was Rs.14,547.20 crs. The CD ratio works out to 37.78 % if NRE deposit is excluded from the total Deposit.
- v) SIDBI has deposit of Rs.0.45 Crs and advances of Rs.34.06 Crs to units based in the state of Goa. The C:D ratio works out to 30.18 % if we consider these figures for calculating C:D ratio.

Annexure 3.4.1

SLBC GOA : CONVENER BANK-STATE BANK OF INDIA
GOA STATE

DEPOSITS AND ADVANCES AS ON June 2018

(Amount in Cr)

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
		AMOUNT	AMOUNT	AMOUNT	NO.	AMOUNT	%
1	STATE BANK OF INDIA	11129.18	4322.46	15451.64	52836	4075.92	26.38
2	ALLAHABAD BANK	174.61	1.14	175.75	748	23.84	13.56
3	ANDHRA BANK	160.47	12.95	173.42	1206	170.39	98.26
4	BANK OF BARODA	2605.86	1358.63	3964.50	9152	438.09	11.05
5	BANK OF INDIA	5850.47	1169.63	7020.10	29158	1571.49	22.39
6	BANK OF MAHARASHTRA	763.43	93.25	856.68	4046	270.61	31.59
7	CANARA BANK	4872.57	1690.15	6562.72	28828	1818.61	27.71
8	CENTRAL BANK OF INDIA	1967.61	167.52	2135.13	4875	492.16	23.05
9	CORPORATION BANK	4282.46	1640.53	5922.99	13114	1159.84	19.58
10	DENA BANK	1183.84	381.42	1565.26	1612	297.65	19.02
11	INDIAN BANK	470.73	342.38	813.11	171201	93.29	11.47
12	INDIAN OVERSEAS BANK	1350.47	253.19	1603.65	8913	387.21	24.15
13	ORIENTAL BANK OF COMMERCE	685.44	39.34	724.77	1785	288.35	39.78
14	PUNJAB & SIND BANK	38.14	0.06	38.20	226	13.51	35.36
15	PUNJAB NATIONAL BANK	284.05	16.85	300.90	200	187.51	62.32
16	SYNDICATE BANK	1993.99	236.05	2230.04	12083	404.83	18.15
17	UCO BANK	370.41	12.94	383.35	1108	53.73	14.02
18	UNION BANK OF INDIA	1502.22	223.08	1725.31	4850	470.87	27.29
19	UNITED BANK OF INDIA	79.80	6.29	86.09	728	51.11	59.36
20	VIJAYA BANK	510.89	71.00	581.89	4425	283.09	48.65
21	IDBI BANK LTD.	307.52	18.60	326.11	1344	143.85	44.11
	SUB TOTAL	40584.15	12057.46	52641.61	352438	12695.94	24.12
22	AXIS BANK LTD.	1472.16	0.00	1472.16	0	506.04	34.37
23	CATHOLIC SYRIAN BANK LTD.	36.90	10.68	47.58	2855	50.60	106.34
24	DCB BANK LIMITED	2.77	0.00	2.77	243	0.18	6.60
25	DHANALAXMI BANK LTD.	8.74	0.42	9.16	96	2.19	23.86
26	FEDERAL BANK LTD.	278.42	728.53	1006.95	5526	193.49	19.22
27	HDFC BANK LTD.	4903.77	1547.79	6451.56	99742	2252.84	34.92
28	ICICI BANK LTD	1873.13	0.00	1873.13	14984	708.15	37.81
29	INDUSIND BANK LTD.	144.74	19.22	163.96	14564	573.67	349.88
30	JAMMU & KASHMIR BANK LTD.	19.96	0.22	20.19	361	49.94	247.43
31	KARNATAKA BANK LTD.	478.32	67.40	545.72	3892	160.09	29.34
32	Karur Vysya Bank Ltd	32.37	10.99	43.36	450	48.03	110.77
33	KOTAK MAHINDRA BANK LTD.	210.27	0.00	210.27	350	81.31	38.67
34	RBL BANK LTD.	411.61	9.92	421.53	10750	48.83	11.58
35	SOUTH INDIAN BANK LTD.	41.41	26.60	68.01	325	59.63	87.68
36	YES BANK LTD.	682.95	47.97	730.91	740	358.93	49.11
37	BANDHAN BANK	0.07	0.00	0.07	1926	0.05	73.40
	SUB TOTAL	10597.60	2469.74	13067.34	156804	5093.98	38.98
38	BICHOLIM URBAN CO-OP BANK LT	370.80	0.00	370.80	8889	296.80	80.04
39	CITIZEN CO-OP BANK LTD,	201.56	0.00	201.56	1272	88.69	44.00
40	GOA STATE CO-OP BANK LTD.	1785.66	0.02	1785.68	28766	1291.30	72.31
41	GOA URBAN CO-OP BANK LTD.	904.39	0.00	904.39	8678	532.43	58.87
42	KONKAN MERCANTILE CO-OP BANK LTD.	2.81	0.00	2.81	63	15.05	536.35
43	MADGAON URBAN CO-OP BANK LT	91.36	0.00	91.36	3472	113.94	124.72
44	MAPUSA URBAN CO-OP BANK LTD.	361.96	0.00	361.96	4879	91.19	25.19
45	NKGSB CO-OP BANK LTD.	207.76	0.38	208.14	496	226.57	108.85
46	PMC BANK LTD.	817.69	8.27	825.96	1201	26.38	3.19
47	SARASWAT CO-OP BANK LTD.	888.44	8.02	896.46	310	714.80	79.74
48	SHAMRAO VITHAL CO-OP BANK LT	80.85	1.50	82.35	229	74.87	90.92
49	TJSB SAHAKARI BANK LTD.	175.87	0.07	175.94	3201	149.19	84.80
50	APNA SAHAKARI BANK LTD.	31.12	0.00	31.12	166	67.21	216.00
51	WOMEN CO-OP BANK LTD.	68.64	0.00	68.64	3019	43.84	63.88
52	GP PARSIK SAHAKARI BANK LTD.	17.25	0.01	17.27	141	3.75	21.71
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	108.37	1.74	110.11	635	123.08	111.78
	SUB TOTAL	6114.53	20.00	6134.53	65417	3859.10	62.91
	GRAND TOTAL	57296.28	14547.20	71843.48	574659	21649.02	30.13

Annexure 3.4.2

**SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
 GOA STATE**
OUTSTANDING POSITION AS ON 30.06.2018
(Amount In Crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	1032.84	25.34	13	1.05	0.03	1361	90.69	2.22
2	ALLAHABAD BANK	21.80	91.47	0	0.00	0.00	58	1.13	4.74
3	ANDHRA BANK	111.46	65.41	0	0.00	0.00	48	3.47	2.04
4	BANK OF BARODA	150.74	34.41	0	0.00	0.00	0	0.00	0.00
5	BANK OF INDIA	540.41	34.39	0	0.00	0.00	8230	275.70	17.54
6	BANK OF MAHARASHTRA	133.39	49.29	0	0.00	0.00	885	19.57	7.23
7	CANARA BANK	827.90	45.52	389	0.29	0.02	4178	36.12	1.99
8	CENTRAL BANK OF INDIA	308.40	62.66	0	0.00	0.00	330	131.08	26.63
9	CORPORATION BANK	667.91	57.59	0	0.00	0.00	2159	39.43	3.40
10	DENA BANK	52.45	17.62	0	0.21	0.07	130	2.76	0.93
11	INDIAN BANK	37.68	40.39	0	0.00	0.00	0	0.34	0.36
12	INDIAN OVERSEAS BANK	166.04	42.88	67	0.00	0.00	2031	16.46	4.25
13	ORIENTAL BANK OF COMMERCE	59.16	20.52	0	0.00	0.00	182	12.88	4.47
14	PUNJAB & SIND BANK	9.08	67.23	0	0.00	0.00	1	0.03	0.20
15	PUNJAB NATIONAL BANK	60.86	32.46	0	0.00	0.00	0	0.01	0.01
16	SYNDICATE BANK	212.52	52.50	0	0.00	0.00	276	4.02	0.99
17	UCO BANK	32.78	61.00	0	0.00	0.00	50	1.97	3.67
18	UNION BANK OF INDIA	311.56	66.17	0	0.00	0.00	1351	29.32	6.23
19	UNITED BANK OF INDIA	35.26	69.00	0	0.00	0.00	10	0.08	0.16
20	VIJAYA BANK	200.02	70.66	0	0.00	0.00	641	6.94	2.45
21	IDBI BANK LTD.	54.35	37.79	15	0.00	0.00	75	6.49	4.51
	SUB TOTAL	5026.63	39.59	484	1.55	0.01	21996	678.49	5.34
22	AXIS BANK LTD.	120.06	23.72	0	0.00	0.00	0	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	8.08	15.97	0	0.00	0.00	0	0.00	0.00
24	DCB BANK LIMITED	0.02	8.63	0	0.00	0.00	5	0.00	0.60
25	DHANALAXMI BANK LTD.	0.46	21.15	0	0.00	0.00	0	0.00	0.00
26	FEDERAL BANK LTD.	21.03	10.87	0	0.00	0.00	27	1.17	0.61
27	HDFC BANK LTD.	296.62	13.17	0	0.00	0.00	7265	49.58	2.20
28	ICICI BANK LTD	87.98	12.42	0	0.00	0.00	823	28.64	4.04
29	INDUSIND BANK LTD.	117.75	20.52	0	0.00	0.00	2780	17.94	3.13
30	JAMMU & KASHMIR BANK LTD.	16.85	33.74	1	0.00	0.00	0	0.00	0.00
31	KARNATAKA BANK LTD.	63.01	39.36	0	0.00	0.00	2241	14.63	9.14
32	Karur Vysya Bank Ltd	0.15	0.31	0	0.00	0.00	0	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	18.11	22.27	0	0.00	0.00	0	0.00	0.00
34	RBL BANK LTD.	44.45	91.05	0	0.00	0.00	10525	37.86	77.54
35	SOUTH INDIAN BANK LTD.	16.07	26.94	0	0.00	0.00	0	0.00	0.00
36	YES BANK LTD.	155.87	43.43	0	0.00	0.00	31	2.32	0.65
37	BANDHAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	966.50	18.97	1	0.00	0.00	23697	152.13	2.99
38	BICHOLIM URBAN CO-OP BANK	105.00	35.38	0	0.00	0.00	465	7.53	2.54
39	CITIZEN CO-OP BANK LTD,	62.50	70.47	0	0.00	0.00	48	5.82	6.56
40	GOA STATE CO-OP BANK LTD.	514.44	39.84	0	0.00	0.00	0	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	290.59	54.58	0	0.00	0.00	1688	34.64	6.51
42	KONKAN MERCANTILE CO-OP B	0.06	0.38	0	0.00	0.00	6	0.00	0.01
43	MADGAON URBAN CO-OP BANK LTD.	47.20	41.42	0	0.00	0.00	1028	7.42	6.51
44	MAPUSA URBAN CO-OP BANK LTD.	26.95	29.55	0	0.00	0.00	300	3.63	3.98
45	NKGSB CO-OP BANK LTD.	7.16	3.16	0	0.00	0.00	10	10.28	4.54
46	PMC BANK LTD.	15.65	59.34	0	0.00	0.00	206	4.23	16.04
47	SARASWAT CO-OP BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	5.03	6.72	0	0.00	0.00	12	0.77	1.02
49	TJSB SAHAKARI BANK LTD.	15.96	10.70	0	0.00	0.00	35	1.92	1.29
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
51	WOMEN CO-OP BANK LTD.	14.48	33.04	0	0.00	0.00	172	1.44	3.29
52	GP PARSIK SAHAKARI BANK LTD.	1.08	28.89	0	0.00	0.00	0	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LT	35.33	28.70	0	0.00	0.00	140	27.92	22.69
	SUB TOTAL	1141.44	29.58	0	0.00	0.00	4110	105.61	2.74
	GRAND TOTAL	7134.56	32.96	485	1.56	0.01	49803	936.23	4.37

Annexure 3.4.3
SLBC GOA : CONVENER BANK-STATE BANK OF INDIA
GOA STATE
OUTSTANDING POSITION AS ON 30.06.2018
(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	AMT	%	NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	207	2.32	0.06	3203	131.14	3.22	1863	257.38	6.31
2	ALLAHABAD BANK	12	0.05	0.21	12	0.14	0.57	53	4.07	17.06
3	ANDHRA BANK	37	0.77	0.45	15	0.12	0.07	216	8.38	4.92
4	BANK OF BARODA	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
5	BANK OF INDIA	80	2.88	0.18	162	6.07	0.39	18453	676.11	43.02
6	BANK OF MAHARASHTRA	31	0.46	0.17	62	0.67	0.25	520	13.68	5.06
7	CANARA BANK	0	0.00	0.00	516	4.75	0.26	14140	653.65	35.94
8	CENTRAL BANK OF INDIA	201	10.33	2.10	195	9.42	1.91	2260	72.49	14.73
9	CORPORATION BANK	109	3.14	0.27	32	0.84	0.07	3639	92.28	7.96
10	DENA BANK	130	1.10	0.37	21	0.58	0.19	176	16.26	5.46
11	INDIAN BANK	0	0.07	0.08	0	0.00	0.00	27475	8.66	9.29
12	INDIAN OVERSEAS BANK	186	10.84	2.80	253	13.98	3.61	2145	56.56	14.61
13	ORIENTAL BANK OF COMMERCE	14	1.14	0.40	0	0.00	0.00	386	28.41	9.85
14	PUNJAB & SIND BANK	4	0.01	0.09	0	0.00	0.00	63	1.99	14.74
15	PUNJAB NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	15	2.50	1.33
16	SYNDICATE BANK	235	1.94	0.48	296	1.21	0.30	321	3.12	0.77
17	UCO BANK	11	0.21	0.39	1	0.09	0.17	561	12.86	23.94
18	UNION BANK OF INDIA	27	0.47	0.10	33	0.58	0.12	1216	44.04	9.35
19	UNITED BANK OF INDIA	26	1.50	2.94	0	0.00	0.00	79	5.13	10.04
20	VIJAYA BANK	12	0.54	0.19	11	0.05	0.02	476	11.25	3.97
21	IDBI BANK LTD.	1	0.00	0.00	0	0.00	0.00	64	7.57	5.26
	SUB TOTAL	1323	37.77	0.30	4812	169.64	1.34	74121	1976.36	15.57
22	AXIS BANK LTD.	4	6.60	1.30	5	12.20	2.41	2024	0.93	0.18
23	CATHOLIC SYRIAN BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
24	DCB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	2	0.00	0.10
25	DHANALAXMI BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	FEDERAL BANK LTD.	0	0.00	0.00	0	0.00	0.00	150	6.00	3.10
27	HDFC BANK LTD.	14	0.30	0.01	9	0.34	0.01	12520	195.68	8.69
28	ICICI BANK LTD	13	0.20	0.03	9	0.36	0.05	2530	181.12	25.58
29	INDUSIND BANK LTD.	49	0.16	0.03	13	0.51	0.09	2793	48.55	8.46
30	JAMMU & KASHMIR BANK LTD.	0	0.00	0.00	0	0.00	0.00	29	1.27	2.54
31	KARNATAKA BANK LTD.	17	0.18	0.11	2	0.05	0.03	1271	11.01	6.87
32	Karur Vysya Bank Ltd	0	0.00	0.00	0	0.00	0.00	2	0.14	0.28
33	KOTAK MAHINDRA BANK LTD.	0	0.00	0.00	0	0.00	0.00	29	1.17	1.44
34	RBL BANK LTD.	55	0.22	0.44	77	3.08	6.30	10221	27.68	56.70
35	SOUTH INDIAN BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
36	YES BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
37	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	152	7.65	0.15	115	16.52	0.32	31571	473.55	9.30
38	BICHOLIM URBAN CO-OP BANK LTD.	4	0.02	0.01	4	0.07	0.02	542	13.05	4.40
39	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	109	15.71	17.71
40	GOA STATE CO-OP BANK LTD.	31	0.97	0.08	619	18.07	1.40	3118	102.08	7.91
41	GOA URBAN CO-OP BANK LTD.	7	8.52	1.60	5	0.17	0.03	1400	33.19	6.23
42	KONKAN MERCANTILE CO-OP BK	0	0.00	0.00	0	0.00	0.00	5	0.02	0.15
43	MADGAON URBAN CO-OP BANK LTD.	1	0.00	0.00	0	0.00	0.00	1023	7.36	6.46
44	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	250	3.70	4.06
45	NKGSB CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
46	PMC BANK LTD.	10	0.09	0.35	0	0.00	0.00	166	2.85	10.81
47	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK	0	0.00	0.00	0	0.00	0.00	10	0.47	0.63
49	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	29	1.62	1.09
50	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	32	0.30	0.45
51	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	93	0.85	1.95
52	GP PARSIK SAHAKARI BANK LT	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0	0.00	0.00	0	0.00	0.00	49	4.94	4.01
	SUB TOTAL	53	9.60	0.25	628	18.30	0.47	6826	186.16	4.82
	GRAND TOTAL	1528	55.02	0.25	5555	204.46	0.94	112518	2636.07	12.18

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA
GOA STATE
OUTSTANDING POSITION AS ON 30.06.2018

(Amount in Crores)

SR. No.	Name of the Bank	DIRECT AGRICULTURE ADVANCE		% of DIRECT AGRI Adv to Total Adv	TOTAL NPA ACCOUNTS		% of TOTAL NPA to Total Adv
		NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	4432	50.78	1.25	1408	24.13	0.59
2	ALLAHABAD BANK	0	0.00	0.00	10	8.75	36.71
3	ANDHRA BANK	0	0.00	0.00	36	2.69	1.58
4	BANK OF BARODA	0	0.00	0.00	0	0.00	0.00
5	BANK OF INDIA	6969	127.75	8.13	1449	292.57	18.62
6	BANK OF MAHARASHTRA	231	7.71	2.85	380	53.53	19.78
7	CANARA BANK	13515	227.54	12.51	1189	70.32	3.87
8	CENTRAL BANK OF INDIA	1480	77.58	15.76	223	7.88	1.60
9	CORPORATION BANK	1508	56.87	4.90	464	26.63	2.30
10	DENA BANK	120	3.92	1.32	180	3.79	1.27
11	INDIAN BANK	0	0.22	0.23	29	1.04	1.11
12	INDIAN OVERSEAS BANK	410	67.00	17.30	0	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	0	0.00	0.00	0	0.00	0.00
14	PUNJAB & SIND BANK	0	0.00	0.00	15	0.18	1.32
15	PUNJAB NATIONAL BANK	0	0.00	0.00	15	15.76	8.41
16	SYNDICATE BANK	203	33.88	8.37	0	0.00	0.00
17	UCO BANK	23	0.32	0.59	4	2.61	4.86
18	UNION BANK OF INDIA	1145	120.60	25.61	262	26.07	5.54
19	UNITED BANK OF INDIA	0	0.00	0.00	61	1.94	3.80
20	VIJAYA BANK	387	5.01	1.77	0	0.00	0.00
21	IDBI BANK LTD.	59	0.54	0.38	13	1.04	0.72
	SUB TOTAL	30482	779.72	6.14	5738	538.94	4.24
22	AXIS BANK LTD.	0	0.00	0.00	85	0.25	0.05
23	CATHOLIC SYRIAN BANK LTD.	1271	5.41	10.70	9	0.16	0.32
24	DCB BANK LIMITED	5	0.00	0.66	0	0.00	0.00
25	DHANALAXMI BANK LTD.	0	0.00	0.00	0	0.00	0.00
26	FEDERAL BANK LTD.	446	3.91	2.02	13	0.50	0.26
27	HDFC BANK LTD.	1241	20.15	0.89	1132	8.28	0.37
28	ICICI BANK LTD	981	12.51	1.77	0	0.00	0.00
29	INDUSIND BANK LTD.	652	16.52	2.88	0	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0	0.00	0.00	22	21.59	43.24
31	KARNATAKA BANK LTD.	1822	15.19	9.49	27	1.28	0.80
32	Karur Vysya Bank Ltd	0	0.00	0.00	33	3.56	7.41
33	KOTAK MAHINDRA BANK LTD.	0	0.00	0.00	0	0.00	0.00
34	RBL BANK LTD.	1481	17.29	35.40	2	0.00	0.01
35	SOUTH INDIAN BANK LTD.	0	0.00	0.00	4	3.73	6.26
36	YES BANK LTD.	0	0.00	0.00	3	0.10	0.03
37	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00
	SUB TOTAL	7899	90.97	1.79	1330	39.45	0.77
38	BICHOLIM URBAN CO-OP BANK LTD.	2	0.09	0.03	684	20.71	6.98
39	CITIZEN CO-OP BANK LTD,	7	0.45	0.51	22	4.93	5.56
40	GOA STATE CO-OP BANK LTD.	3944	69.05	5.35	252	33.33	2.58
41	GOA URBAN CO-OP BANK LTD.	0	0.00	0.00	697	108.69	20.41
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	202	23.53	20.65
44	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0.00	1151	29.59	32.45
45	NKGSB CO-OP BANK LTD.	0	0.00	0.00	38	37.54	16.57
46	PMC BANK LTD.	0	0.00	0.00	52	1.41	5.36
47	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	8	0.86	0.58
50	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0	0.00	0.00	189	1.84	4.19
52	GP PARIK SAHAKARI BANK LTD.	0	0.00	0.00	5	0.19	5.04
53	CITIZEN CREDIT CO-OPERATIVE BANK Ltd	2	0.64	0.52	0	0.00	0.00
	SUB TOTAL	3955	70.24	1.82	3300	262.63	6.81
	GRAND TOTAL	42336	940.93	4.35	10368	841.02	3.88

b. Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP etc.) and impact of these Schemes.
1. Government Sponsored Schemes

S	Scheme	Target	Position as on 30.06.2018			
			Sponsored	Sanctione	Rejecte	Pending
1.	PMEGP-DIC	100	16	4	4	8
2.	PMEGP-KVIC	42	00	00	00	00
3.	PMEGP-KVIB	100	20	3	5	12
	PMEGP TOTAL	242	36	7	9	20
4.	NULM	300	0	0	0	0
5	NRLM	*	00	00	00	00
6	PMAY	*	00	00	00	00

*Targets not available

2. Pradhan Mantri MUDRA Yojana (PMMY)

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.06.2018 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

Shishu (upto Rs.50,000)		Kishor (Rs.50,001 to Rs.5 lac)		Tarun (Rs.5 lac to Rs.10 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.
2,652	185.57	1,926	42.75	475	28.54	5,519	256.86

3. Stand Up India (SUI)

Government of India has formally launched Stand Up India Scheme on 05.04.2016 to facilitate bank loans between Rs. 10 lac to Rs.1 Crore to at least one Scheduled Caste (SC) OR Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a new enterprise, also known as a Greenfield Enterprise.

Progress under Stand Up India as on 30.06.2018 for the State of Goa is as under:

(Rs. in Crores)

	No. Of Accounts	Limit sanctioned	Outstanding
Sanctioned	42	7.06	
Disbursed	11	1.77	16.72

4. Atal Pension Yojana (APY)

With a view to bring the economically disadvantaged section of the society in the organized sector within pension fold or old age income security coverage. Government of India had launched Atal Pension Yojana in May 2015. In order to expand the outreach of APY across the country, banks and post offices are involved in the registration of subscribers under APY. As on date more than 1 crore subscribers have been registered under the scheme.

ATAL PENSION YOJANA SUBSCRIBERS IN GOA STATE DURING THE FY 2018-19

NLOO REG NO	APY SP NAME	for Q 1 -FY 2018-19	Below data is provided for since inception to June 2018
7001750	CANARA BANK	820	4884
7000652	CENTRAL BANK OF INDIA	287	1378
7002015	STATE BANK OF INDIA	103	2102
7001772	ORIENTAL BANK OF COMMERCE	91	717
7001761	VIJAYA BANK	87	805
7002004	SYNDICATE BANK	87	946
7001982	DENA BANK	62	653
7000803	Axis Bank National Processing Centre - I	37	853
7001540	KARNATAKA BANK LIMITED	35	446
7001945	IDBI BANK LTD	28	200
7000965	HDFC BANK LTD	23	2,571
7001783	INDIAN OVERSEAS BANK	23	718
7001864	UNITED BANK OF INDIA	17	64
7001886	BANK OF MAHARASHTRA	16	233
7001971	ANDHRA BANK	13	237
7000825	ICICI BANK LIMITED	12	205
7001912	UNION BANK OF INDIA	12	793
7001934	CORPORATION BANK	11	2,293
7001816	BANK OF INDIA	6	1,299
7001820	BANK OF BARODA	5	1,547
7001831	INDIAN BANK- BANKING OPERATIONS DEPT	3	381
7001875	UCO BANK	3	195
7001584	RBL BANK LIMITED	1	6
7001805	ALLAHABAD BANK	1	78
7002866	KOTAK MAHINDRA BANK	1	10
7004141	DEPARTMENT OF POSTS MINISTRY OF COMM AND IT	1	61
7001794	PUNJAB NATIONAL BANK	0	308
7000663	PUNJAB AND SIND BANK	0	65
7001120	YES BANK LIMITED	0	35
7001746	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	0	23
7001492	THE FEDERAL BANK LTD	0	22
7001735	THE JAMMU AND KASHMIR BANK LTD	0	15
7001691	THE KARUR VYSYA BANK LTD	0	10
7001455	THE CATHOLIC SYRIAN BANK LIMITED	0	9
7001525	DHANLAXMI BANK LIMITED	0	9
7002273	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	0	9
7001035	INDUSIND BANK LIMITED	0	4
7001573	DCB BANK LIMITED	0	3
	Grand Total	1785	24187

c. Flow of credit to MSMEs and for affordable housing
Flow of credit to MSMEs

 Detailed report is attached herewith as **Annexure 3.3.3**
Flow of credit for affordable housing

 Detailed report is attached herewith as **Annexure 3.3.4**
d. KCC LOAN, Crop Insurance under PMFBY

 Detailed report on KCC / Crop loan is attached herewith as **Annexure 3.3.1**
e. Grant of Education loans

 Detailed report is attached herewith as **Annexure 3.3.3**
f. Progress under SHG – bank linkage

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA						
GOA STATE						
As on 30.06.2018				(Amt. in Lacs)		
Sr. No.	Name of the Bank	SELF HELP GROUP DATA DURING THE CURRENT QUARTER (OUTSTANDING)				
		No. of SHGs	Dep. Of SHGs	No. of SHGs linked	Limits sanctioned	Credit outstanding (lacs)
1	STATE BANK OF INDIA	205	5.88	174	300.00	257.00
2	ANDHRA BANK	4827	2842.72	0	0	0.00
3	BANK OF BARODA	712	192.46	43	81.65	81.65
4	BANK OF MAHARASHTRA	155	42.81	12	30.30	16.14
5	CANARA BANK	536	122.18	476	524.00	0.00
5	DENA BANK	256	58.44	32	53.76	9.33
7	INDIAN BANK	38	18.26	02	1.00	0.00
8	INDIAN OVERSEAS BANK	150	138.00	116	207.50	553.00
9	SYNDICATE BANK	0	0	12	0.07	8.23
10	UNION BANK OF INDIA	245	58.01	109	202.92	134.71
11	UNITED BANK OF INDIA	8	2.05	0	0.00	0.00
	SUB TOTAL	7132	20762.81	974	1412.54	1060.06
12	FEDERAL BANK LTD.	3	1.59	0	0	0.00
13	HDFC BANK LTD.	129	332.48	208	184.00	516.07
	SUB TOTAL	132	334.07	208	184.00	516.07
14	GOA STATE CO-OP BANK LTD.	3719	1085.63	391	1374.02	6.25
15	MAPUSA URBAN CO-OP BANK LTD.	22	2.19	0	0	0.00
	SUB TOTAL	3744	1087.88	391	1374.02	6.25
	GRAND TOTAL	11008	22184.77	1573	2970.56	1582.38

DOUBLING FARMERS' INCOME BY 2022 – MEASURES

Doubling farmer's income by 2022 is a goal established by the Hon'ble Prime Minister of India. The Ministry of Agriculture adopted the mission in September 2017.

A representative from Agricultural Technology Management Agency (ATMA) attended BLBC meetings and informed following:

Mobilization of Common Interest Groups, Farmers Interest Groups has been taken up by ATMA (North). These groups have been imparted training under value addition in jackfruit. Jackfruit which is available in abundance in Goa could be put to use by making value addition. Different items such as jackfruit chips, jam, syrup, cutlet, jackfruit xacuti etc (about 50 items) can be prepared by Common Interest Group (CIG), Farmer Interest Group (FIG). These groups could be financed by the Banks towards purchasing required equipments for processing.

Individual farmers can engage in the activities such as crab culture, piggery, backyard poultry, honey production etc.

Targets of camps for Banks with Agri. & Animal Husbandry Dept., were given during BLBC to creat awareness among farmers.

Sr. No.	Activity Planned	Area
1	Farmers's Meet	Pirna village in Bardez Block Cansaulim in Mormugao Block Chandor / Paroda in Quepem Block
2	Dairy Meet	Pirna village in Bardez Block Velsao village in Mormugao Block Adne village in Quepem Block
3	Fisheries	Vasco in Mormugao Block

CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-committees of DCC (SCC)
a. List of Banks where CD ratio is below 40%

AS ON 30.06.2018

(Amt in Crores)

Sr. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
		AMT	AMT	AMT	NO.	AMT	%
PUBLIC SECTOR BANKS							
1	STATE BANK OF INDIA	11129.18	4322.46	15451.64	52836	4075.92	26.38
2	BANK OF BARODA	2605.86	1358.63	3964.50	9152	438.09	11.05
3	BANK OF INDIA	5850.47	1169.63	7020.10	29158	1571.49	22.39
4	DENA BANK	1183.84	381.42	1565.26	1612	297.65	19.02
5	ORIENTAL BANK OF COMMERCE	685.44	39.34	724.77	1785	288.35	39.78
PRIVATE BANKS							
6	AXIS BANK LTD.	1472.16	0.00	1472.16	0	506.04	34.37
7	DCB BANK LIMITED	2.77	0.00	2.77	243	0.18	6.60
8	DHANALAXMI BANK LTD.	8.74	0.42	9.16	96	2.19	23.86
9	FEDERAL BANK LTD.	278.42	728.53	1006.95	5526	193.49	19.22
10	HDFC BANK LTD.	4903.77	1547.79	6451.56	99742	2252.84	34.92
11	ICICI BANK LTD	1873.13	0.00	1873.13	14984	708.15	37.81
12	KARNATAKA BANK LTD.	478.32	67.40	545.72	3892	160.09	29.34
13	KOTAK MAHINDRA BANK LTD.	210.27	0.00	210.27	350	81.31	38.67
CO-OPERATIVE BANKS							
14	MAPUSA URBAN CO-OP BANK LTD.	361.96	0.00	361.96	4879	91.19	25.19
15	GP PARSIK SAHAKARI BANK LTD.	17.25	0.01	17.27	141	3.75	21.71

b. Working of Special sub-committees of DCC (SCC)

Lead District Managers are requested to apprise the house about Working of Special Sub-committees of DCC (SCC)

Special Sub-committee on improvement of CD ratio was formed

District	Constituted on	Meeting convened on
North Goa	14.05.2018	24.05.2018, 17.08.2018
South Goa	07.09.2018	19.09.2018

Agenda No.6

Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs

Presently MIS formats of Reserve Bank of India have no provision of data pertaining to NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs.

As such, requisite data is not available and is not being collected / monitored. We request Reserve Bank of India to include the same in MIS formats so that the same can be uniformly collected and monitored.

In this regard, we also request all the concerned sponsoring agencies to upgrade their portal in respect of NPAs and recovery.

SR.NO.	PARTICULARS	March,2017	March, 2018
1	Gross NPA to Gross Advances	5.94%	4.10%
2	Priority- Agri. & allied advances GNPA Ratio	4.11%	3.49%
3	Priority- MSE to GNPA ratio	17.01%	15.19%
4	Priority-Others to GNPA ratio	14.28%	14.73%
5	Priority-Advances to weaker sections	9.13%	8.76%

NPA IN MUDRA SCHEME

(Amt. in Crores)

SHISHU				KISHORE				TARUN				TOTAL			
OUTSTANDING		NPA		OUTSTANDING		NPA		OUTSTANDING		NPA		OUTSTANDING		NPA	
NO. OF A/CTS	AMT.	NO. OF A/CTS	AMT.	NO. OF A/CTS	AMT.	NO. OF A/CTS	AMT.	NO. OF A/CTS	AMT.	NO. OF A/CTS	AMT.	NO. OF ACTS	AMT.	NO. OF A/CTS	AMT.
14701	214.06	422	4.11	11062	193.36	154	3.28	1992	123.11	71	3.6	27755	530.53	647	10.99
%		2.87	1.92			1.39	1.7			3.56	2.92			2.33	2.07

Agenda No.7

Review of restructuring of loans in natural calamity affected districts in the State, if any

As there is no natural calamity declared in the State of Goa, we have no information / data to report.

Discussion on Policy initiatives of the Central / State Government / RBI (industrial policy, MSME policy, Agriculture policy, Start-up policy etc.) and expected involvement of banks.

Information Technology Policy 2018 of Govt. of Goa

**DEPARTMENT OF INFORMATION TECHNOLOGY
GOVERNMENT OF GOA**

**INFORMATION TECHNOLOGY
POLICY
2018
TECHNOLOGY**

1. Preamble

The era of Information Technology (IT) companies providing high quality services at competitive price points, on account of labour arbitrage, is passé. Over the last few decades, IT/ITeS industry has emerged globally as a key driver of growth and is a large industry employing millions of people across the continents. The IT landscape has significantly changed in the last few years, and this change has transformed way IT companies can stay relevant in the future. Automation and robotics have changed the human capital landscape and are exercising enormous pressure on the work force to stay relevant. Software being available as a service, is making many established business models obsolete. Beneath this disruption, and uncertainty lies a promising future brimming with immense potential – it is that potential that this policy envisages to leverage.

The Government of Goa is determined to make Goa a powerhouse of technology innovation and disruption, by building a robust eco-system that makes Goa the first choice for investment in and expansion of high-end technology jobs of the future. To this effect, the Government will extend all possible support to high end technology companies to start their operations, and will serve as a partner in realising their strategic organization objectives.

Goa is a popular urban state with India's highest per-capita GDP, enviable human development indices, and unparalleled connectivity. Goa is right in the middle of the National Highway 48 stretch connecting Mumbai and Bengaluru. Goa houses the Mormugao port, one of India's major ports opening India's naval connectivity to the Middle East and the Atlantic. Goa has the Dabolim International Airport, and a second international Airport is under construction at Mopa. Goa has extensive road connectivity within the state, and railway connectivity to the rest of India.

Goa's cosmopolitan culture, robust infrastructure, quality manpower, picturesque landscape, clean environment and development orientation provides unparalleled quality of life; these factors not only make Goa an ideal base for established organizations to invest in and expand, but can also make it a strategic imperative to be in Goa. It is towards this objective that this policy has been drafted. This policy also supports the scaling-up of start-up companies into the next phase of growth. While the Government is keen on creating employment opportunities for Goans, the State is open to attracting the best and brightest technology talent from different parts of the world. The infusion of high end talent will have a positive effect on the state's economic growth, the state's skill quotient, and will enable local Goans become one of the most sought-after talent pool nationally and globally.

The Government is also keen on inviting Goan diaspora, who have successfully started their own ventures or are holding leadership responsibilities in leading multi-national organizations, to expand the footprints of their organization in Goa. The Government recognises that industry aligned education and skill development initiatives are vital for the transformation that the

Government is committed to. Hence the Government is driving various initiatives to enhance the skill quotient of students and professionals, to make them technically competent to meet industry requirements.

In order to incentivise promising IT units to be established in Goa, the Government of Goa, on a case to case basis, can grant any exemption beyond the scope of this policy, to promising companies operating in areas that have high growth potential. Through this policy, the Government is also institutionalising a framework for on-boarding industry professionals from the private sector, into the Government set up, to enhance the implementation and delivery quotient of the IT Department. Building a lasting institutional framework that changes the technology landscape of Goa, and makes the state an attractive base for technology companies, involves a concentrated strategy and robust implementation. Based on the changing dynamics of the technology industry, entrepreneurs, human capital, and other aspects related to the start-up ecosystem, this policy will keep evolving and remain proactively responsive to put Goa on the global IT map.

2. Definitions

2 A. "IT Service" refers to the application of business and technical expertise to enable organizations in the creation, management and optimization of or access to information and business processes.

2 B. "IT Enabled Service (ITeS)" means the following business process outsourcing services provided mainly with the assistance or use of information technology, namely:—

- back office operations;
 - call centres or contact centre services;
 - data processing and data mining;
 - insurance claim processing;
 - legal databases;
 - creation and maintenance of medical transcription excluding medical advice;
 - translation services;
 - payroll;
 - remote maintenance;
 - revenue accounting;
 - support centres;
 - website services;
 - data search integration and analysis;
 - remote education excluding education content development; or
 - clinical database management services excluding clinical trials,
- but does not include any research and development services whether or not in the nature

of

contract research and development services;

2 C. "IT Industry" will include development, production and services related to IT Products, IT Software and IT service and ITeS.

2 D. "Existing Unit" means a Unit of IT Industry, which is registered or has established its operations in Goa and has already commenced its operations three years before the date of notification of this Policy

2 E. "New Unit" means a unit of IT Industry that is registered or has established its operations in Goa and plans to commence or commenced its operations after the notification of this policy. The unit that have started its operations prior to the notification of this policy and does not fall under the category of "Existing Unit" will also be considered as New Units.

2 F. "Expansion" means an existing unit taking up 'expansion', with investment more than 50% of its Investment on the date of initiating the expansion and commencing operations of the said expansion during the operative period of the policy and, which shall also have in-built implications of increase in additional employment by minimum 50% of existing employees.

2 G. "Commencement of Operations "or "Commercial Operation Date (COD)" A business may be regarded as having commenced operation when, started its first commercial activity and also produced its first bill of sale/service.

2 H. "Investment" refers to the net physical assets (investment minus disposals) within the measurement period. It does not account for the consumption (depreciation) of fixed capital, and also does not include land and building purchases.

2 I. "Resident of Goa" or "Goan Origin"

- Persons born in the State of Goa or
- Persons who are residents of the State for 10 years or more or
- Persons having at least one of the parents born in Goa or
- Spouse of a person covered under any of the conditions mentioned above.

2 J. "Goan Graduates" are defined as

2.J.1. Persons of Goan Origin who have successfully completed an IT related degree/diploma program from any educational institute.

2.J.2. Persons who have successfully completed an IT related degree/diploma program from any educational institute located in Goa.

2 K. "Freshers" means Goan Graduates who have been recruited by IT/ ITeS Units in Goa within the two years from the date of completion of their graduation.

2 L. "Smaller Business Units" are units that employ less than 50 IT professionals in Goa.

2 M. "Other Business Units" are units that employ between 50 and 200 IT professionals in Goa

2 N. "Mega Business Units" are units that employ in excess of 200 IT professionals in Goa.

2 O. "Direct Employees" means Employees who are on the payrolls of the unit and are directly involved in the production of IT goods or services.

2 P. "Goan Diaspora" are defined as any person who is/was "Resident of Goa" or of Goan Origin and who is working/settled abroad for at least a minimum period of 5 years.

2 Q. "Government" refers to the Government of Goa.

2 R. "Net Income" refers to the EBIT (Earnings before Interest & Taxes) of the unit during the financial year.

3. Vision

To create and nurture a globally competitive Information Technology ecosystem that powers the state's economic growth, and firmly establishes Goa as a preferred destination for investment in highend software products and service capabilities.

4. Mission

In order to realise the above stated vision, the Government of Goa has identified the following mission areas, which would act as vision catalysts.

- a) To make Goa a matchless human capital resources base for high end IT units.
- b) To attract and facilitate the setting up of at-least five mega business units by internationally reputed IT companies.
- c) To become the centre for investment and growth in the following key domain areas:
 - Internet of Things
 - Automation and Engineering
 - Data Science
 - Artificial Intelligence
 - Machine Learning
 - Robotics
 - 3-D Printing
 - Software Products
 - Virtual Reality/ Augmented Reality / Merged Reality
 - Block-chain
- d) To make Goa the first choice for any IT company planning investments or expansion in the key focus areas listed above.

5. Objectives

- a) To develop state-of-the-art infrastructure to provide for at least 8,000-10,000 working spaces.
- b) To provide economic support for early stage investment.
- c) To infuse technology-enabled real-world problem-solving skills into the Goan education system through collaboration between industry and academia.
- d) To actively support the development of 10,000 advanced IT skilled and employment ready Goans, and at least 500 such specialized professionals spanning across the domain areas listed under 4.c.
- e) To make advanced coding skills ubiquitous across the student population in Goa.
- f) To incentivize IT companies/units to employ female professionals.
- g) To provide a hassle free and proactive governance and regulatory user experience for IT investors.

In order to meet the above mentioned objectives, the policy initiatives are classified into the following four key areas, for which the state will provide support:

- Infrastructure Development
- Fiscal Incentives
- Governance
- Human Resource Development.

The following pages of the document outline the support that the Government intends to provide in the above four areas.

6. State Support

6 A. Infrastructure Development

Through the following initiatives, the Government of Goa would provide world class infrastructure suitable for the establishment and development of Information Technology units

6.A.1. Government Developed Technology Park- IT Village

- a) The Government will develop a state-of-the-art Technology Park measuring a built-up area of at-least 15 lakh square feet; the park would provide work spaces for 8,000 –10,000 employees.
- b) Within the Technology Park, the Government would develop an IT Village, measuring approximately 4 lakh square feet. The IT village would provide for ready to move in plug and play facilities with a built-up area measuring approximately 1 lakh square feet.
- c) The park would use green technologies, and would be designed and developed as a facility matching the latest green technology parameters.
- d) The park would also have a solar farming power grid set-up for the purpose of generating power for captive consumption.
- e) Occupants of the park will be provided 100% power back-up, high speed internet, and other amenities.

6.A.2. PPP for IT Infrastructure Development

- a) In order to address specific and customised infrastructure needs of IT companies, infrastructure facilities will be developed through a transparent PPP model(s), depending on specific requirements.
- b) The Government, from time to time, will notify schemes for creation of land banks for further expansion of IT infrastructure.

6.A.3. Ready to move in IT Infrastructure

- a) For the immediate requirement of the industry, the Government would make available affordable warm shells or ready to move in plug-and-play office spaces on lease basis.
- b) For this purpose, the Government will use the PPP model facilitating lease of warm shells or ready to move in plug-and-play facilities from third party/(ies).

6 B. Fiscal Incentives

Through the following provisions and subsidies, the Government intends to render financial support to New and Existing Units investing or expanding in Goa.

6.B.1. Criteria

- a) In order to avail the complete benefit of the incentives mentioned in this section, the following criteria of employees should be fulfilled as applicable.

Upto 30% of employees on rolls of the company as on last date of Financial Year or average full-time equivalent -- 50%
30% to 60% employees on rolls of the company as on last date of Financial Year or average full-time equivalent -- 75%

More than 60% employees on rolls of the company as on last date of Financial Year or average full-time equivalent -- 100%

b) To avail the incentives mentioned in this section, the employees must be on the payrolls of the unit (New or Existing) for at least 12 months.

c) The Units availing similar financial incentives under any other policy of the Government of Goa are not eligible for availing benefits under this policy.

6.B.2. Land/Built Up Area Rebate

- a) Purchase of Land for creating IT Office Space-A one-time rebate @ INR 40,000 per male employee (@ INR 50,000 per female employee) will be provided up to 60% of the cost of the land as determined by the Consideration Amount (value as defined in the Stamp Registration/ Sale Deed)
- b) Purchase of Built Up office space for IT operations - A one-time rebate will be provided up to 20% of the cost of the space as determined by the Consideration Amount (value as defined in the Stamp Registration/ Sale Deed).
- c) A Unit can avail any one of the above mentioned rebate. In order to avail this rebate, the Units should have direct employment proportional to the built up space created at the rate up to 80 sq.ft. per employee. Direct employees should have been on the rolls of the unit for a minimum period of 12 months.
- d) For Existing Units, rebate may be claimed on transactions that are made up to 3 years prior to the notification of the policy. For New Units, rebate may be availed on transactions made post notification of the policy. Prescribed guaranties would be taken from the sponsors of the project for the rebate.
- e) This rebate will be reimbursed to the companies in three tranches post Commercial Operation Date or from date of notification of the policy whichever is later.
- f) The maximum rebate under this provision for land purchased would be INR 1.5 crore and for the purchase of Built up space would be INR 1 crore.

6.B.3. Lease Rental Subsidy

- a) All New & Existing Units can avail a rental/ Lease reimbursement on the built up office space lease /rent, up to 50% of the Annual Lease Rentals (60% in cases where 30% or more of the employees are women) for a period of 2 years.
- b) The above rebate is also applicable if the built up space is leased from GIDC/ any Government Agency.
- c) For the units availing land from GIDC/ any Government Agency, a reimbursement of the upfront lease premium (as per the Stamp Registration) paid by the unit shall be reimbursed as per the payment to the Allotment Agency. In addition, the annual lease rentals paid to the allotment can also be claimed post completion of one year of operation. This reimbursement would be provided for a period of 2 years.

d) In order to avail this benefit the unit should be operational for at least one year prior to the date of applying for the incentive.

6.B.4. Capital Investment Subsidy

- a) Capital investments does not include investments made towards land and building, if any. Any New and Existing Unit can avail capital investment subsidy only if the unit has operated from the said office space for a period of more than 2 years.
- b) All New Units developing office spaces will be eligible for an investment subsidy up to 20% on the investments made during the policy period.
- c) An additional 10% subsidy on the investments made will be provided in case of establishment of Mega Business Units.
- d) An additional 10% subsidy on the investments will be provided for the establishment of office spaces for the industries identified as key focus areas for the Government (refer 4.c)
- e) All Existing Units, which qualify as Mega Units are also eligible for investment subsidy up to 20% of the capital investment incurred in the last 3 years prior to the date of notification of this policy.
- f) In case of any expansions, the units can avail the investment subsidy, provided it meets the criteria of the Expansion Unit.
- g) The maximum rebate under this provision would be as follows:
 - i. Smaller Business Units – INR 10 Lakh
 - ii. Other Business Units – INR 50 Lakh
 - iii. Mega Business Units – INR 1 Crore
- h) In order to avail the complete benefit of the incentives the criteria of employees mentioned in 6.B.1 (b) would be applicable.

6.B.5. Registration & Stamp Duty Subsidy

All New and Existing Units shall be eligible for reimbursement of the stamp duty, such that the registration and stamp duty charges will not exceed INR 100/- and the excess amount paid to the authorities concerned will be reimbursed. This subsidy will be provided in full, at the end of two years from the start of commercial operations or from the date of Notification of the Policy; whichever is later.

6.B.6. Power Subsidy

- a) All Units operating in Goa will be provided 20% subsidy on power bills (only on the power charges, excluding any duty and taxes, but not on the total bill), subject to a maximum of INR 5 lakh per annum per Unit whichever is lower. The subsidy will be provided for a period of 3 years from the date of commencement of operations or from the date of notification of this policy whichever is later.
- b) Solar Power -All Units operating in Goa running on 100% solar energy will be eligible for a reimbursement of 10% of their capital cost of the installation of Solar Power Generation Unit subject to a maximum subsidy of INR 50 lakh. The unit should also be registered with Goa Energy Development Agency (GEDA) for production of solar power.

6.B.7. Internet Subsidy

All New & Existing units can avail a 25% reimbursement on high speed bandwidth, subject to a maximum of INR 5 lakh per annum whichever is lower. The subsidy can be availed for a period of three years from the date of commencement of operations or from the date of notification of this policy whichever is later;

6.B.8. Salary Subsidy

- a) All New and Existing Units can avail a salary subsidy for Fresher's recruited during the operation period of the Policy. The subsidy would be provided as a matching grant to salary paid to Fresher's up to INR 10,000 per Fresher per month (INR 12,500 for female Fresher) for a period of 2 continuous years of operation post the notification of this policy.
- b) A recruitment assistance of INR 10,000 per Fresher will be provided to the Existing and New units that recruit through Campus recruitment from the educational institutes located in Goa. This incentive shall also be extended to startup units in Goa.

6.B.9. Patent Filing Reimbursement

All New and Existing Units located within Goa shall be eligible for a total reimbursement of up to INR25 lakh per unit for the expenses incurred towards filing of patents during the policy period. This incentive shall be provided in the form of reimbursement of up to INR2.5 lakh for every successful domestic patent, and up to INR5 lakh for every successful international patent.

6.B.10. Quality Certification Reimbursement

All New and Existing Units shall be eligible for a reimbursement of the cost of industry standard quality certification. This incentive may be claimed only once for any number of certifications acquired during the policy period. The maximum amount that may be availed under this reimbursement is capped at INR 5 lakh per unit.

6.B.11. Special Incentives for Smaller Business Units

- a) Marketing Support: A reimbursement of 50% of the exhibition rental cost for will be provided for participating in national/ international exhibitions, limited to 9 square metres of space, subject to approval by the Government.
- b) Performance Linked Grant: Units that record a growth of 15% y-o-y turnover for a period of any three consecutive years during the operation of the policy, will be provided a performance grant of 5% of the reported net income subject to a total cap of INR 25 lakh.
- c) Interest Subsidy: Interest subsidy on working capital loan will be provided, subject to a maximum of INR 5 lakh per annum, for a period of 3 years.

6.B.12. Encouragement to the Goan Diaspora to start business in Goa

- a) A 100% reimbursement of the lease rentals will be provided for a period of first 6 months of operations. Further, a reimbursement of INR 35 per sq. ft. or 80% of the total lease rentals; whichever is lower; will be provided up to a maximum period of 2 years.
- b) An additional 10% investment subsidy on the capital investments as defined in section 6.B.4 shall be provided in case of units are owned by the Goan Diaspora.
- c) For availing this incentive, the company/ firms should satisfy all of the following conditions:

- h. Is registered in Goa
- ii. CEO / Head or the Majority Stakeholder(s) is a Goan Diaspora.
- iii. Hires minimum 15 employees and minimum 60% of those employees are of Goan Origin.

6.B.13. Special Incentive Allowance

- a) New and Existing Units would be provided with the following special incentive allowance once at the end of every three year period

- i. Smaller Business Units: INR 50 lakh
- ii. Other Business Units: INR 1 crore
- iii. Mega Business Units: INR 2 crore

- b) The minimum criteria to be met by the units to avail this special incentive allowance is as follows

- | | |
|---|-------------------------------------|
| Annual Growth \geq 20% | - pa for a period of 3 years |
| Employee Head Count (Goans or Goan Graduates) | - \geq 75% of the total employees |
| Female Employees | - \geq 60% |
| Employee Certification (6.D.1) | - 100% of the Goans |
| Quality Certification by the company (6.B.10) | - At least one during the Policy |

period

6.B.14. Special Incentives to Multinational Technology Company

Any Multinational Technology Company having a minimum global turnover of minimum USD 2.5 billion dollars will be entitled for special package of incentives beyond the scope of the policy as decided by the Empowered Committee on a case to case basis. In addition, the Empowered Committee, on case to case basis may offer customised packages to companies that develop innovative solutions.

6 C. Governance

6.C.1. Exemption under Labour Laws

- a) All New and Existing Units can function 24x7x365, in three shifts.
- b) New and Existing Units would be exempted from inspections under all labour laws, barring inspections arising out of specific complaints. The New & Existing Units would be permitted to file self-certifications, to ensure compliance as per the labour laws.

6.C.2. Empowered Committee

- a) An Empowered Committee (EC) will be constituted at State level for guidance, approval of grants and for monitoring and encouraging New and Existing Units in the State.
- b) The EC shall be authority in deciding the incentives, which would be provided as per schemes defined in this policy.
- c) The EC would be responsible for expediting decisions on approvals of incentives to the New and Existing Units.

d) The EC shall consist of following members:

1	Hon'ble Chief Minister	Chairman
2	Hon'ble Minister for Information Technology	Vice-Chairman
3	Managing Director – GITDC	Member
4	Chairman – Info-Tech Corporation of Goa Ltd	Member
5	Chief Secretary	Member
6	Finance Secretary	Member
7	Secretary (Information Technology)	Member
8	Director (Department of Information Technology)	Member Secretary
9	Chairman – Economic Development Corporation	Member
10	Managing Director – Goa Electronics Limited	Member
11	Managing Director – Info-Tech Corporation of Goa Ltd	Member
12	Four Industry representatives	Member

6.C.3. Goa IT Advisory Council

The Goa IT Advisory Council will act as an advisory body/ think tank which will provide industry relevant insights to the state Government. The Goa IT Advisory Council will be chaired by the Hon'ble Chief Minister and Co-Chaired by the Hon'ble IT Minister, and will comprise of members from the industry.

6.C.4. On-boarding of Industry Specialists

A dedicated arm of the Government, under the Department of Information Technology will be formed for the purpose of implementing this policy and realising the vision of creating and nurturing a world class Information Technology ecosystem that powers the state's economic growth, and firmly establishes Goa in the international IT industry map. It will consist of experienced and suitably competent professionals from the private sector.

6.C.5. Ease of Doing Business

a) **Single Window System:** As part of the Government of Goa's endeavour to promote EoDB in the state, the IT Department will support the Industries Department in developing a web based single-window portal for all types of investments in the state, with a special focus on Information Technology. The portal will enable registration of the IT units, facilitate two-way communication with the Government for updates and reminders on regulatory matters, and access to the repository of information on all state level compliances that are required for the units. Through the single window portal, the Government will also provide a channel for the units to provide policy inputs to the Government.

b) **Time-bound Approvals:** Through the single window system, all decisions regarding incentive approvals and payments will be provided within 90 working days, subject to due compliance to the procedures by the applicant.

6 D. Human Capital Development

Goa has reputed technical institutes and engineering colleges. It is imperative to constantly create an environment that promotes quality education in emerging technologies and alignment with the specific needs of the industry. For this purpose, the following initiatives shall be introduced by the Government.

6.D.1. Certification Programs

- a) Goan IT Professionals can avail reimbursement upto 50% of the expenditure incurred for obtaining certifications for improving their employability.
- b) These Certifications should be by the vendors or by Authorised Training Partners of the Vendors. Department of IT would come up with the list of courses/ certifications (which would be updated from time to time) which can be considered for reimbursement under this scheme.
- c) Units providing training to the Goan IT Professionals as group through vendors or by Authorised Training Partners of the Vendors can avail reimbursement upto 50% of the expenditure incurred for obtaining certifications for improving their employability.

6.D.2. Industry Collaboration

- a) Through collaboration with industry, Centres of Excellence and industry sponsored Chairs will be established in institutes of higher education in Goa.
- b) Through industry collaboration and extended learning programs, efforts will be made to promote the skill levels, industry compatibility and teaching proficiency of the faculty members.
- c) Every year, up to 10 teachers from technical colleges in Goa, will be sent to centres of excellence within the country or abroad, to undertake advanced learning academic certification programs.

6.D.3. Training Programs for the Students

- a) The Government would enhance the skill quotient of students passing out from technical institutes in Goa by infusing technology-enabled real-world problem-solving and coding skills by fostering collaboration between industry, Goa University, NASSCOM, Ministry of Skill Development (Government of India), and Institutes of excellence such as IITs.
- b) The Government will open avenues for skill development through enrolment in Massive Open Online Courses (MOOCs); students would be suitably rewarded for obtaining industry relevant and advanced technical skills through MOOCs.
- c) The Government, from time to time, will introduce programs such as trainings, knowledge sharing camps, and/or national and international learning tours in collaboration with technical institutes and industry specialists to promote advanced IT skills amongst the student population passing out of technical institutes in Goa.

7. Other Aspects

7.A.1. This policy shall remain in operation for a period of five years from the date of notification in the official gazette.

7.A.2. New and Existing Units availing similar financial incentives under any other policy of the Government will not be eligible for availing benefits under this policy.

7.A.3. The Department of Information Technology will issue detailed implementation guidelines in consultation with the Departments concerned in order to achieve the goals and objectives of this policy.

7.A.4. In case of any doubt/ambiguity/lack of clarity regarding the meaning or interpretation of the any of the provisions of the policy stated above, which may arise during the implementation of the policy, the same shall be clarified in terms of the contents of the Preamble, Vision, Mission, and Objectives stated above.

7.A.5. In case of any disagreement regarding meaning/implementation of any of the provisions of the policy, the same shall be decided by the Empowered Committee and the decision of the Government in this regard shall be final and binding on all parties.

7.A.6. In the event of any of the information, in whole or in part, provided by any unit to avail the incentives under this policy is found to be false, misleading, or misrepresenting any facts in any manner whatsoever, the said unit will return any amount received as incentives along with an interest @ 18% per annum from the date of disbursal to the date of return. Provided further that such unit shall be debarred from availing any incentives under any policy and/ or schemes implemented by the Government in future.

7.A.7. In case of any dispute between Government and any Unit, the decision of Chairman of the Empowered Committee is final.

7.A.8. The Policy is subject to the legal jurisdiction of Goa regarding any matters concerning with the incentives mentioned. The incentives shall be governed by the Indian Laws in Force and any proceedings relating to this policy shall be filed or taken by the unit to a Court of Law only in Goa.

7.A.9. The provisions contained in this Policy and the Schemes framed there under shall not be treated as binding representations or assurances on the part of the Government and in the event of non – implementation of any such provisions by the Government, the doctrine of promissory estoppels shall not be applicable against the Government..

X-X-X

Agenda No.9

Discussion on improving Rural Infrastructure / credit absorption capacity

- a. Any large project conceived by the State Govt. To help improve CD Ratio.**
- b. Explore the Scope of State-specific potential growth areas and the way forward-choosing partner banks.**
- c. Discussion on findings of region-focused studies, if any and implementing the suggested solutions.**
- d. Identification of gaps in Rural and Agriculture Infrastructure which need financing (Rural Godowns, Solar Power, Agro processing, Horticulture, Allied Activities, Agri-marketing etc.)**

Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc., including a review of functioning of RSETIs.

The National Skill Development Mission

The National Skill Development Mission was approved by the Union Cabinet on 01.07.2015 and officially launched by the Hon'ble Prime Minister on 15.07.2015 on the occasion of World Youth Skills Day. The Mission has been developed to create convergence across sectors and States in terms of skill training activities. Further, to achieve the vision of 'Skilled India', the National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standards. It will be implemented through a streamlined institutional mechanism driven by Ministry of Skill Development and Entrepreneurship (MSDE).

Key institutional mechanisms for achieving the objectives of the Mission have been divided into three tiers, which will consist of a Governing Council for policy guidance at apex level, a Steering Committee and Mission Directorate (along with an Executive Committee) as the executive arm of the Mission. Mission Directorate will be supported by three other institutions. National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate General of Training (DGT) – all of which will have horizontal linkages with Mission Directorate to facilitate smooth functioning of the National Institutional mechanism.

Seven sub-missions have been proposed initially to act as building blocks for achieving overall objectives of the Mission. They are:

1. Institutional Training,
2. Infrastructure,
3. Convergence,
4. Trainers,
5. Overseas Employment,
6. Sustainable Livelihoods,
7. Leveraging Public Infrastructure..

Agricultural Technology Management Agency (ATMA)

The ATMA at district level would be increasingly responsible for all the technology dissemination activities. It would have linkage with all the line departments, research organizations, non-governmental organizations and agencies associated with agricultural development in the district. Research and Extension units within the project districts such as ZRS or substations. KVKs and the Key line Departments of Agriculture. Animal Husbandry, Horticulture and Fisheries etc., would become constituent members of ATMA. Each Research Extension unit would retain its institutional identity and affiliation but programme and procedures concerning district-wise activities would be determined by ATMA Governing Board to be implemented by its Management Committee (MC).

Aims and Objectives of ATMA

- To identify location specific needs of farming community for farming system based agricultural development.
- To set up priorities for sustainable agricultural development with a farming systems approach.
- To draw plans for production based system activities to be undertaken by farmers / ultimate users,
- To execute plans through line departments, training institutions, NGOs, farmers organizations and allied institutions,
- To coordinate efforts being made by various line departments, NGOs, farmers organizations and allied institutions to strengthen research extension-farmers linkages in the district and to promote collaboration and coordination between various State funded technical departments,
- To facilitate the empowerment of farmers / products through assistance for mobilization, organization into associations, cooperatives etc., for their increased participation in planning, marketing, technology dissemination and agro-processing etc.,
- To facilitate market interventions for value addition to farm produce.

Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.

The Digital India Land Records Modernization Programme (DILRMP) is launched by Government of India in August 2008, aimed to modernize management of Land records, minimize scope of land / property disputes, enhance transparency in the land records maintenance system and facilitate moving eventually towards guaranteed conclusive titles to immovable properties in the country. The major components of the programme are computerization of all land records including mutations, digitization of maps and integration of textual and spatial data, survey / re-survey and updation of all survey and settlement records including creation of original cadastral records wherever necessary, computerization of registration and its integration with the land records maintenance system, development of core Geospatial Information System (GIS) and capacity building.

The main objective of the DILRMP is based on four basic principles:

1. A single window to handle land records (including the maintenance and updating of textual records, maps, survey and settlement operations and registration of immovable property),
2. The mirror principle, which refers to the fact that cadastral records mirror the ground reality,
3. The curtain principle which indicates that the record of title is a true depiction of the ownership status, mutation is automated and automatic following registration and the reference to past records is not necessary.
4. Title insurance, which guarantees the title for its correctness and indemnifies the title holder against loss arising on account of any defect therein.

Clear land titles will ease a lot of constraints – from making it easier for the poor to borrow from the formal financial sector to easing commercial land acquisition for infrastructure projects instead of the misuse of eminent domain.

Agenda No.12

Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State

Brief information of the successful borrower financed under Pradhan Mantri Mudra Yojana (PMMY) by Bank / NBFC / MFI

Success Story of MUDRA borrower received from Bank of India

- 1) **Photograph of the unit along with beneficiary of high resolution**



- 2) **Individual photograph of high resolution :**



1	Name and address of the borrower: M/s. Sajida Cement Products. Proprietor - Mr. Abdul Kareem Sabbeeraali Survey No. 14 /2, Nanus Village, Valpoi, Sattari, Goa.	2	Brief description of the unit: Cements Blocks & other Cement Products
3	Bank Name: Bank of India	4	Branch with District and State: Valpoi Branch District: North Goa, Goa
5	Loan Type: Kishore	6	Borrower Category: Minority
7	Loan Amount: Rs. 3.00 lakhs		

Title of the story

➤ **Back ground about the promoter / beneficiary:**

Mr. Abdul Kareem Sabbeeraali resident of H. no. 51/143/B, ward no, 05, Nanus, Valpoi, Sattari, Goa. Mr. Abdul Kareem Sabbeeraali in Business of making and then selling of all types of Cement Blocks and other Cement Products in Valpoi, Goa from last 10 years in the name of M/s. Sajida Cement Products having monthly sales of Rs. 40,000/- and income of around Rs. 15,000/-. His business was limited in local market of Valpoi earlier. He wanted to expand his business in other parts of Goa on the basis of hard work done by him.

➤ **How did he or she got the information about Pradhan Mantri Mudra Yojana (PMMY):**

Mr. Abdul Kareem Sabbeeraali visited our Valpoi Branch and enquired about loan for expansion of his business by purchase of additional stock of Cement Bags required for making and then selling of Cement Blocks & other Cement Products in Valpoi area and other parts of Goa.

We explained him the benefits of Mudra scheme to Mr. Abdul Kareem Sabbeeraali with special emphasis on "Loan without Collateral Security" and "Guarantor".

- **Details about the business including products / services offered by the unit:**
All types of Cement Blocks and other Cement Products.

- **The success achieved:**

For expanding business Mr. Abdul Kareem Sabbeeraali was in need of Rs. 3.00 lacs so that he can purchase stock of Cement Bags regularly and increase production of Cement Blocks and other Cement Products.

Branch assessed his proposal and was satisfied with his projections and income. Mr. Abdul Kareem Sabbeeraali was sanctioned Rs. 3.00 lakhs under Mudra Scheme – Kishore category for purchase of stock of Cement Bags.

Due to this, Mr. Abdul Kareem Sabbeeraali has also opened another workshop where Cement Bricks and other Cement Products are made.

At present the value of stock in his business is around Rs. 5.00 lacs.

Monthly Sales is around Rs.80,000/- and average monthly income is around Rs.30,000/-. The timely help under Mudra Scheme helped Mr. Abdul Kareem Sabbeeraali in expansion of his business and increase his income level.

- **No. of Employment generated: About 8 labors.**

Discussion on Market Intelligence Issues.**a. Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the public.**

A ponzi scheme is a form of fraud in which a purported businessman lures investors and pays profits to earlier investors using funds obtained from newer investors. Investors may be led to believe that the profits are coming from product sales, or other means, and remain unaware that other investors are the source of apparent profits. A Ponzi scheme is able to maintain the illusion of a sustainable business as long as most of the investors do not demand full repayment and are willing to believe in the non-existent assets that they are purported to own, and there continues to be new investors willing to contribute new funds.

b. Banking related Cyber frauds, phishing, etc.

Bank fraud is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution. In many instances, bank fraud is a criminal offence. While the specific elements of particular banking fraud laws vary depending on jurisdictions, the term bank fraud applies to actions that employ a scheme or artifice, as opposed to bank robbery or theft.

c. Instances of usurious activities by lending entities in the area, cases of over indebtedness.

Since the development of the original microcredit methodology, the poor have been declared bankable and increasingly even profitable bank clients. While microfinance products and lending methodologies vary significantly on the ground, micro lending has become scalable due to cost efficient operating models and due to risk management methodologies that ensured high repayment rates. But at the same time, this methodology has caused over indebtedness of the customers which resulted in several microfinance markets have undergone crises. Preventing loans to dishonest borrowers and giving borrowers strong reason to repay these mechanisms are safeguards against strategic default by borrowers who are unwilling to repay.

d. Credit related frauds by borrower groups, etc.

The rising trend in loan related frauds in the financial sector is a matter of serious concern. The issues relating to prevention, early detection and reporting of frauds has been looked into by an Internal Working Group (IWG) of the RBI which also held wide ranging consultations with various banks and other stakeholders. It is imperative on the part of the bank to report fraud of Rs. 1 lac and above to Fraud Monitoring Cell and in turn it will report it to IBA. IBA circulates modus operandi of these fraud cases to member banks regularly to take suitable preventive measures proactively.

With respect to above issues, the house is open for discussion.

Agenda No.14

1. Issues remained unresolved at DCC / DLRC meetings.

Appointment of BC at Surla village in North Goa District by the Bank of India.

Attendance level of DLRC Meeting:

North Goa -- 18 absent out of 50 banks

South Goa -- 6 absent out of 53 banks

2. The quarterly meetings of Steering Sub Group of SLBC Goa for the June, 2018 quarter were held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	12.09.2018
2	Self Help Group	12.09.2018
3	Govt. Sponsored Schemes	12.09.2018
4	Financial Inclusion	12.09.2018

Action points emerged in the Sub-committee Meetings:

- a. Meetings of Banks which are having priority sector advances less than 40% to be called to discuss the strategy to improve lendings in priority sector.
- b. Sub committee meetings to be held by last day of succeeding month.
- c. Banks not submitting their data by 25th, to be reported to their General Manager.
- d. Action points by Banks for achieving ACP targets, sub targets to be discussed in the meetings.
- e. Four programmes of NGO's who are involved in data collection of SHGs to be advised to the controllers of respective Banks, so that they will inform the Branch Managers of Branches to give cooperation.
- f. Performance of Financial Literacy Centres to pick up.
- g. Opening of new FLCs by Canara Bank to be expedited.
- h. KCC cardholders to be financed by Banks.

Agenda No.15

Timely submission of data by Bank, adhering to the schedule of SLBC Meeting

Timely submission and compilation of data is a pre-requisite for meaningful discussions. SLBC has to follow up with member banks and Lead District Managers (LDMs) for submission of data. All modes like e-mails, telephone calls, SMS are used and a lot of invaluable man hours are needed to be invested for the same.

A such, all LDMs and member banks are requested to submit data pertaining to regular periodic returns on the SLBC Portal within the stipulated time schedule to enable Convener bank to consolidate it for onward submission to the Central / State Government and Reserve Bank of India.

The percentage of submission of LBRs as on 30.09.2017, 31.12.2017, 31.03.2018 and 30.06.2018 as under:

Type of Returns	As on 30.09.17	As on 31.12.17	As on 31.03.18	As on 31.06.18
LBR 2/U2	99.00%	99.00%	99.00%	99.00%
LBR 3/U3	99.00%	99.00%	99.00%	99.00%

The position of online submission of various Lead Bank data has improved substantially during the quarter as compared to previous quarter but the quality of data submission needs to be improved. All the member banks are requested to take up the matter at appropriate level in their banks and ensure 100% Data submission, timely and accurate.

REVAMPED SCHEME

- 1 Bank heads to confirm whether data required by LBS can be generated from CBS and generated in Excel format.
- 2 Lead Bank to confirm whether SLBC portal has facility to upload data generated in excel format by Banks.
- 3 Minimal human intervention on data going forward.

Other Issues

SLBC Meeting – Agenda issues for discussion

1. Reserve Bank of India vide letter No. PNJ.FIDD. 21/04.01.001/2018-19 dated 11.07.2018 advised to include the IBA letter No. SB.RBI.DBT.2017-18/3027 dated 21.06.2018 for discussion in the SLBC Meeting. (copy of IBA letter enclosed as **Annexure 16.01**)
2. Reserve Bank of India vide letter No. PNJ.FIDD.26/04.01.001/2018-19 dated 19.07.2018 advised to include Government of India, Department of Financial Services, New Delhi letter No.FI-8/11/2018-AC dated 30.07.2018 regarding Enabling farmers access to easy liquidity on sale of agriculture produce for discussion in the SLBC Meeting. (copy of GOI letter enclosed as **Annexure 16.02**)
3. Reserve Bank of India vide letter No. PNJ.FIDD.68/04.01.001/2018-19 dated 06.09.2018 advised to discuss the issues regarding Kisan Credit Card Scheme in the SLBC meeting. (copy of RBI letter enclosed as **Annexure 16.03**)



Annex-171

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

PNJ. FIDD. 21 /04.01.001/2018-19

July 11, 2018

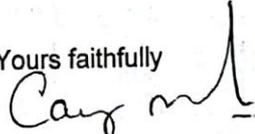
The Convenor
State Bank of India
State Level Bankers' Committee (Goa)
Local Head Office, Lead Bank Department
Plot No. C-6, 'G' Block,
Bandra (East), Mumbai - 400051

Dear Sir

SLBC Meeting – Agenda issues for discussion

With reference to the captioned meeting, we advise you to include the IBA letter No. SB.RBI.DBT.2017-18/3027 dated June 21, 2017 (copy enclosed) for discussion in the next SLBC Meeting.

Yours faithfully


(Carey Mascarenhas)
Assistant General Manager

Encls. : As above

वित्तीय समावेशन और विकास विभाग, गेरा इम्पीरियम - II, 7 वीं मंज़िल पाटो प्लाज़ा, पणजी, गोवा 403 001. इंडिया
फोन : +91-832-2467829, ईपीएबीएक्स क्रं: +91-832-2467888 फैक्स : +91-832-2970056 ई-मेल: gmincpanaji@rbi.org.in
Financial Inclusion and Development Department, Gera Imperium - II, 7th Floor, Patto Plaza, Panaji, Goa 403 001. INDIA
Tel.: +91-832- 2467829, EPABX No: +91-832-2467888 Fax: +91-832-2970056 Email: gmincpanaji@rbi.org.in

हिंदी आसान हैं, इसका प्रयोग किजिए

ANNEXURE-16.01

**Indian Banks' Association****SOCIAL BANKING****SB/RBI/DBT/2017-18/3027**
21st June, 2017

To

The Chief Executive of all Member Banks & All SLBC Conveners

Dear Sir(s) / Madam,

DBT & the Banker's Right to Set Off

RBI convened a meeting with select Public and Private Sector Banks and IBA on April 18, 2017 to discuss the issues of bankers' legal right to set-off and its implications in financial inclusion and implementation of DBT.

2. In the meeting, while the bankers stood by their legal right to setoff, there was a general consensus that banks may choose to forgo this right and not set off input subsidies specifically meant for relief measures extended by the Sovereign (Central or State Government). RBI opined that if the banks continue to set off subsidies/relief provided by the Government under various welfare schemes through Direct Benefit Transfer (DBT) then the borrower could not be benefitted and the purpose for which DBT was introduced could also be defeated. As such, RBI decided that an industry wide framework is evolved across the banking industry so that the DBTs are not affected while the bankers' legal right to setoff is also recognized. IBA was requested to look into this issue and evolve a common framework for the industry.

3. In this context, IBA convened a meeting of senior executives from select Public Sector and Private Sector Banks on 23rd May, 2017. In the meeting the following consensus emerged among the group of bankers:

- Banks are not agreeable to forgo their right to set off as a general rule.
- Banks will consider forgoing their right to set off in specific instances where the relief/assistance is linked to natural calamities such as flood, cyclone, earthquake etc. and are as a one-time measure based on the notifications issued by the Central/State Government.
- Banks are not agreeable to extend the concession to all cases of distribution of Government subsidy including subsidy routed through DBT, on a regular basis.
- Banks also don't have any specific policy under which banks consider ceding their legal right to set off.

4. The above views of the banks were conveyed to RBI vide our **letter No. SB/RBI/DBT/2017-18/2889 dated 02nd June, 2017**.

5. RBI has now vide letter No. **FIDD.CO.FSD.No 5000/05.05.012/2016-17 dated June 14, 2017** requested IBA to convey the aforesaid decision(s) to all banks/SLBCs.

6. Member Banks may kindly take a note of the above views.

Yours faithfully,

**(D.K.Malhotra)**
Sr. Advisor



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

SLBC

Ann ex. 17.2

PNJ, FIDD. 20 /04.01.001/2018-19

July 19, 2018

The Convenor
State Bank of India
State Level Bankers' Committee (Goa)
Local Head Office, Lead Bank Department
Plot No. C-6, 'G' Block,
Bandra (East), Mumbai - 400051

भारतीय स्टेट बैंक / STATE BANK OF INDIA				
ग्राम. व्यव. वि. / RURAL BUSINESS UNIT				
प्लॉट नं. ६, बंदरा / BANDRA LHO				
26 JUL 2018				
उपनिर्देशक (पंजीयन)	उपनिर्देशक (वित्त)	उपनिर्देशक (सहायक)	उपनिर्देशक (सहायक)	उपनिर्देशक (सहायक)
001/ABU	002/ABU	003/ABU	004/ABU	005/ABU

Dear Sir

SLBC Meeting – Additional Agenda issues for discussion

As you are aware, providing timely and affordable credit to the resource constrained segments of society is key to attaining inclusive growth. Reforming the tenancy laws in such a way which creates a win-win situation for both tenants as well as land owner seems the ideal way to extend credit to tenant farmers. Govt think tank NITI Aayog has released Model Land Leasing Act which tries to address the concerns of both the land owner and tenant.

- In this regard, we request you to include (Credit Delivery Framework for Tenant Farmers) additional agenda issues for discussion in the next SLBC meeting.
- You are also advised to constantly raise this issue in your State Level Bankers' Committee (SLBC) meeting and also apprise the State Government about the need for such a law.
- You may also keep us updated of the developments and challenges in this regard from time to time.

Yours faithfully

Carey Mascarenhas
(Carey Mascarenhas)
Assistant General Manager

Mr. Ravindran
P. n. n. e.

वित्तीय समावेशन और विकास विभाग, गेरा इम्पीरियम - II, 7 वीं मंजिल पाटो प्लाज़ा, पणजी, गोवा 403 001. इंडिया

फोन : +91-832-2467829, ईपीएबीएक्स नं.: +91-832-2467888 फेक्स : +91-832-2970056 ई-मेल: gmincpanaji@rbi.org.in

Financial Inclusion and Development Department, Gera Imperium - II, 7th Floor, Patto Plaza, Panaji, Goa 403 001. INDIA

Tel.: +91-832- 2467829, EPABX No : +91-832-2467888 Fax : +91-832-2970056 Email: gmincpanaji@rbi.org.in

हिंदी आसान हैं, इसका प्रयोग किजिए

ANNEXURE – 16.02

FI-8/11/2018-AC
Government of India
Department of Financial Services
Jeevan Deep Building, Parliament Street
New Delhi – 110 001, Dated 30th July 2018

The Convenor,
All SLBCs

Subject : Enabling farmers access to easy liquidity on sale of agriculture produce

Sir

I am directed to refer to the subject cited above and to say that it has been brought to notice that farmers while selling their produce at Mandi and to government agencies at Minimum Support Prices (MSP), get paid through cheques which are required to be deposited into the farmer's account. The farmer is required to go back to his bank branch to deposit the cheque after which it takes another few days for the cheque to be cleared and amount to be credited in his account. Only after that the farmer is in a position to withdraw the money for his use including for agricultural operations.

2. This causes inconvenience to farmers as he is not able to withdraw cash or make payments for his requirement immediately after receipt of the cheque for sale of the agricultural produce. The time lag in getting paid through a cheque and actual withdrawal of money causes inconvenience to the farmer in terms of getting access to easy liquidity, thus affecting and delaying the agricultural operations.

3. Efforts are being made to address this difficulty of the farmers by making electronic payments to the account of the farmer through RTGS, NEFT or IMPS, which enable credit immediately or on the same day. The farmers can then make payments or draw cash using the RuPay Debit Cards issued by Banks.

4. In view of above, it is requested to ensure that atleast one bank branch/extension counter alongwith ATM is operational in every Mandi or in the close vicinity of the Mandi to enable the farmer to draw money using his Rupay Debit Card.

Yours faithfully,


(A K Das)

Under Secretary to the Government of India
Email: acsec-bkg@nic.in
Phone : 23748736

1. Copy to all PSBs
2. Copy to NABARD with a request to issue suitable instructions on the subject to Regional Rural Banks and Cooperative Banks
3. FI Section for information and appropriate action.



ANNEXURE 16.03

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIAwww.rbi.org.in

PNJ. FIDD. 68 /04.01.001/2018-19

September 06, 2018

The Convener
State Bank of India
State Level Bankers' Committee (Goa)
Local Head Office, Lead Bank Department
Plot No. C-6, 'G' Block,
Bandra (East), Mumbai - 400051

Dear Sir

102nd SLBC Meeting for the quarter ended June, 2018

As you are aware, the Kisan Credit Card Scheme, by design has in-built operational flexibility and is perceived to be hugely beneficial to the farmers as it facilitates them to access their account multiple times with a single time documentation. However, there are several operational issues at the ground-level which act as obstacles to attain the desired result.

2. To understand the ground realities, a study on KCC loans had been conducted through the Regional Offices of Reserve Bank of India in the recent past. The findings of the study has highlighted the gaps in the implementation of the Scheme.
3. Some of the major issues are included in the Annex. **We request you to discuss the issues in the ensuing SLBC Meeting for the quarter ended June, 2018.**

Yours faithfully


(Carey Mascarenhas)
Assistant General Manager

Encls.: As above

वित्तीय समावेशन और विकास विभाग, गेरा इम्पीरियम - II, 7 वीं मंज़िल पाटो प्लाज़ा, पणजी, गोवा 403 001. इंडिया
फोन : +91-832-2467829, ईपीएबीएक्स क्र: +91-832-2467888 फेक्स : +91-832-2970056 ई-मेल: gmincpanaji@rbi.org.in
Financial Inclusion and Development Department, Gera Imperium - II, 7th Floor, Patto Plaza, Panaji, Goa 403 001. INDIA
Tel.: +91-832- 2467829, EPABX No : +91-832-2467888 Fax : +91-832-2970056 Email: gmincpanaji@rbi.org.in

हिंदी आसान है, इसका प्रयोग किजिए

Annex

Study on loan sanctioned by banks under Kisan Credit Card Scheme : Findings and proposals for corrective action -

No.	Report finding	Desirable outcome	Proposals for corrective action
1	<i>The study revealed that loans were disbursed before the sowing season in 30% of the sample accounts. 63% of the sample account shows money was drawn once and only in 31% of the accounts, money was drawn on more than 5 occasions. 80% of the accounts reported a one-time repayment. Fixing of drawing limits separately for Rabi and Kharif was not done in 74% of the sample accounts.</i>	Banks may implement the 'drawing limit' clause. If banks start adjusting the drawing power as per the crop season, there would be lesser possibilities of the misuse of agriculture loans. The farmer needs to be educated/ sensitized about how to safely use the KCC cards and its associated benefits. The benefit of KCC scheme envisaged as a revolving cash credit were not evident, resulting in sub-optimal KCC card usage.	<p>The single window available in KCC to meet all farmers need is not being utilized. The operational flexibility of the scheme is not being utilized.</p> <p>i) Banks may be advised to implement the 'drawing limits' for various purposes. They may adjust the drawing power as per the crop season. Credit discipline is not being maintained since drawing power is not being adhered to.</p> <p>ii) The farmer needs to be educated/ sensitized about how to safely use the KCC cards and its associated benefits.</p>
2	The share of tenant farmers and landless laborers was extremely low. Only five states, viz. Tamil Nadu, Assam, Andhra Pradesh, Telangana and Bihar reported KCC loans to this class of farmers which makes up a	The SLBC forum may take proactive action in consultation with the State Administration for the introduction of official identification of tenant farmers such as issuing Loan Eligibility Cards (LEC), Certificates of Cultivation (CoC) as done in AP/Telangana.	The department has, as a part of strategy 2018-19 proposed to put in place a framework for credit delivery to tenant farmers in consultation with various stakeholders (banks, NABARD, Govt., SLBC etc.).

3	<p>meagre 3% of the sample study. In the rural cooperatives it was 5%.</p> <p>The PMFBY coverage was 63%, highest among PSBs (73%), followed by RRBs 59% and private banks (56%). The additional insurance coverage (PAIS, Health Insurance etc.) was 50% of the sample accounts.</p> <p>The PMFBY insurance is mandatory for all crop loans. The findings indicate that the banks are still to catch up on the mandatory insurance of crop loans under PMFBY. There are issues in implementing the PMFBY insurance such as all crops/cultivated areas are not notified, insurance not extended beyond the cut-off date etc. The state of Punjab has not yet adopted the PMFBY insurance scheme.</p>	<p>Banks must adhere to the Gol guidelines and through the SLBC forum impress the state govt. for timely issue of notification of crops/cultivated area.</p>	<p>Banks may be advised to adhere to the mandatory crop insurance as stipulated by Gol under the PMFBY scheme.</p> <p>RDs may discuss with controlling heads under their jurisdiction whether insurance can be extended mandatorily while accepting loan applications.</p>
4	<p>73% of the sample accounts were reported as aadhar seeded. Some of the states reported commendable progress in this regard viz. Gujarat, UP and Telangana (94%) each, WB (93%) and TN (91%), other states like Maharashtra (48%), Haryana (52%), AP (53%), Punjab & Patna (56%) still have a long way to go. Assam has not started the process.</p>	<p>Banks may adhere to the Gol guidelines especially as interest subsidy claim is moving towards direct credit to beneficiary account.</p>	<p>Under the Interest Subvention Scheme guidelines 2017-18, aadhar linking of crop loan is mandatory for claim towards interest subvention.</p>
5	<p>Only Gujarat reported loan against warehouse receipts, and those</p>	<p>The benefit of 2% interest subvention was extended to small and marginal</p>	<p>Post-harvest loan against warehouse receipts is not picking up. The reasons</p>

	<p>loans were all beyond ₹ 3 lakh. Banks are reluctant to extend this benefit as it is prone to fraudulent transactions and also lack of accredited warehousing facilities.</p>	<p>farmers since 2012 for a maximum period of six months on post-harvest loans against negotiable warehouse receipts. The purpose was to prevent distress sale of produce at unfavorable price.</p>	<p>could be multifold, such as lack of awareness and lack of infrastructure.</p>
6	<p>The study attempted to understand if there are bottlenecks such as cash gaps between two crops.</p> <ul style="list-style-type: none"> ▪ In 71% of the sample study, the loan amount was credited to the farmer's account at the time of sanction itself. ▪ In only 36% of the cases, drawing limit was fixed separately for Kharif and Rabi and disbursed separately in 18% of the cases. <p>the trend on repayment and harvesting were:</p> <ul style="list-style-type: none"> ▪ 39% beyond 3 months; ▪ 17% between 1-3 months; ▪ 44% within 1 month. <p>(As high as 70% of the accounts, sanction amount was drawn in a single instrument; renewal of loan by paying interest only was in vogue in private banks and RRBs predominantly in Telangana, Haryana and Gujarat.)</p>	<p>The findings indicated existence of cash gaps between harvesting and resowing.</p> <p>The situation arises on account of non-adherence to the stipulated guidelines. It also largely indicates that the operational flexibility is not being utilized by the borrowers.</p> <p>Renewal of loan by paying only interest is being reported which indicates ever greening of accounts for the purpose of claiming interest subvention.</p>	<p>Banks may be advised to adhere to the stipulated KCC guidelines.</p>

Agenda No.17

Any other issues with the permission of the chair.

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