

STATE LEVEL BANKERS' COMMITTEE, GOA
AGENDA ITEMS FOR
98th SLBC MEETING SCHEDULED
TO BE HELD ON 13.09.2017
AT PANAJI, GOA

AGENDA ITEM NO. I

Confirmation of the Minutes of the last meetings

- 1.1 The minutes of the 97th SLBC meeting for the quarter ended 31.03.2017 (held on 23.06.2017) were circulated vide letter No.RBU/LB-12/SLBC-G/249 dated 3rd August, 2017 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 23.06.2017, 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:

S. No.	Action points emerged in the Meeting	Action to be taken by	Present Position
1	Submission of data for the quarter ending June, 2017.	All Banks	Except Axis bank, all banks have submitted the Data.
2	Opening of Financial Literacy Centres (FLCs).	Bank of Baroda, Canara Bank, Corporation Bank, HDFC Bank	1. Corporation Bank has sent a proposal to open a FLC at Panaji. Approval yet to be obtained. 2. HDFC Bank has sent a proposal to open a FLC at Navlelim. Approval is awaited.
3	LDMs to review the position of pendency of JLG/SHG proposals in each Block Level/District level meetings in coordination with GSUDA.	All LDMs	The pendency position in respect of JLG/SHG proposals is being reviewed in BLBC/DLRC meeting in consultation with Govt. functionaries.
4	Doubling of Farmers Income by 2022 to be regular Agenda in BLBC/DLRC meetings	All LDMs	'Doubling of Farmers Income by 2022' included as regular agenda is being discussed in BLBC/DLCC meetings by LDMs
5.	Review of performance under 'Stand Up India' scheme (SUI), to be regular Agenda in BLBC/DLRC meetings	All LDMs	Review of performance under 'SUI' included as regular agenda is being reviewed in BLBC /DLRC meetings by LDMs
6	Review of performance under MUDRA Scheme, to be regular Agenda in BLBC/DLRC meetings	All LDMs	Review of performance under 'MUDRA' scheme, included as regular agenda is being reviewed in BLBC /DLRC meetings by the LDMs.

AGENDA ITEM NO. III

3.01 REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2017-18

(Rs. In crores)

Activity	Annual Credit Plan 2017-18 (Targets up to 30.06.2017)	Achievement up to 30.06.2017	% Achievement
Crop Loans	109.95	62.57	56.90 %
Agri Term Loan	118.31	115.58	97.69 %
Sub Total Agri	228.26	178.15	78.05 %
Agricultural Infra.	13.47	8.95	66.44 %
Ancillary Activities	10.71	83.11	776.00 %
Credit Potential for Agriculture	252.44	270.20	107.03 %
MSME	921.38	658.58	71.48 %
Export Credit	137.44	8.21	5.97 %
Education	100.94	19.67	19.38 %
Housing	324.40	316.69	97.62 %
Renewable Energy	1.90	0.03	1.57 %
Others	17.73	32.08	180.94 %
Social Infrastructure	23.30	2.55	10.94 %
Total	1779.53	1308.01	73.50 %

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

(Rs. in cr.)

Activity	Achievement under ACP 2016-17 Up to 30.06.16	% Ach. 30.06.2016	Achievement under ACP 2017-18 Up to 30.06.17	% Ach 30.06.2017
Crop Loans	73.94	80.11%	62.57	56.90 %
Agri. Term Loan	88.19	92.30 %	115.58	97.69 %
Agri. Infra.	3.23	32.69 %	8.95	66.44 %
Allied Activities	4.24	43.40 %	83.11	776.00 %
AGRI. total	169.60	81.74 %	270.20	107.03 %
MSME	731.29	99.35 %	658.58	71.48 %
Export Credit	0.34	0.25 %	8.21	5.97 %
Education	16.99	16.20 %	19.57	19.38 %
Housing	52.47	17.33 %	316.69	97.62 %
Renewable Energy	0.40	23.00 %	0.03	1.57 %
Others	9.21	75.37 %	32.08	180.94 %
Social Infrastructure	2.09	9.37 %	2.55	10.94 %
Total	982.38	64.48 %	1308.01	73.50 %

3.03 Sector wise achievement of advances: Position as on 30.06.2017

The achievement under **Crop Loans** up to 30.06.2017 was Rs. 62.57 cr. as against the target of Rs 109.95 cr. i.e.56.90 %. The performance under Crop Loans is lower by Rs 11.37 cr as against Rs. 73.94 crs for corresponding period June,2016.

- i) The achievement under **Agri. Term Loan** up to 30.06.2017 was Rs. 115.58 cr. as against the target of Rs. 118.31 cr. i.e. 97.69 %. The performance under Agri. Term Loans is higher by Rs. 27.39 cr as against Rs.88.19 cr. for corresponding period last year.
- ii) The overall achievement under **Agriculture Sector** was Rs 270.20 cr. as against target of Rs. 252.44 cr. i.e. 107.03 %. The overall achievement under Agriculture Sector is higher by Rs. 100.60 cr as against Rs.169.60 cr. for corresponding period last year.
- iii) The achievement under Loan to **Industries** up to 30.06.2017 was Rs. 658.58 cr. as against the target of Rs. 921.38 cr. i.e. 71.48 %. The performance under Loan to Industries is decreased by Rs.72.71 cr. as against Rs.731.29 cr. for corresponding period last year. .
- iv) The overall achievement under **ACP 2017-18** up to 30.06.2017 was Rs. 1308.01 cr. as against the target of Rs. 1779.53 cr. i.e. 73.50 %. The achievement is higher by Rs. 325.63 cr. as against Rs.982.38 cr. for the corresponding period previous year.

3.04 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 30.06.2016, 30.09.2016, 31.12.2016, 31.03.2017 & 30.06.2017 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	30.06.16	30.09.16	31.12.16	31.03.17	30.06.2017
i	Total Deposits	N.A.	61501.24	67348.31	67844.47	66078.17	69135.67
ii	Total Advances	N.A.	19467.54	19535.32	18922.75	18990.83	19493.62
iii	C.D. Ratio	40.00%	31.65%	29.00%	27.89%	28.74%	28.19%
iv	Total PSA.	N.A.	7290.97	7013.26	7,794.00	7102.02	7268.22
	%age of PSA to Total Advances	40%	37.45%	35.90%	41.18%	37.40%	37.29%
v	DIR Advances	N.A.	17.09	0.62	0.89	0.95	0.88
	%age of DIR Adv. to Total Advances	1%	0.09%	0.01%	0.01%	0.01%	0.01%
vi	Weaker Section Advances	N.A.	645.29	442.27	949.81	863.64	841.44
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.31%	2.26%	5.02%	4.58%	4.31%
vii	SC/ST Advances	N.A.	154.96	69.62	235.03	243.34	236.58
	%age of SC/ST* Adv. To Total Advances	5%	0.80%	0.36%	1.24%	1.28%	1.21%
viii	Advances to Women	N.A.	2269.89	1980.63	2095.76	1945.51	2298.85
	%age of Adv. to Women to Total Adv.	10%	11.66%	10.14%	11.07%	10.31%	11.79%
ix	Direct Agriculture Advances	N.A.	821.68	704.15	709.79	812.78	783.00
	%age of Direct Agri. Adv. To Total Adv.	18%	4.22%	3.60%	3.78%	4.28%	4.01%

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

3.05 Priority sector advances: position as on 30.06.2017

- i) Total **Priority Sector Advances** as on 30.06.2017 was Rs.7,268.22 cr. which was 37.29% of total advances level of Rs. 19,493.62 cr. The level of priority sector advances has slightly decreased by Rs. 22.75 cr. over June, 2016 last year.
- ii) The total **Advances under DIR Scheme** as on 30.06.2017 was Rs. 0.88 cr. which was less than 1% of total advances.
- iii) The level of **Advances to Weaker Sections** of society as on 30.06.2017 was Rs. 841.44 cr. with increase of Rs.196.15 cr. over June, 2016 level. The percentage of advances to weaker sections of society was 4.31 % 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 30.06.2017 was Rs.236.58 cr, with an increase of Rs.81.62 cr. over June, 2016 level. In percentage terms the advances to SC/ST was 1.21 % 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. 783.00 cr. as on 30.06.2017 with decrease of Rs. 38.68 cr. over June, 2016 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 4.01% 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. 2,298.85 cr. as on 30.06.2017 with increase of Rs.28.96 cr. over June, 2016 level. In percentage terms the Advances to Women was 11.79% as against the bench mark level of 10% of total advances outstanding as on previous quarter end.
- vii) Though the State registered an increase in some of the sectors during the quarter ended 30.06.2017 as against that of June 2016 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 30.06.2017 was Rs.19,493.62 cr. with increase of Rs. 26.08 cr. over the June, 2016 level of Rs.19,467.54 cr. The deposit level as on 30.06.2017 being at Rs. 69,135.67 cr. has increased by Rs. 7,634.43 cr. over June, 2016 level of Rs. 61,501.24 cr.
- ii) The C:D ratio as on 30.06.2017 was 28.19 % which is below the bench mark level of 40% and slightly below 31.65% of June, 2016 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs. 594.81 cr. till June 2017 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 29.05%.

3.07 Statistical Data

Statement showing Institution-wise total deposits, total advances, C:D 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 30.06.2017 is enclosed as **Annexure-II**.

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

Data as at 30.06.2017

(Amt in lacs)

Particulars	As on 30.06.2017
	Goa State
Total No. of SHGs	7,525
Total Deposits of SHGs	248
Limits sanctioned	1,238
Total Loans outstanding of SHGs	1,212

Particulars	As on 30.06.2017
	Goa State
No. of JLGs	1,228
No. of JLGs Credit linked	1,105
Limits sanctioned	3,276
Credits outs. (lacs)	2,085

AGENDA ITEM No. IV

Financial Inclusion:

4.1 PRADHAN MANTRI JAN DHAN YOJANA

	Goa State 30.06.2016	Goa State 30.06.2017
Accounts Opened	79,676	1,91,682
Percentage of Aadhaar Seeding	24.25%	74.82%
Total Balance in the accounts in crores	27.36	78.63
No. of accounts to whom overdraft sanctioned	1,153	6,713
Rupay Cards Issued	39,245	1,52,762
PIN Mailer Pending	20.61%	11.34%
No. of Accounts with zero balance	460	13,500

4.2 ACTION POINTS:

1. Aadhaar Seeding

As per DFS mandate, 90% of operative accounts are to be made Aadhaar seeded by 30.06.2017. All banks were requested to ensure achieving the goal.

2. Mobile Seeding

Equally important is seeding of mobile numbers in all operative accounts.

3. Aadhaar Enrolment Centres

A master trainer training workshop on Aadhaar Enrolment was conducted on 23.08.2017 at Directorate of Planning, Statistics & Evaluation, Porvorim for the benefit of Banks officials where representatives from UIDAI had deliberated on the subject. The Banks were supposed to identify their Branches (1/10) as Aadhaar Enrolment centres as per Government of India directives. So far, 7 Banks have identified 33 Branches as Aadhaar Enrolment centres as under:

Sr.No.	Name of the Bank	No. of Branches identified
1	State Bank of India	6
2	Bank of Baroda	3
3	Indian Overseas Bank	3
4	Canara Bank	7
5	Central Bank of India	3
6	Corporation Bankn	6
7	Bank of India	5

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 30.06.2017 was as under:

(Amt. in lacs.)

S. No.	Scheme	Target 2017-18	Position as on 30.06.2017			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	75	53	14	1	38
	PMEGP – KVIC	33	0	0	0	0
	PMEGP - KVIB	78	24	2	7	15
	PMEGP TOTAL	186	77	16	8	53
3	NULM	300	131	17	8	106
4	NRLM	*	0	0	0	0

- There is no Target for Financing SHGs provided for DRDA under NRLM
- The task force committee for south Goa was not set up till Sept., 2016 end.

5.02 No sponsoring has been done in any of the government sponsored schemes

AGENDA ITEM NO VI

MSME SECTOR:

6.01 PROGRESS UNDER PRADHAN MANTRI MUDRA YOJAN (PMMY)

During the year 2017-18 Rs. 64.48 crs. have been disbursed to 5,246 enterprenures under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

Shishu 30.06.2017		Kishore 30.06.2017		Tarun 30.06.2017	
(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
2726	12.79	2212	36.15	308	15.54

6.02 PROGRESS UNDER STAND UP INDIA (APR-JUN 2017) (Rs in cr)

	No. of A/cs	Limit sanctioned	Outstanding
Sanctioned	10	2.48	--
Disbursed	5	0.85	0.85

AGENDA ITEM NO. VII

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 Cr.)

S. No	Particulars	As on			
		30.06.16	31.12.16	31.03.17	30.06.2017
i.	Total Priority Sector Advances	7.013.26	7,522.22	7,102.02	7,268.22
ii.	Advances to minority communities	1,963.72	2,242.78	2,267.35	2,404.09
iii.	% advances to minority communities	27.96%	29.81%	31.92%	33.07%

AGENDA ITEM NO. VIII

ACTION POINTS EMERGED IN STEERING SUB-GROUP MEETING OF SLBC

8.01 The quarterly meetings of Steering Sub Group of SLBC Goa for the June 2017 quarter were held as under:

Sr. No.	Steering Sub Group	Date of meeting
a.	Priority Sector Lending	06.09.2017
b.	Self Help Groups	06.09.2017
c.	Govt. Sponsored Scheme	06.09.2017
d.	Financial Inclusion	06.09.2017

Following points imerged in the meetings :

1. NPA position of banks have to be discussed in the SLBC meeting.
2. Indian Overseas Bank and SBI to explore possibililty of having farmers programme in Savaiverem & Valpoi centres.
3. HDFC is arranging a farmers / SHG meeting on 29.09.2017 at Netravali (Sange Taluka)
4. Calenders of BLBC/DLRC /SLBC meetings for the year 2018 to be submitted in December 2017.
5. Those banks havings CD ratio less than State CD ratio should take concrete action to improve it.

AGENDA ITEM IX

SERVICE AREA MONITORING & INFORMATION SYSTEM (SAMIS)

9.01 Submission of Lead Bank returns

The percentage of submission of LBRs as on 30.06.2016, 31.12.2016, 31.03.2017 & 30.06.2017 is as under:

Type of Returns	As on 30.06.16	As on 31.12.16	As on 31.03.17	As on 30.06.17
LBR 2/U2	86.00%	96.00%	96.00%	98.00%
LBR 3/U3	86.00%	96.00%	96.00%	98.00%

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.** Axis Bank have not submitted the data at all. All the member banks are requested to please take up the matter at appropriate level in their banks and ensure 100% Data submission, timely and accurate.

The reports generated, after submission of data by member banks, were sent to all banks for verification with a request to confirm the data. But confirmation was received from very few banks.

AGENDA ITEM NO. X

ALIGNING ROADMAP FOR UNBANKED VILLAGES HAVING POPULATION MORE THAN 5000 WITH REVISED GUIDELINES ON BRANCH AUTHORIZATION POLICY.

As per communication No.FIDD.CO.LBS.BC.NO.31/02.01.001/2016-17 dated 08.06.2017, Reserve Bank of India has advised to review the status of opening of bank branches at the identified centres. Reserve Bank of India has also instructed to align the roadmap with revised guidelines dated 18.05.2017 on branch authorisation policy. It is to be ensured that the unbanked rural centres are banked forthwith by opening of CBS enabled banking outlets. This exercise is to be completed by 31.12.2017.

Only Cola village in Canacona taluka, South Goa, having population of 5382 as per 2011 census is the unbanked rural area in Goa State. Besides, Hon. M.P. of South Goa, Mr.Narendra Sawaikar has suggested to provide banking facilities in the Kavare village (population 920 as per 2011 census) of Quepem taluka.

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.

AGENDA ITEM NO. XII

OTHER MATTERS OF IMPORTANCE

12.01 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-III**).

12.02 'DOUBLING FARMERS' INCOME BY 2022 – MEASURES

RESERVE BANK OF INDIA vide letter No.RBI/2016-17/66 FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 dated 29.09.2016 advised to work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans and include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC. (letter enclosed as **Annexure-IV**).

12.03 AMENDMENT TO PMLA (MAINTENANCE OF RECORDS) RULE 2005

Govt. Of India, Ministry of Finance, DFS, New Delhi, vide letter No.I/21/2014-FI (C-69551) dated 28th August 2017 advised to circulate the Notification No.G.S.R.1038 (E) dated 21/8/2017 issued by the Department of Revenue, Ministry of Finance, Government of India on Amendment to Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to small accounts. (RBI letter enclosed as **Annexure V**)

12.04 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**)

12.05 PREVENTION OF MONEY LAUNDERING

Govt. Of Goa, Finance Department, Debt Management Department vide letter No.5/3/2011-FIN(DMU) P.F./681 dated 22.08.2017 advised to initiate action on D.O. letter No.20/2/2010-FI(Vol.II) (C-58530) dated 03.08.2017 received from Secretary, Ministry of Finance, DFS, New Delhi. (Letter enclosed as **Annexure VII**)

12.06 INTEREST SUBSIDY ON LOANS FOR AGRICULTURE & ALLIED ACTIVITIES

Govt. Of Goa, Directorate of Agriculture, Tonca-Caranzalem, vide letter No.3/5/EXTN./137/2017-18/D.Agri/214 dated 28.06.2017 advised that, The scheme Interest Subsidy on Loans for Agriculture and allied activities being implemented by the Department of Agriculture is not yet renewed for the financial year 2017-18 due to policy considerations by the government. It is therefore requested that cases under this scheme may not be entertained by any office till this office communicates to you otherwise. (Letter enclosed as **Annexure VIII**)

12.07 CONVERGENCE OF SEP COMPONENT OF DEENDAYAL ANTYODAYA YOJANA-NULM(DAY-NULM) WITH PMMY

Goa State Urban Livelihoods Mission, vide letter No. File No.1/313/GSULM/SEP/NULM/2014-15/733 dated 10.07.2017 advised convergence of Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) with Pradhan Mantri MUDRA Yojana (PMMY). The Beneficiaries have to fulfill two criteria - He/She has to be a resident of Municipal Jurisdiction and shall be declared as Urban Poor by the ULB. (Letter enclosed as **Annexure IX**)

12.08 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 Chaudhry, 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 X**)

12.09 PERFORMANCE REVIEW OF ATAL PENSION YOJANA BY SLBCs

Pension Fund Regulatory & Development Authority, New Delhi vide letter No. PFRDA/03/05/1/0061/217-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 XI**)

12.10 DBT & BANKER'S RIGHT TO SET OFF

Indian Banks Association vide letter No.SB/RBI/DBT/2017-18/3027 dated 21.06.2016 advised that 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. RBI requested IBA to convey the decision(s) to all banks/SLBCs. (Letter enclosed as **Annexure XII**)

ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR PERSON
