

**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**AGENDA ITEMS FOR**  
**101ST SLBC MEETING SCHEDULED**  
**TO BE HELD ON 01.06.2018**  
**AT PANAJI, GOA**  
\*\*\*\*\*

**AGENDA ITEM NO. I**

**Confirmation of the Minutes of the last meetings**

- 1.1 The minutes of the 100th SLBC meeting for the quarter ended 31.12.2017 (held on 16.03.2018) were circulated vide letter No.RBU/LB-12/SLBC-G/103 dated 02.05.2018 a copy of the minutes is enclosed as **Annexure I**.
- 1.2 As no amendments / suggestions have been received regarding the minutes of last meeting held on 02.05.2018, the minutes are taken on record as read and confirmed.

## **AGENDA ITEM NO. II :**

### **ACTION TAKEN REPORT**

Present position of action points emerged in last SLBC meeting is as under:

<b>S. No.</b>	<b>Action points emerged in the Meeting</b>	<b>Action to be taken by</b>	<b>Present Position</b>
1	Submission of data for the quarter ending March, 2018.	All Banks	All Banks except Vijaya Bank have submitted the data.
2	Opening of Financial Literacy Centres (FLCs).	Corporation Bank,	Corporation Bank- Approval for opening FLC obtained. FLC will be opened shortly.
3	Doubling of farmers income by 2022 to be a regular agenda in BLBC / DRC meeting	LDMS	This is included as a regular agenda in BLBC / DRC meetings.
4	Review of stand up India as an agenda in BLBC / DRC meetings	LDMS	This is included as a regular agenda in BLBC / DRC meetings.
5.	Opening of a Bank Branch at Cavere Pirla village to be examined by all Banks	All Banks	Bank of India is examining possibility of opening of a Branch
6	Connectivity issue in some parts of Goa	BSNL	A representative from BSNL is requested to attend the SLBC meeting.

### **AGENDA ITEM NO. III**

#### **3.01 REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2017-18**

(Rs. In Crores)

<b>Activity</b>	<b>Annual Credit Plan 2017-18 (Targets up to 31.03.2018)</b>	<b>Achievement up to 31.03.2018</b>	<b>% Achievement</b>
Crop Loans	439.84	421.84	95.90
Agri Term Loan	473.25	574.90	121.48
<b>Sub Total Agri</b>	<b>913.09</b>	<b>996.74</b>	<b>109.16</b>
Agricultural Infra.	53.90	16.85	31.26
Ancillary Activities	42.84	29.00	67.69
<b>Credit Potential for Agriculture</b>	<b>1,009.83</b>	<b>1,042.59</b>	<b>103.24</b>
MSME	3,685.52	2,996.56	81.31
Export Credit	549.76	83.15	15.14
Education	403.77	89.08	22.06
Housing	1,297.60	1,025.48	79.03
Renewable Energy	7.61	0.18	2.37
Others	70.95	80.44	113.37
Social Infrastructure	93.23	7.08	7.59
<b>Total</b>	<b>7,118.27</b>	<b>5,324.56</b>	<b>74.80</b>

### 3.02 Comparative position of achievement under ACP 2016-17 & 2017-18

(Rs. in Crores)

Activity	Achievement under ACP 2016-17 Up to 31.03.2017	% Ach. 31.03.2017	Achievement under ACP 2017-18 Up to 31.03.2018	% Ach 31.03.2018
Crop Loans	331.00	89.66	421.84	95.90
Agri. Term Loan	335.90	87.89	574.90	121.48
Agri. Infra.	13.29	33.63	16.85	31.26
Allied Activities	40.29	103.10	29.00	67.69
<b>AGRI. total</b>	<b>720.48</b>	<b>86.81</b>	<b>1,042.59</b>	<b>103.24</b>
MSME	2,587.47	87.88	2,996.56	81.31
Export Credit	7.62	1.40	83.15	15.14
Education	151.70	36.17	89.09	22.06
Housing	1,205.79	99.55	1,025.48	79.03
Renewable Energy	1.75	25.07	0.18	2.37
Others	65.32	133.55	80.44	113.37
Social Infrastructure	0.15	0.16	7.08	7.59
<b>Total</b>	<b>4740.28</b>	<b>77.78</b>	<b>5,324.56</b>	<b>74.80</b>

### **3.03 Sector wise achievement of advances: Position as on 31.03.2018**

i) The **Crop Loan** disbursement during the year 2017-18 was Rs.421.84 crs as against the target of Rs.439.84 crs i.e. 95.90% achievement. The performance under Crop loans is increased by Rs.90.84 crs i.e. from Rs.331.00 crs as on 31.03.2017 to Rs.421.84 crs this year.

ii) The **Agri. Term Loan** disbursement during the year 2017-18 was Rs.574.90 crs as against the target of Rs.473.25 crs i.e. 194.13% achievement. The performance under Agri. Term loans is increased by Rs.239.00 crs i.e. from Rs.335.90 crs as on 31.03.2017 to Rs.574.90 crs this year.

iii) The disbursement of loan to **Agriculture Sector** during the year 2017-18 was Rs.1,042.59 crs as against the target of Rs.1,009.83 crs i.e.103.24% achievement. The performance under Agriculture sector is increased by Rs.322.11 crs i.e. from Rs.720.48 crs as on 31.03.2017 to Rs.1,042.59 crs this year.

iv) The disbursement of loan to **Industries** during the year 2017-18 was Rs.2,996.56 crs as against the target of Rs.3,685.52 crs i.e. 81.31% achievement. The performance under loan to Industries is increased by Rs.409.09 crs i.e. from Rs.2,587.47 crs as on 31.03.2017 to Rs.2,996.56 crs this year.

v) The overall achievement under **ACP 2017-18** during the year 2017-18 was Rs.5,324.56 crs as against the target of Rs.7,118.27 crs i.e. 74.80% achievement. The achievement is higher by Rs.584.28 crs i.e. from Rs.4,740.28 crs as on 31.03.2017 to Rs.5,324.56 crs this year.

### 3.04 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 31.03.2017, 30.06.2017, 30.09.2017, 31.12.2017 and 31.03.2018 is as under:

(Rs. in crs)

S. No.	Parameters	Bench Mark	31.03.17	30.06.17	30.09.17	31.12.17	31.03.2018
i	Total Deposits	N.A.	66078.17	69135.67	67768.15	68009.36	70108.74
ii	Total Advances	N.A.	18990.83	19493.62	20044.21	21423.93	21748.84
iii	C.D. Ratio	N.A.	28.74%	28.19%	29.58%	31.50%	31.02%
iv	Total PSA.	N.A.	7102.02	7268.22	7608.08	8207.24	7906.77
	%age of PSA to Total Advances	40%	37.40%	37.29%	37.96%	38.31%	36.35
v	DIR Advances	N.A.	0.95	0.88	0.40	0.37	0.33
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%	0.01%
vi	Weaker Section Advances	N.A.	863.64	841.44	902.25	960.23	1087.36
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.58%	4.31%	4.50%	4.48%	5.00%
vii	SC/ST Advances	N.A.	243.34	236.58	234.70	321.61	319.00
	%age of SC/ST* Adv. To Total Advances	5%	1.28%	1.21%	1.17%	1.50%	1.47%
viii	Advances to Women	N.A.	1945.51	2298.85	2317.52	2426.59	2563.09
	%age of Adv. to Women to Total Adv.	10%	10.31%	11.79%	11.56%	11.33%	11.79%
ix	Direct Agriculture Advances	N.A.	812.78	783.00	760.04	772.66	805.37
	%age of Direct Agri. Adv. To Total Adv.	18%	4.28%	4.01%	3.79%	3.61%	3.70%

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

### **3.05 Priority sector advances: position as on 31.03.2018**

- i) Total **Priority Sector Advances** as on 31.03.2018 was Rs.7,906.77 crs which was 36.35% of total advances level of Rs.21,748.84 crs. The level of priority sector advances has increased by Rs.804.75 crs over March, 2017 last year.
- ii) The total **Advances under DIR Scheme** as on 31.03.2018 was Rs.0.33 crs which was less than 1% of total advances.
- iii) The level of **Advances to Weaker Sections** of society as on 31.03.2018 was Rs.1087.36 crs with increase of Rs.223.72 crs over March, 2017 level. The percentage of advances to weaker sections of society was 5.00% as against the bench mark level of 10% of total advances outstanding as on previous quarter end.
- iv) The total **Advances to SC / ST** as on 31.03.2018 was Rs.319.00 crs with an increase of Rs.75.66 crs over March, 2017 level. In percentage terms the advances to SC / ST was 1.47% which is much below the bench mark level of 5% of total advances outstanding as on previous quarter end.
- v) The level of **Direct Agriculture Advances** was Rs.805.37 crs as on 31.03.2018 with decrease of Rs. 7.41 crs over March, 2017 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 3.70% which is much below the benchmark level of 18% of total advances outstanding as on previous quarter end.
- vi) The level of **Advances to Women** was Rs.2,563.09 crs as on 31.03.2018 with an increase of Rs.617.58 crs over March, 2017 level. In percentage terms the Advances to Women was 11.79% 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 31.03.2018 as against that of March, 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 C D Ratio:

- i) The advances level as on 31.03.2018 was Rs.21,748.84 crs with increase of Rs.2,758.01 crs over the March, 2017 level of Rs.18,990.83 crs. The deposit level as on 31.03.2018 being at Rs.70,108.74 crs has increased by Rs.4,030.57 crs over March, 2017 level of Rs.66,078.17 crs
- ii) The CD ratio as on 31.03.2018 was 31.02% which is 2.28% above March, 2017 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.627.27 crs till March, 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 31.03.2018 was Rs.14,104.24 crs. The CD ratio works out to 38.83% if NRE deposit is excluded from the total Deposit.

### 3.07 Statistical Data

Statement showing Institution-wise total deposits, total advances, CD ratio, total priority sector advances, advances under DIR Scheme, advances to weaker sections, SC / ST and women and direct agriculture advances of Commercial and Co-operative banks in the State of Goa as on 31.03.2018 is enclosed as **Annexure-II**.

### 3.08 Self Help Group (SHG) & Joint Liability Group (JLG):

**Data as at 31.03.2018**

(Amt in lacs)

Particulars	As on 31.03.2018
	Goa State
Total No. of SHGs	7,219
Total Deposits of SHGs	2,073
No. of SHGs credit linked	2,055
Limits sanctioned	4,752
Total Loans outstanding of SHGs	2,417

Particulars	As on 31.03.2018
	Goa State
No. of JLGs	980
Limits sanctioned(Crs.)	17.68
Credits outs. (crs.)	13.42



## **AGENDA ITEM No. IV**

### **Financial Inclusion:**

#### **4.1 PRADHAN MANTRI JAN DHAN YOJANA**

	<b>Goa State 31.03.2017</b>	<b>Goa State 31.03.2018</b>
Accounts Opened	2,08,494	1,48,316
Percentage of Aadhaar Seeding	74.67 %	76.08 %
Total Balance in the accounts in crores	82.69	84.33
No. of accounts to whom overdraft sanctioned	8,099	8,513
Rupay Cards Issued	1,78,323	1,18,104
No. of Accounts with zero balance	14,902	17,159

#### **4.2 ATAL PENSION YOJANA:**

Pension Fund Regulatory & Development Authority, New Delhi vide letter No. PFRDA/03/03/1/0061/217-PnD-APY dated 03.08.2017 advised to place the agenda item of Atal Pension Yojana and assessment review may be carried out during the SLBC meetings to enhance the performance of the Banks (letter enclosed as **Annexure – III**).

PERFORMANCE UNDER ATAL PENSION YOJANA			
Sr. No.	NAME OF BANK	No. of Accounts opened during the quarter Jan to Mar 2018	Total No. of Accounts during the year 2017-18
1	STATE BANK OF INDIA	270	2,162
2	ALLAHABAD BANK	31	94
3	ANDHRA BANK	0	245
4	BANK OF BARODA	107	1,642
5	BANK OF INDIA	71	1,486
6	BANK OF MAHARASHTRA	13	235
7	CANARA BANK	3,717	4,496
8	CENTRAL BANK OF INDIA	291	1,565
9	CORPORATION BANK	24	2,442
10	DENA BANK	414	636
11	INDIAN BANK	17	411
12	INDIAN OVERSEAS BANK	532	834
13	ORIENTAL BANK OF COMMERCE	0	0
14	PUNJAB & SIND BANK	0	72
15	PUNJAB NATIONAL BANK	2	307
16	SYNDICATE BANK	335	931
17	UCO BANK	4	204
18	UNION BANK OF INDIA	12	1,052
19	UNITED BANK OF INDIA	6	49
20	VIJAYA BANK	78	759

21	IDBI BANK LTD.	27	192
	<b>SUB TOTAL</b>	5,951	19,814
22	AXIS BANK LTD.	97	925
23	CATHOLIC SYRIAN BANK LTD.	0	10
24	DCB BANK LIMITED	0	3
25	DHANALAXMI BANK LTD.	1	10
26	FEDERAL BANK LTD.	0	25
27	HDFC BANK LTD.	166	2789
28	ICICI BANK LTD	62	207
29	INDUSIND BANK LTD.	0	6
30	JAMMU & KASHMIR BANK LTD.	0	19
31	KARNATAKA BANK LTD.	7	441
32	Karur Vysya Bank Ltd	0	14
33	KOTAK MAHINDRA BANK LTD.	0	6
34	RBL BANK LTD.	0	7
35	SOUTH INDIAN BANK LTD.	0	22
36	YES BANK LTD.	0	37
37	BANDHAN BANK	0	0
	<b>SUB TOTAL</b>	333	4,521
	<b>GRAND TOTAL</b>	6,284	24,335

#### 4.3 Aadhaar Enrolment Centres: As on 21.05.2018

Sr.No.	Name of Bank	Aadhar Enrolment Centres opened
1	State Bank of India	3
2	Bank of India	4
3	Union Bank of India	1
4	Bank of Baroda	2
5	IDBI	1
6	OBC	1
7	Canara Bank	1
8	UCO Bank	1
9	HDFC Bank	3
10	Bandhan Bank	1
11	AXIS Bank	2
12	ICICI Bank	2
13	Kotak Mahindra Bank	2
14	Indusind Bank	1
15	Karnataka Bank	1
16	YES Bank	1
17	RBL	1
	<b>TOTAL</b>	28

## **AGENDA ITEM V**

### **REVIEW OF GOVT. SPONSORED SCHEMES / PROGRAMMES**

**5.01** The summary of performance by all the banks under various Govt. Sponsored Schemes in the State for the quarter ending 31.03.2018 was as under:

(Amt. in lacs.)

<b>S. No.</b>	<b>Scheme</b>	<b>Target 2017-18</b>	<b>Position as on 31.03.2018</b>			
			<b>Sponsored</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>
1	PMEGP – DIC	68	51	7	2	42
	PMEGP – KVIC	30	0	0	0	0
	PMEGP - KVIB	70	84	28	20	36
	PMEGP TOTAL	168	135	35	22	78
3	NULM	300	181	41	21	119
4	NRLM	*	0	0	0	0

<b>PMEGP - KVIB</b>		
<b>PENDING PROPOSALS : BANK WISE : as on 31.03.2018</b>		
<b>Sr. No.</b>	<b>Name of Bank</b>	<b>No. of pending proposals</b>
1	Canara Bank	10
2	Bank of India	9
3	State Bank of India	6
4	Corporation Bank	4
5	Bank of Maharashtra	2
6	Central Bank of India	2
7	Indian Overseas Bank	1
8	Bank of Baroda	2
	<b>TOTAL</b>	<b>36</b>

**AGENDA ITEM NO VI****MSME SECTOR:****6.01 PROGRESS UNDER PRADHAN MANTRI MUDRA YOJAN (PMMY)**

During the year 2017-18 Rs. 148.87 crs have been disbursed to 11,244 enterprenures under PMMY. The schemewise breakup is as under:

(Rs. in Crs)

<b>Shishu 31.03.2018</b>		<b>Kishore 31.03.2018</b>		<b>Tarun 31.03.2018</b>	
(loans upto Rs..50,000)		(loans Rs.50,001 to Rs.5 lac)		(loans Rs.5.00 lac to Rs. 10 lac)	
No. of A/cs	Disbursed Amt	No. of A/cs	Disbursed Amt	No. of A/cs	Disbursed Amt
6,909	21.08	3,620	72.94	715	54.85

**6.02 PROGRESS UNDER STAND UP INDIA (APR- MARCH, 2018) (Rs in cr)**

	No. of A/cs	Limit sanctioned	Outstanding
Sanctioned	80	22.89	--
Disbursed	63	10.83	10.81

**AGENDA ITEM NO. VII**

I. NPA IN GOVT. SPONSORED SCHEMES (AMOUNT IN CRORES)

Total advances In GSS	NPA in GSS	Percentage
6.13	0.77	12.63

II. **NPA IN TOTAL ADVANCES (AMOUNT IN CRORES)**

Total advances	NPA in total advances	Percentage
21,748.40	892.78	4.11

## **AGENDA ITEM NO. VIII**

### **CREDIT FLOW TO MINORITY COMMUNITIES**

- i. Prime Ministers new 15 Point Program for the welfare of minorities envisages, increasing credit flow to minority communities. Banks have to ensure the level of lending to minority communities at 15% of priority sector lending by the end of previous financial year.
- ii. The population of minority communities in the State of Goa as per 2001 census was 4.52 lac as against total population of 13.47 lac.

(Rs. in Crs)

<b>S. No</b>	<b>Particulars</b>	<b>As on</b>			
		<b>30.06.17</b>	<b>30.09.17</b>	<b>31.12.17</b>	<b>31.03.2018</b>
i.	Total Priority Sector Advances	7,268.22	7,608.08	8207.24	7,906.77
ii.	Advances to minority communities	2,404.09	2809.21	3077.98	2,904.56
iii.	% advances to minority communities	33.07%	36.92 %	37.50%	36.74%

## **AGENDA ITEM NO. IX**

### **ACTION POINTS EMERGED IN STEERING SUB-GROUP MEETING OF SLBC**

**8.01** The quarterly meetings of Steering Sub Group of SLBC Goa for the March, 2018 quarter were held as under:

<b>Sr. No.</b>	<b>Steering Sub Group</b>	<b>Date of meeting</b>
a.	Priority Sector Lending	25.05.2018
b.	Self Help Groups	25.05.2018
c.	Govt. Sponsored Scheme	25.05.2018
d.	Financial Inclusion	25.05.2018

#### **Following Action points emerged in the meetings :**

1. The data where CD ratio of bank is higher but priority sector advances is less has to be prepared for review.
2. The NABARD will provide password to Banks to view details of SHGs in the Portal. The banks can help in assisting animator to complete enrolment of SHG in e-shakti.
3. The Banks have to either sanction or return the loan proposal sponsored by Govt. Agency within a period of one month.
4. Financial Literacy week is being observed from 4th June, 2018 to 8th June, 2018. The Banks Branches have to display posters suitably and distribute flyers to Bank customers.

## **AGENDA ITEM X**

### **SERVICE AREA MONITORING & INFORMATION SYSTEM (SAMIS)**

#### **9.01 Submission of Lead Bank returns**

The percentage of submission of LBRs as on 30.06.2017, 30.09.2017, 31.12.2017 and 31.03.2018 as under:

<b>Type of Returns</b>	<b>As on 30.06.17</b>	<b>As on 30.09.17</b>	<b>As on 31.12.17</b>	<b>As on 31.03.18</b>
LBR 2/U2	98.00%	99.00%	99.00%	99.00%
LBR 3/U3	98.00%	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.



## **AGENDA ITEM NO. XI**

### **'DOUBLING FARMERS' INCOME BY 2022 – MEASURES**

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.

(RBI letter enclosed as **Annexure- IV**)

## **AGENDA ITEM NO. XII**

### **CREDIT LINKED SUBSIDY SCHEME (CLSS)**

Department of Financial Services, GOI, New Delhi has advised to review of progress under CLSS in the SLBC meetings. The Credit Linked Subsidy Scheme (CLSS) for Housing for All (Urban) Mission of Pradhan Mantri Awas Yojana (PMAY), was launched by the Hon'ble Prime Minister. The "Housing for All" Mission for urban area has become effective from June 17, 2015 and will be implemented up to March 21, 2022. (Letter enclosed as **Annexure-V**).

#### **A. Consolidate EWS / LIG and MIG**

<b>SI No</b>	<b>Institution Name</b>	<b>PLI Category</b>	<b>No of Loan Accounts</b>	<b>Subsidy</b>
1	Punjab & Maharashtra Co-operative Bank Ltd.	Co-operative bank	1	2.21
			1	2.21
2	Dewan Housing Finance Corporation Ltd.	HFC	3	7.11
3	Housing Development Finance Corporation Ltd.	HFC	37	81.78
4	LIC Housing Finance Ltd.	HFC	14	24.86
			54	113.75
5	Axis Bank Ltd.	Private Sector Bank	1	2.37
6	ICICI Bank Ltd.	Private Sector Bank	11	24.58
			12	26.95
7	State Bank of India	Public Sector Bank	26	58.76
8	Syndicate Bank	Public Sector Bank	2	4.34
			28	63.10
		<b>Total</b>	<b>95</b>	<b>206.01</b>

**B**      **Scheme – EWS / LIG**

<b>SI No</b>	<b>Institution Name</b>	<b>PLI Category</b>	<b>No of Loan Accounts</b>	<b>Subsidy</b>
1	Punjab & Maharashtra Co-operative Bank Ltd.	Co-operative bank	1	2.21
			1	2.21
2	Housing Development Finance Corporation Ltd.	HFC	17	42.06
3	LIC Housing Finance Ltd.	HFC	9	14.21
			26	56.27
4	ICICI Bank Ltd.	Private Sector Bank	4	10.12
			4	10.12
5	State Bank of India	Public Sector Bank	7	16.07
			7	16.07
		<b>Total</b>	<b>38</b>	<b>84.67</b>

**C**      **Scheme -MIG**

<b>Sr. No.</b>	<b>Institution Name</b>	<b>PLI Category</b>	<b>No of Loan Accounts</b>	<b>Subsidy</b>
1	Dewan Housing Finance Corporation Ltd.	HFC	3	7.11
2	Housing Development Finance Corporation Ltd.	HFC	20	39.72
3	LIC Housing Finance Ltd.	HFC	5	10.65
			28	57.48
4	Axis Bank Ltd.	Private Sector Bank	1	2.37
5	ICICI Bank Ltd.	Private Sector Bank	7	14.46
			8	16.83
6	State Bank of India	Public Sector Bank	19	42.68
7	Syndicate Bank	Public Sector Bank	2	4.35
			21	47.03
		<b>Total</b>	<b>57</b>	<b>121.34</b>

## **AGENDA ITEM NO. XIII**

### **13.1 PROMOTION OF DIGITAL PAYMENTS**

Government of Goa vide letter No.6/33/2016-FIN(DMU)/446 dated 11/01/2017, forwarded a copy of letter No.216/2/1/2016-CA,IV dated 29/11/2016 received from Under Secretary, Government of India, New Delhi, and advised to include the matter of Promotion of Digital Payments as a regular agenda in the fourth coming SLBC meetings.(letter enclosed as **Annexure-VI**)

### **13.2 IMPLEMENTATION OF DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME (DEDS)**

Govt. Of Goa, Finance Department, Debt Management Division, Goa vide letter No. 5/3/2011-FIN (DMU) Part File/647 dated 25.07.2017 forwarded copy of D.O. letter No.F.No.M-01027/1/2017-CDD dated 21.06.2017 received from Shri Devendra Choudhary, Secretary, Ministry of Agriculture & Farmers Welfare, Government of India, New Delhi regarding implementation of Dairy Entrepreneurship Development Scheme (DEDS) through NABARD and Nationalised Banks and advised convener SLBC to include DEDS as an agenda for review of implementation in SLBC meeting. (letter enclosed as **Annexure VII**)

## **ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR PERSON**

\*\*\*\*\*