

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

Agenda & Background Papers of

109th SLBC Meeting

WEB MEETING THROUGH
MICROSOFT TEAMS

Date : 26TH JUNE, 2020
Time : 11.00 AM

संयोजक Convener



भारतीयस्टेटबैंक
State Bank of India

मार्गदर्शी बैंक विभाग, SLBC Department
स्थानीय प्रधान कार्यालय, Local Head Office,
बांद्रा-कुर्ला संकुल, Bandra Kurla Complex,
मुंबई – ४०००५१, Mumbai – 400051,

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Agenda No.1

Confirmation of minutes of the 108th SLBC Meeting dated 12.03.2020

The Minutes of the 108th SLBC meeting for the quarter ended 31.12.2019 (held on 12.03.2020) were circulated vide letter No. RBU/LB-12/SLBC-G/728 dated 20.01.2020 and is also available on SLBC website www.sbcgoa.com – SLBC meetings.

The Minutes of 108th SLBC meeting held on 12.03.2020 are taken on record. Copy of the minutes is enclosed as Annexure 1.01 to this agenda note.

ANNEXURE 1.01

**MINUTES OF THE 108TH SLBC MEETING HELD ON 12TH MARCH, 2020
AT HOTEL VIVANTA BY TAJ, PANAJI GOA.**

The 108th Meeting of the State Level Bankers Committee, Goa State was held on 12th March, 2020 at Hotel Vivanta Taj, Panaji Goa under the Chairmanship of Shri Parimal Rai, Chief Secretary Government of Goa. The other dignitaries present during the meeting were Shri Haridas K V, Deputy Managing Director (RB) State Bank of India, Shri K. Nampoothiri, General Manager, Reserve Bank of India, Smt. Kamakshi Pai, Chief General Manager, NABARD, Shri. Sanjay Kumar, Revenue Secretary, Government of Goa, and Shri Sanjay Kumar, General Manager, State Bank of India and SLBC Convener.

2. The meeting was also attended by other Senior Officials from State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of Co-operative Banks / State Co-operative Banks, Lead District Managers, North Goa & South Goa.

3. Shri Sanjay Kumar, General Manager and Convener of the meeting welcomed the Hon'ble Chief Secretary, Govt. of Goa and all the participants.

4. Shri Haridas K. V. Deputy Managing Director, State Bank of India in his opening address said that SLBC comprises of all Bankers and each and every Bank representative should be present to make this meeting more meaningful. The Chief Secretary agreed with his views and emphasized an attendance of all concerned

5. Shri. Santosh Mohapatra, Deputy General Manager (ABU), SBI, LHO, Maharashtra, Mumbai and Member Secretary SLBC Goa piloted the discussion on agenda. He thanked all the stake holders for their active support, and appraised the house about the agenda items that would be discussed

Agenda Item-wise discussion and action points are given in the **Annexure – I**.

6. Shri Parimal Rai, Hon'ble Chief Secretary in his concluding remarks advised that ACP should be realistic since it is discouraging if the targets are not achieved. He requested all participants to take utmost care during the COVID-19 pandemic, especially since Bankers deal with a lot of papers and currency notes. He urged Banks to provide necessary facilities such as soaps, sanitizers, masks etc. to their staff.

He further stated that merger of Banks may be a major challenge for the banking sector till things stabilize fully. Banks should ensure that their customers are not put to inconvenience. He also requested RBI to exercise adequate oversight on co-operative Banks.

7. Smt. Kamakshi Pai, CGM NABARD requested the Industry Representative to make a presentation about various Government schemes relevant to Banks. She further stated that SLBC may call other

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important stakeholder departments like Solar Energy, Housing Board, Tourism, and Education, Transporters as special invitees, to convey / communicate their plans / strategies and opportunities for financing these sectors. Smt. Pai advised that NABARD has given support to ICAR for post-harvest management, farmers training, integrated pest management programs, soil health testing etc., as enablers for doubling farmer's income.

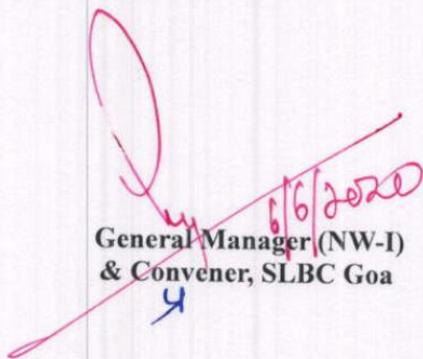
8. Shri K. Nampoothiri, General Manager, RBI said that same issues are repeatedly being discussed over the years in various SLBCs, such as data purity, meetings not attended by bankers etc. All Departments / Bankers should come together, to make these meetings meaningful. Higher-level officials of all the Banks should attend SLBC meetings and make meaningful headway in achievement of the targets.

9. The meeting ended with a vote of thanks by Shri Ravi Kumar Majumdar, Deputy General Manager (B&O), SBI, Panaji Goa. He requested all to participate in the flagging off ceremony of two Digital Vans by SBI, which were flagged off by the Chief Secretary and other dignitaries.

The list of participants is enclosed as **Annexure II**.

State Bank of India
Local Head Office, Maharashtra

Date: 05.06.2020


6/6/2020
General Manager (NW-I)
& Convener, SLBC Goa
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Annexure - I

Sr. No.	Agenda Item	Discussions Held	Action Point	Action by
1	Timely submission of data	Shri Haridas K. V. DMD (RB) SBI expressed dissatisfaction about Kotak Mahindra Bank regarding their non submission of data and non attendance in various SLBC meetings.	SLBC to write to Head Office of Kotak Mahindra Bank	SLBC
2	Aadhar seeding	Chief Secretary wanted to know whether seeding of Aadhar number with one bank will automatically cover the other bank accounts of customer. DMD, SBI stated that there is no such functionality available at present in the banking system. The Chief Secretary also wanted to know the number of accounts linked with mobile number. He suggested that wherever Aadhar seeding is not done, an SMS should go to all the customers on their recorded mobile number with a request to provide the Aadhar details.	All banks to submit the data related to accounts seeded / not seeded with Mobile number to SLBC for review in the next SLBC meeting.	All Banks
3	Financial camps Literacy	General Manager, SBI assured that the SLBC will collect the information from all banks regarding number of accounts which are seeded with mobile number CGM NABARD Panaji, confirmed that 295 Financial Literacy camps have been conducted and supported by NABARD. GM, RBI mentioned that as part of RBI Financial initiative, they have approached Education Department to include "Financial Literacy" in the school curriculum for students from VIII to 12th Standard and they need	All FLCs to organize targeted camps (7 camps per FLC) during next quarter. Hon'ble Chief Secretary advised that Education Department, Govt. of Goa is going to include Financial	All FLCs



		the intervention of the Government in this matter.	Inclusion related chapters in Syllabus from next year	
4	Data on KCC cards	The DGM, RBI requested all Member banks to give separate data of KCC to Fisheries and Animal Husbandry.	Banks to submit the data of KCC to Fisheries and Animal Husbandry to SLBC	All Banks
5	Unbanked villages	Bank of Baroda: Since Verlem branch is within 4 Kms radius of the existing branch, it should not be considered as unbanked. Suitable updation to be made in GIS app. Central Bank of India : A) Cavrem village will be covered by 31.03.2020. B) Satrem village is situated in a forest area and Bank is finding it difficult to find a BC there. Bank of India: They are identifying a BC for Caranzol and will be covered very soon. Chief Secretary opined that there should be a banking point in every village and banks should be in touch with IT secretary wherever there is connectivity issue since each village in GOA is having 1 GB Network of optical fiber. DMD, SBI suggested to increase remuneration of BCs and also entrust them with some extra jobs such as recovery of bad loans etc. which may increase their income level.	Central Bank of India to appoint BC/CSP in Satrem village at the earliest. Bank of India to follow the issue with village Panchayat and appoint BC at Caranzol at the earliest. Banks having any connectivity issue, should be in touch with IT Department, Government of Goa. Banking Correspondents (BC) may be entrusted with extra job like recovery of bad loans to increase their income level.	Central Bank of India Bank of India



6	<p>PMJDY – Zero balance accounts</p>	<p>DMD, SBI suggested strategies for activating zero balance accounts A) SMS in local language to be sent to the account holders wherever mobile number is available. B) Benefits of RuPay to be explained to the beneficiaries.</p> <p>The Chief Secretary also suggested to find out if any funded accounts are being maintained by this zero balance account holders.</p> <p>GM, SBI added that after this exercise, the SLBC will take up with DFS with reasoned recommendations and obtain permission for closure of these accounts.</p>	<p>Banks to list all the accounts having mobile number and contact the customer for funding the Zero balance account.</p> <p>Banks to submit the list to SLBC for recommending DFS to obtain permission for closure of identified zero balance accounts.</p>	All Banks
7	<p>PMMY</p>	<p>DMD, SBI said that the target for Mudra Loan to be achieved by 31/03/2020 since it is monitored by DFS. He mentioned about the CLP product and requested Banks to create awareness about this product where people can apply online and requested Banks to ensure maximum sanctions under Mudra.</p> <p>The General Manager, RBI advised all banks to ensure PMMY targets are achieved by 31.03.2020.</p>	<p>Banks to ensure maximum sanctions under PMMY to achieve targets given.</p>	All Banks
8	<p>Social Schemes PMJJBY, APY</p> <p>Security PMSBY,</p>	<p>The Chief Secretary requested for better performance in the Social Security schemes and urged the Bankers to improve their performance.</p> <p>DMD, SBI advised that Banks should make efforts to increase the numbers and arrange to cover every individual with these Social Security schemes.</p> <p>General Manager, SBI advised that under PM Kisan drive, KCC customers are to be invariably covered under APY, PMSBY & PMJJBY.</p>	<p>Member Banks to continue All Banks enrollments under all the schemes.</p>	All Banks



9	Digital District	<p>GM, SBI informed that North Goa district has been identified for 100% digitally enabled and Government of India has specified the target i. e. 100% digitization of Identified District by Oct 2020. He also urged that the Sub- Committee on digitization should meet monthly or fortnightly to assess the progress. SBI Digital Yaans will go from village to village and open accounts.</p> <p>Smt. Yamini, DGM, Digital Banking, SBI, stated that every person has more than 1 account in different Banks. Taking the overall banking system, 50% of the accounts are covered by RuPay Cards and 17% by INB, 12% by UPI. Only 30% of the accounts are to be given any of the digital products to achieve 100% target.</p> <p>DMD SBI stated that every Bank should have a Nodal Officer. The Nodal Officer should get data from their MIS center and SLBC will call only the Nodal Officer at any point of time who will give the digital information at any given time. The authority has to check the data as this is monitored at DFS level.</p> <p>CGM, NABARD confirmed that NABARD will take care of Goa State Co-op Bank. They will be given mobile Van. V-sat deployment, Solar Power components etc. They have also arranged a Nakkad play through which digital awareness will be created in the villages. The BCs also can be involved in creating a digital wave. NABARD also gives PoS / m-PoS machines under the Financial Inclusion Fund.</p> <p>Chief Secretary informed the forum that all Government payments are made through DBT / online only, not a single transaction made through cheque.</p>	All Member Banks to make concerted efforts to achieve the goal.	All Banks
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10	ACP achievement.	<p>DMD, SBI stated that NABARD identifies the potential and plans are prepared by each Banks. The ACP targets should be achieved 100%. Targets should be realistic. Bankers should also look at investment credit.</p> <p>The GM, RBI said that Block level data is the base and is very much required. However, the data was not available at BLBC. Unless aggregated at grass root level, ACP may not be realistic and under achievement will be perennial issue.</p> <p>CGM NABARD requested that future data should give bifurcation of KCC for (1) Crops (2) Animal Husbandry (3) Fisheries by all Banks</p> <p>GM, SBI urged all the Banks to rise to the occasion and bridge the gap between the PM Kisan beneficiaries and the KCC account holders and cover all PM Kisan beneficiaries by April 2020. He also requested all Bankers to share KCC information in the format circulated by DFS for onward transmission to DFS.</p>	<p>All Banks and LDMs to take care while preparing Annual Credit Plan</p> <p>All Banks to provide KCC data to SLBC as requested by NABARD</p> <p>All banks to cover All PM – KISAN beneficiaries by April 2020 and share the data in the format of DFS, to SLBC.</p>	<p>All Banks</p> <p>All Banks</p>
11	Doubling of Farmers' Income by 2022.	<p>DGM, SBI advised to follow the parameters given by NABARD to assess the performance under doubling of farmers' income.</p>	<p>All Banks please go through the parameters given by NABARD and submit the information / data to SLBC.</p>	<p>All Banks</p>
12	CD Ratio	<p>CGM, NABAARD informed that the CD ratio of the State is hovering around 29 to 30% for the past so many years. She requested Goa State Cooperative Bank (GSCB) to capture the data of PACs and share it with SLBC. Lower level staff attends the Subcommittee meetings and no fruitful decisions are taken. It should be attended by higher authorities., Focus report should be done on what can be done. Impediments should be taken up to the Government for</p>	<p>LDM North Goa and LDM South Goa to ensure that ACP 2020-21 is to be submitted within 10 days to NABARD.</p>	<p>LDMs</p>

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	<p>suitable action.</p> <p>GM RBI stated that in South Goa the sub-committee meetings are not taken in the right spirit and not held for the past 2 years. SLBC should take note of this and ensure that sub-committee meetings are held every quarter.</p> <p>Chief Secretary requested that Sub-Committee Meetings in South Goa should be held immediately. He also said that Director of Accounts, EDC and RCS should be part of SLBC and they should come with proper data of lending in the State.</p> <p>DMD, SBI requested that NABARD should identify areas / projects across the State. SLBC should connect with all the Development Institutes, identify potentials, prepare an Implementation Action plan and constitute a committee to suggest implementable strategies.</p>	<p>LDM South Goa to conduct LDM Special Sub-committee for Goa CD ratio in the month of March 20, only.</p>	<p>South</p>
<p>13 Digitization of land records</p>	<p>Shri Sanjay Kumar, Secretary (Revenue & IT), Govt. of Goa gave a detailed step by step presentation as how to access the Land records online. Any encumbrances recorded in the Record of Rights relating to this property will be reflecting in the "Others" column. He also assured that a "write only" facility will be given to the Bankers where they can mention about any loan given on the property which the Bankers can use for MIS purpose.</p>	<p>Any further improvement required are welcome and should be advised to Secretary (Revenue). All recommendations/ suggestions will be accepted.</p>	<p>All Banks</p>



14	Market intelligence	Chief Secretary urged the need to be alert and vigilant especially in co-operative sector. Any negative indicators should be immediately taken up by Reserve Bank of India to save inconvenience to people at large. DMD SBI said that SBI engages ethical hackers every year who come out with minor issues every time. Every Bank has to be cautious about various facilities offered to customers and ethical hacking should be done by every Bank to ensure that their system safe.	Bankers to be alert and vigilant and in case of any negative indicators, the matter should be taken up with RBI immediately.	All Banks
15	Timely submission of data	DGM, RBI said that Banks should ensure submission of data timely and accurately. He also suggested that the attendance at the DCC/DLRC/SLBC should be of senior level officials.	All Banks to ensure that a senior level official will attend the DCC /DLRC /SLBC meeting.	All Banks
16	Data flow at LBS Fora	The Convener, SLBC requested all Member Banks to ensure migration to the new system of data extraction from CBS/MIS. He also confirmed that the SLBC portal is ready for accepting the data. DMD SBI advised that Merged banks should also give data through Standardized data flow. Banks should take up the issue with their IT department. GM RBI advised that Banks should be allowed to submit the data in the vogue format for next 1 or 2 quarters till they are finally ready to submit the merged data.	All Banks please ensure migration to the new Standardize Data System from the next quarter i.e. March 2020.	All Banks



ANNEXURE – II

108TH SLBC GOA MEETING HELD ON 12.03.2020

LIST OF PARTICIPANTS

GOVERNMENT OF GOA

1	Shri. Parimal Rai	Chief Secretary	Govt. of Goa
2	Shri. Sanjay Kumar	Secretary Revenue	Govt. of Goa
3	Smt. Maya Pednekar	Under Secretary Finance	Govt. of Goa

RESERVE BANK OF INDIA

4	Shri. K Nampoothiri	General Manager	RBI, Panaji
5	Shri. Carey Mascarenhas	Assistant General Manager	RBI, Panaji

STATE BANK OF INDIA

6	Shri Haridas K. V.	Deputy Managing Director (RB)	SBI, Corporate Centre, Mumbai
7	Shri Sanjay Kumar	GM & Convener SLBC Goa	SBI, LHO Maharashtra
8	Shri Santosh Kumar Mohapatra	DGM & Member Secretary, SLBC Goa	SBI, LHO Maharashtra
9	Shri Sandeep Kumar	AGM, RBO - I	SBI, RBO-I, North Goa
10	Shri Mohan Rao	AGM, RBO - II	SBI, RBO-II, South Goa
11	Smt. Shivani Nayak	Chief Manager (FI)	CMFI & Nodal Officer, SLBC Goa
12	Shri Sunil Kumar	Lead District Manager	SBI, LDM North Goa
13	Shri Rajiv Tiwari	Lead District Manager	SBI, LDM South Goa
14	Shri Sunil Revandkar	Manager (Agri & LB)	SBI, LHO Maharashtra

NABARD

15	Ms. Kamakshi Pai	Chief General Manager	NABARD
16	Shri. N. Narayana Raju	Assistant General Manager	NABARD

GOVERNMENT DEPARTMENTS

17	Shri. Prashant Kamat	Functional Manager	DITC
18	Shri. Sudin Pai Kuchelkar	SA	KVIB
19	Shri. Shivanand Wagle	Deputy Director	Agriculture Dept.
20	Smt. MeghaKerkar	Supdt of Fisheries	Fisheries
21	Smt. ZigyasaMurkar	Asst. Supt. Of Fisheries	Fisheries
22	Shri. Bhaskar Naralkar	Nodal Officer NRLM, DRDA-North	DRDA
23	Shri. Siddhivinayak Naik	Director	Civil Supply
24	Shri. Mansoor Shaikh	Division Engineer	BSNL
25	Shri. S C Vete	DGM	BSNL
26	Shri. A. K. Banerjee	Director	GCCI
27	Shri. Hemkumar Gopalakrishnan	Regional Manager	NHB
28	Shri. Daniel Cardoso	Manager	HUDCO
29	Shri. Srinivas Bitlingu	Officer in Charge	COIR BOARD, SRO Sindhudurg
30	Shri. Sanjay Dayal	Sr. Divisional Manager	LIC, Panaji
31	Shri. Rajendra Gaude	Jt. Director of A/c	Electricity Dept
32	Shri. (Dr.) Merwin Lopes	Deputy Director	Animal Husbandry
33	Shri B. Pattabiraman	Senior Postmaster	Post Office, Panaji HPO



PUBLIC SECTOR BANKS			
34	Shri. Shreeram Sharma	Senior Manager	Allahabad Bank
35	Shri. Ravi Kumar K	Chief Manager	Andhra Bank
36	Shri. Amulya Kumar	Deputy General Manager	Bank of Baroda
37	Shri. Rishabh Kamble	Manager PS	Bank of Baroda
38	Shri. Sandeep Patkar	Chief Manager	Bank of India
39	Shri. Pawan Kulkarni	Sr. Manager	Bank of India
40	Shri. Atul Joshi	Assistant General Manager	Bank of Maharashtra
41	Shri. Swadhin Kadam	Manager	Bank of Maharashtra
42	Shri. Pradeepa Bhakta	Assistant General Manager	Canara Bank
43	Shri. Raghavindra	Officer	Canara Bank
44	Shri. Sanjeet Kumar	Chief Manager	Central Bank of India
45	Shri. Sunil Vidhate	Manager	Central Bank of India
46	Smt. A. Sharada Murthy	Deputy General Manager	Corporation Bank
47	Shri. ShrivallabhParadkar	Manager	Corporation Bank
48	Shri. Vineeth G.	Branch Manager	Indian Bank
49	Shri. Ashok Arunachalam	Chief Manager	Indian Overseas Bank
50	Shri. Onkar Kulkarni	Chief Manager	Oriental Bank of Commerce
51	Shri. Prasanth H	Officer	Punjab & Sind Bank
52	Shri. V K Kaushik	Deputy Chief Manager	Punjab National Bank
53	Shri. Rajneesh Kumar	Deputy Regional Manager	Syndicate Bank
54	Shri. Lawrence V K	Sr. Manager	Syndicate Bank
55	Shri. B. P. Singh	Area Manager	UCO Bank
56	Shri. Mukesh Kapure	Chief Manager	UCO Bank
57	Shri. Prashant Kumar Sahoo	Assistant General Manager	Union Bank of India
58	Shri. Tapan Kumar Patra	Deputy General Manager	United Bank of India
59	Shri. Anmol Topno	Sr. Manager	United Bank of India
60	Shri. Milian D'Souza	Assistant General Manager	IDBI Bank Ltd

PRIVATE SECTOR BANKS			
61	Shri.Aurecio Andrade	Manager	Bandhan Bank
62	Smt. Charmaine Fernandes	AVP	Axis Bank Ltd.
63	Shri. Srijith Pai M S	Asst. Manager	Catholic Syrian Bank Ltd.
64	Shri. Surendranath N.	Regional Head	Federal Bank Ltd.
65	Shri. Jairam Shirodkar	Govt. Business RM	Indusind Bank Ltd.
66	Shri. Suresh H R	Senior Branch Manager	Karnataka Bank Ltd.
67	Shri. Samir Lotlikar	VP Cluster Head	HDFC Bank Ltd.
68	Shri. Ajit Dalvi	SVP Circle Head	HDFC Bank Ltd.
69	Shri. Anant Samant	Cluster Head	HDFC Bank Ltd.
70	Shri. Richard Rosario	Regional Head	ICICI Bank Ltd.
71	Shri. Sreekumar G Shenvi	Manager	Karur Vysya Bank Ltd.
72	Shri. Virendra Lotlikar	Asst. Manager	Yes Bank Ltd.



COOPERATIVE BANKS			
73	Shri. Sanjiv Kenkre	Manager	Bicholim Urban Coop Bank Ltd.
74	Shri. Sadashiv Phadte	Deputy CEO	The citizen Co-op Bank Ltd.
75	Smt. Varsha Dhaimodkar	General Manager (P & S)	The Goa State Coop Bank Ltd.
76	Shri. H D Ghantkar	Managing Director	The Goa Urban Coop Bank Ltd.
77	Shri. Vaikunth Naik	Branch Manager	Madgaum Urban Coop Bank Ltd.
78	Shri. Narendra Tilve	Officer	Mapusa Urban Coop Bank Ltd.
79	Shri PrassannakumarShetgaonkar	Officer	Mapusa Urban Coop Bank Ltd.
80	Smt. ParneetaRege	Officer	NKGSB Coop Bank Ltd.
81	Shri. Suresh Gosavi	Assistant General Manager	Apna Sahakari Bank Ltd.
82	Shri. Pushkar Deodhar	Senior Manager	TJSB Sahakari Bank Ltd.
83	Shri. Shrinivas Shetty	Assistant Branch Manager	ShamraoVithal Coop Bank Ltd.
84	Smt. Deepti Samant	CEO	The Womens Coop Bank Ltd.
85	Ms. Antara Mahatme	Clerk	The Womens Coop Bank Ltd.
86	Smt. Janice Plavinkal	Sr Manager	The Citizen Credit Coop Bank Ltd.
87	Smt. SweejaParab	Branch Manager	AU Small Finance Bank Ltd.

ABSENTEE BANKS	
1	DCB Bank Ltd.
2	RBL Bank Ltd.
3	Jammu & Kashmir Bank Ltd.
4	Kotak Mahindra Bank Ltd.
5	South Indian Bank Ltd.
6	Konkan Merchantile Coop Bank Ltd.
7	Saraswat Coop Bank Ltd.
8	PMC Bank Ltd.
9	GP Parsik Janata Sahakari Bank Ltd.
10	Jana Small Finance Bank Ltd.
11	Ujjivan Small Finance Bank Ltd.



Position in respect of Action Points of last meeting
held on 12.03.2020

Sr. No	Action points	To be dealt by	Action taken.
1	Timely submission of Data by Kotak Mahindra Bank	SLBC	Since submitted.
2.	Banks to submit the data of Aadhar seeded accounts/ not seeded	All banks	SLBC is following up with all banks
3	FLCs to organize targeted camps- 7 camps per quarter	All FLCs	Could not be completed on account of the pandemic.
4.	Banks to submit data of KCC to Fisheries and Animal Husbandry	All Banks	Submitted
5.	Review of Unbanked villages	Central Bank of India & Bank of India.	There are three unbanked villages as per GIS App as advised by DFS. BC is to be appointed in these villages and the work is hampered on account of the pandemic.
6.	Banks to submit list of Zero Balance Accounts to SLBC	All Banks	Banks have sent SMS to customers where mobile number is available. Some accounts have been activated. Final List of Zero Balance accounts still to be arrived at.
7.	Banks to ensure maximum sanctions under PMMY to achieve given targets	All Banks	Ongoing process. Banks are making efforts to achieve the targets.
8.	Enrollment under Social Security Schemes – PMSBY, PMJJBY and APY	All Banks	Ongoing process
9.	Banks to make concerted efforts to achieve the goal for Digital District	All Banks	SLBC is following up with all the banks
10.	ACP for 2020-21 to be submitted	LDMs	Submitted
11.	Doubling of Farmer's Income	All Banks	SLBC is following up with all the banks
12.	Special Sub- committee meetings in both Districts	LDMs	Held on 17.06.2020
13.	Digitization of land records	All Banks	SLBC is in touch with Secretary (IT) for finalization of the same

14.	Bankers to be alert and vigilant and in case of any negative indicators, the matter should be taken up with RBI immediately	All Banks	Noted
15.	All banks to ensure that a senior level official will attend the DCC/DLRC/SLBC meeting	All Banks	Since noted.
16.	Data flow at LBS Fora - Migration to Standardized Data System	All Banks	Co-operative Banks other than GSCB are facing problems for MIS. Meeting with Co-o Banks will be fixed in consultation with RBI.

Agenda No.2

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

- a. Banking Scenario of the State and Status of Opening of Banking Outlets in unbanked villages. CBS enabled banking outlets at the unbanked rural centres (URCs)

There are total 807 Bank Branches in the state, Out of this, 315 are rural and 492 are Semi urban Branches catering to the needs of rural areas particularly the Agricultural Finance. The Banks have adopted the Business Correspondent model in rural areas to reach to the doorstep of rural customers. The model is well stabilized and endorsed by Department of Financial Services, Government of India.

Over and above brick and mortar branches, banks are providing banking services through other models such as Bank Mitras (Banking Correspondents) and Alternate Business Channels such as ATMs, Mobile/ Internet Banking, etc.

Thus it can be concluded that the Banking Network in Goa is well spread and can cater to the need of Rural population as well as the farmers in the state, besides those inn cities.

Banking network as on 31.03.2020 and CD Ratio of Both the Districts are as under:

Type	Banks	No of brs		Total
		North Goa	South Goa	
Public Sector Banks	12	230	255	485
Private Sector Banks	17	88	89	177
Co-operative Banks	15	70	67	137
Small Finance Banks	4	4	4	8
Total	48	392	415	807
Deposits (in Cr)	-	44408.79	40306.69	84715.48
Advances (in Cr)	-	13207.90	10956.95	23984.85
CD Ratio	-	29.34	27.18	28.31

- List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App.

District	Taluka	Village	Population	Allotted to
South Goa	Quepem	Cavorem	920	Central BOI
North Goa	Satari	Caranzol	839	Bank of India
North Goa	Satari	Satrem	176	Central BOI

- Details of Business Correspondents / Customer Service Point (BC / CSP) as on 31.12.2019

SR. No.	Name of the Bank	Active
1	STATE BANK OF INDIA	6
2	BANK OF BARODA	2
3	BANK OF INDIA	12
4	CORPORATION BANK	1
5	INDIAN OVERSEAS BANK	6
6	UNION BANK OF INDIA	14
	GRAND TOTAL	41

List as per Annexure

- Hurdles / Issues of CSP / Bank Mitras:

Connectivity issues at times are there at some places in the State.

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

Now DBT has been rolled out successfully in all the districts of the State. All the subsidies are credited to beneficiaries' accounts. 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 43 Aadhaar Enrolment Centres functioning in the Various Bank branches and post offices in the State.

List Of Aadhaar Enrolment Centres
As on 31.03.2020

Sr. No.	Registrar Name	No of Centres
1	State Bank of India	2
2	Bank of Baroda	2
3	Bank of India	2
4	Bank of Maharashtra	1
5	Canara Bank	1
6	Syndicate Bank	2
7	Union Bank of India	1
8	IDBI Bank Ltd.	1
9	Axis Bank Ltd.	2
10	HDFC Bank Ltd	5
11	ICICI Bank Ltd	2
12	Karnataka Bank Ltd.	1
13	Kotak Mahindra Bank Ltd	2
14	RBL Bank Ltd	1
15	Bandhan Bank	2
16	YES Bank	1
17	India Post	15
	TOTAL CENTRES	43

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

The data forwarded by the four FLCs (North and South) in Goa for the March, 2020 quarter is given below:

FLC CAMPS held during the quarter March 2020				Deficit
No.of FLCs	Target	Camps Held		
		Digital	Others	
SBI NORTH	21	7	9	5
SBI SOUTH	21	3	14	4
GSCB	21	2	7	12
CORPORATION	21	0	0	21
4	84	12	30	42

Deficit was due to Lockdown and Social Distancing on account of COVID -19

Education Department, Government of Goa is requested to explore the possibility of including Financial Education in school curriculum or design some leaflets of Financial Literacy initiatives by Banks to educate primary school students.

(Education Department to confirm)

- d. Status of Financial Inclusion in the State of Goa

1. Pradhan Mantri Jan Dhan Yojana (PMJDY):

There is total coverage under PMJDY scheme. However, Banks are making efforts to cover those remaining if any. The Amount of deposits in PMJDY accounts have increased from 95.00 Cr as on Dec. 2019 to 101 Cr in the current quarter.i.e. March 2020.

As people are maintaining multiple accounts in various banks 100%, Aadhar seeding may not be possible.

2. Priority to be given for converting '0' balance accounts (**20789 accounts**) into funded accounts.

As instructed in last SLBC for quarter ended Dec 2019, Banks have sent SMS to all Mobile numbers available for funding the Zero Balance Accounts. All Banks have been advised to send a list of those Zero Balance accounts to SLBC to enable us to take up the matter to DFS to obtain permission for closure of such accounts.

During the current quarter no. of Zero Balance Accounts are 20789 as against 22704 during the previous quarter of Dec 2019.

Annexure 2.1
SLBC GOA : CONVENER BANK - STATE BANK OF INDIA
GOA STATE : PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)
AS ON 31.03.2020

S.No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	Rupay Card Issued	Aadhaar Seeded
1	Axis Bank Ltd	271	390	501	160	661	2105075.69	158	618	467
2	Bank of Baroda	14081	6079	11055	9105	20160	152091104	963	16923	15177
3	Bank of India	7239	14126	11666	9699	21365	160466689.4	2431	20279	18519
4	Bank of Maharashtra	2558	0	1258	1300	2558	12972294.94	547	2005	2332
5	Canara Bank	36872	0	22229	14643	36872	250645450.7	3254	16522	30812
6	Central Bank of India	12666	0	6944	5722	12666	37346915.86	3796	7809	10330
7	Federal Bank Ltd	621	0	302	319	621	4078417.9	85	230	416
8	HDFC Bank Ltd	1681	1183	973	1891	2864	10950478.2	731	2864	1743
9	ICICI Bank Ltd	64	192	188	68	256	434196.56	205	256	69
10	IDBI Bank Ltd.	2307	0	1358	949	2307	10329974.65	302	1935	1827
11	Indian Bank	4150	37	2192	1995	4187	9402626.62	595	3711	3016
12	Indian Overseas Bank	1754	4629	3484	2899	6383	26595626.23	908	5972	5080
13	IndusInd Bank Ltd	256	457	415	298	713	940187.68	101	649	610
14	Jammu & Kashmir Bank Ltd	21	0	9	12	21	4820	9	26	9
15	Karur Vysya Bank	0	4	3	1	4	2161	0	4	3
16	Kotak Mahindra Bank Ltd	68	0	46	22	68	49288.3	26	2	31
17	Punjab & Sind Bank	4361	1288	3937	1712	5649	46260610.25	487	4218	4998
18	Punjab National Bank	6164	2187	6642	1709	8351	55576060.75	753	7771	4069
19	South Indian Bank Ltd	0	53	18	35	53	159893.28	9	37	40
20	State Bank of India	3431	5517	3870	5078	8948	34040641.53	1633	7876	7237
21	UCO Bank	1029	1088	1061	1056	2117	12255952.93	112	1431	1605
22	Union Bank of India	20311	6793	14693	12411	27104	184775099.7	3684	23886	21225
23	Yes Bank Ltd	1	0	1	0	1	1303.96	0	1	1
	Grand Total	119906	44023	92845	71084	163929	1011484870	20789	125025	129616

% of Aadhar seeded Accounts: 79.06%

➤ Source – DFS site

3. Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) 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 : CONVENOR BANK- STATE BANK OF INDIA
GOA STATE: PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)
AS ON 31.12.2019

P Sr. No.	NAME OF BANK	PMJJBY
a 1	STATE BANK OF INDIA	20361
d 2	ALLAHABAD BANK	722
h 3	ANDHRA BANK	150
a 4	BANK OF BARODA	13740
n 5	BANK OF INDIA	24211
6	BANK OF MAHARASHTRA	752
M 7	CANARA BANK	20159
a 8	CENTRAL BANK OF INDIA	2301
n 9	CORPORATION BANK	614
t 11	INDIAN BANK	931
r 12	INDIAN OVERSEAS BANK	2520
i 13	ORIENTAL BANK OF COMMERCE	112
14	PUNJAB & SIND BANK	88
J 15	PUNJAB NATIONAL BANK	62
e 16	SYNDICATE BANK	1143
e 17	UCO BANK	132
v 18	UNION BANK OF INDIA	3258
a 19	UNITED BANK OF INDIA	1775
n 21	IDBI BANK LTD.	67
22	AXIS BANK LTD.	2100
J 23	CATHOLIC SYRIAN BANK LTD.	75
y 24	DCB BANK LIMITED	119
O 26	FEDERAL BANK LTD.	61
t 27	HDFC BANK LTD.	9967
i 28	ICICI BANK LTD	2138
29	INDUSIND BANK LTD.	1006
B 30	JAMMU & KASHMIR BANK LTD.	51
e 31	KARNATAKA BANK LTD.	1231
e 32	Karur Vysya Bank Ltd	51
m 33	KOTAK MAHINDRA BANK LTD.	344
a 34	RBL BANK LTD.	589
y 35	SOUTH INDIAN BANK LTD.	57
36	YES BANK LTD.	117
O 37	BANDHAN BANK	105
j 38	BICHOLIM URBAN CO-OP BANK LTD.	55
a 39	CITIZEN CO-OP BANK LTD,	110
n 40	GOA STATE CO-OP BANK LTD.	8275
a 41	GOA URBAN CO-OP BANK LTD.	505
O 42	KONKAN MERCANTILE CO-OP BANK LTD.	53
f 43	MADGAON URBAN CO-OP BANK LTD.	918
f	GRAND TOTAL	121025

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 : CONVENOR BANK- STATE BANK OF INDIA
GOA STATE: PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)
AS ON 31.03.2020

SR. No.	Name of the Bank	PMSBY
1	STATE BANK OF INDIA	41190
2	ALLAHABAD BANK	722
3	ANDHRA BANK	1235
4	BANK OF BARODA	27335
5	BANK OF INDIA	32888
6	BANK OF MAHARASHTRA	5080
7	CANARA BANK	38883
8	CENTRAL BANK OF INDIA	4646
9	CORPORATION BANK	614
10	INDIAN BANK	2096
11	INDIAN OVERSEAS BANK	2770
12	ORIENTAL BANK OF COMMERCE	641
13	PUNJAB & SIND BANK	270
14	PUNJAB NATIONAL BANK	262
15	SYNDICATE BANK	1320
16	UCO BANK	568
17	UNION BANK OF INDIA	3258
18	UNITED BANK OF INDIA	1775
19	IDBI BANK LTD.	269
21	AXIS BANK LTD.	2100
22	CATHOLIC SYRIAN BANK LTD.	251
23	DCB BANK LIMITED	429
25	FEDERAL BANK LTD.	260
26	HDFC BANK LTD.	9967
27	ICICI BANK LTD	2138
28	INDUSIND BANK LTD.	969
29	JAMMU & KASHMIR BANK LTD.	250
30	KARNATAKA BANK LTD.	1231
31	Karur Vysya Bank Ltd	250
32	KOTAK MAHINDRA BANK LTD.	344
33	RBL BANK LTD.	1414
34	SOUTH INDIAN BANK LTD.	260
35	YES BANK LTD.	367
36	BANDHAN BANK	250
38	BICHOLIM URBAN CO-OP BANK LTD.	250
39	CITIZEN CO-OP BANK LTD,	436
40	GOA STATE CO-OP BANK LTD.	8275
41	GOA URBAN CO-OP BANK LTD.	3857
42	KONKAN MERCANTILE CO-OP BANK LTD.	250
43	MADGAON URBAN CO-OP BANK LTD.	918
44	WOMEN CO-OP BANK LTD.	356
46	GRAND TOTAL	200644

North Goa District is selected as the District to be 100% Digitally Enabled by 15.08.2020. This issue was discussed in detail during SLBC Sub-committee meeting on Deepening of Digital Payments held on 16.12.2019.

Review of 100% Digitization in Identified District North Goa as on 31.03.2020

For Bank Customers									
1. Digital coverage for individuals (Savings Accounts)									
	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobilie Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accs covered with at lease one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts
State Bank of India	266599	181199	67.97	139011	52.14	77659	29.13	212191	79.6
Indian Overseas Bank	315	309	98.10	76	24.13	152	48.25	311	98.73
Citizen Co oP Bank Ltd	1317	467	35.46	0	0	0	0	467	35.46
Union Bank of India	44642	17573	39.36	1647	3.69	3958	8.87	17573	39.36
Corporation Bank	471614	125527	26.62	22935	4.86	15345	3.25	125527	26.62
Karnataka Bank Ltd	5447	3317	60.90	845	15.51	517	9.49	3317	60.89
Canara Bank	148103	63258	42.71	17330	11.70	7425	5.01	0	0
Bank of India	226509	215527	95.15	26668	11.77	24891	10.99	215527	95.15
GSCB	318752	24342	7.64		0		0	24342	7.64
Bank of Baroda	91283	95753	104.90	6486	7.11	5739	6.29	91283	100
Central Bank of India	100922	51161	50.69	31205	30.92	4457	4.42	62554	61.98
IDBI Bank	19328	17275	89.38	15308	79.20	5785	29.93	16897	87.42
Andhra Bank	10621	6194	58.32	1200	11.30	575	5.41	6194	58.32
Syndicate Bank	74351	30353	40.82	5923	7.97	10338	13.90	40556	54.55
HDFC Bank	243616	216507	88.87	83132	34.12	94578	38.82	177710	72.95
The Women Co op Bank Ltd	11958		0		0		0		0
YES Bank	7040	1309	18.59		0		0		0
Bandhan Bank	12222	1039	8.50	168	1.37	162	1.33	1592	13.03
RBL Bank	9638	8410	87.26	1757	18.23	5342	55.43	8935	92.71
GUCB	19578	4176	21.33		0		0		0
Punjab & Sind Bank	1748	1612	92.22	199	11.38	280	16.02	1612	92.22
The Women Co op Bank Ltd	11958		0		0		0		0
YES Bank	7040	1309	18.59		0		0		0
Bandhan Bank	12222	1039	8.50	168	1.37	162	1.33	1592	13.03
RBL Bank	9638	8410	87.26	1757	18.23	5342	55.43	8935	92.71
GUCB	19578	4176	21.33		0		0		0
Punjab & Sind Bank	1748	1612	92.22	199	11.38	280	16.02	1612	92.22
Total	2085603	1065308	51.08	353890	16.97	257203	12.33	816739	39.16

For Bank Customers

2. Digital coverage for business (Current Accounts)					
Bank Name	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage
State Bank of India	10675	3390	31.76	2079	19.48
Indian Overseas Bank	15	4	26.67	2	13.33
Citizen Co oP Bank Ltd	298	0	0	0	0
Union Bank of India	2957	435	14.71	187	6.32
Corporation Bank	14023	2458	17.53		0
Karnataka Bank Ltd	222	18	8.11	20	9.01
Canara Bank	653		0.00		0
Bank of India	3785	911	24.07	250	6.61
GSCB	8110	0	0	8	0.10
Bank of Baroda	2561	1001	39.09	471	18.39
Central Bank of India	1886	670	35.52	88	4.67
IDBI Bank	1271	951	74.82	572	45.00
Andhra Bank	697	166	23.82	2	0.29
Syndicate Bank	3298	1289	39.08	178	5.40
HDFC Bank	21121	8695	41.17	10106	47.85
The Women Co op Bank Ltd	54		0		0
YES Bank	878		0	726	82.69
Bandhan Bank	250	11	4.4	42	16.8
RBL Bank	732	107	14.62	277	37.84
GUCB	668		0		0
Punjab & Sind Bank	94	50	53.19	10	10.64
Total	74248	20156	27.15	15018	20.23

	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure					
Bank Name	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
State Bank of India	0	0	0	0	99	1454
Indian Overseas Bank	0	0	0	0	14	142
Citizen Co oP Bank Ltd	0	0	0	0	1	6
Union Bank of India	0	0	0	0	10	180
Corporation Bank	0	0	0	0	15	167
Karnataka Bank Ltd	4	0	0	4	0	0
Canara Bank	0	0	0	0	69	173
Bank of India	0	0	0	0	30	369
GSCB	0	0	0	0	18	473
Bank of Baroda	0	0	0	0	9	135
Central Bank of India	0	0	0	0	9	20
IDBI Bank	0	0	0	0	4	22
Andhra Bank	0	0	0	0	0	0
Syndicate Bank	0	4	0	4	8	450
HDFC Bank	637	49	0	686	0	0
The Women Co op Bank Ltd	0	0	0	0	0	0
YES Bank	76	0	0	76	0	0
Bandhan Bank	0	0	0	0	1	10
RBL Bank	15	0	1	16	0	0
GUCB	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	1	25
Total	732	53	1	786	288	3626

Agenda No.3

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 2018-19 & 2019-20

(Rs. In crores)

Activity	ACP Target (upto 31.03.19)	Achievement under ACP 2018-19 upto 31.03.2019	% Achievement 31.03.19	ACP Target (upto 31.03.20)	Achievement under ACP 2019-20 upto 31.03.20)	% Achievement 31.03.20
Crop loans	440.83	109.15	24.76%	282.00	47.66	16.90
Agri Term loans	455.61	269.71	59.20%	399.36	370.51	92.78
Sub Total AGRI	896.44	378.87	42.26%	681.36	418.16	61.37
Agri Infrastructure	46.57	33.74	72.44%	43.53	10.50	24.11
Ancillary Activities	40.85	106.48	260.70%	47.15	204.41	433.52
Credit Potential for Agriculture	983.86	519.09	52.76%	772.04	633.07	82.00
MSME	4704.56	2897.29	61.58%	4291.79	3511.88	81.83
Export Credit	465.67	3.3	0.71%	285	3.64	1.28
Education	377.65	54.79	14.51%	175.05	90.07	51.45
Housing	1155.63	260.81	22.57%	1132.00	335.33	29.62
Renewable Energy	5.7	0.01	0.20%	4.50	0.11	2.44
Others	99.54	192.88	193.78%	53.84	40.61	75.42
Social Infrastructure	64.89	-	0	65.78	28.79	43.77
TOTAL	7857.5	3928.17	49.99%	6780.00	4643.49	68.49

3.02 Review of Performance under ACP 2019.20:

(Amount Rs. in Crores)

Activity	Annual Credit Plan 2019-20 (Targets up to 31.03.2020)	Achievement up to 31.03.2020	% Achievement
Crop loans	282.00	47.66	16.90
Agri Term Loans	399.36	370.51	92.78
SUB TOTAL AGRI	681.36	418.16	61.37
Agri Infrastructure	43.53	10.50	24.11
Ancillary Activities	47.15	204.41	433.52
CREDIT POTENTIAL FOR AGRICULTURE.	772.04	633.07	82.00
MSME	4291.79	3511.88	81.83
Export Credit	285	3.64	1.28
Education	175.05	90.07	51.45
Housing	1132.00	335.33	29.62
Renewable energy	4.50	0.11	2.44
Others	53.84	40.61	75.42
Social infrastructure	65.78	28.79	43.77
TOTAL	6780.00	4643.49	68.49

(Detailed reports attached as Annexure 3.3.1 to Annexure 3.3.5)

SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION -
 WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
 THE QUARTER END March 2020 (Amt in crores)

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	41.25	9.53	23.11	85.78	8.76	10.21	127.03	18.29	14.40
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	11.05	0.62	5.58	14.25	42.92	301.21	25.30	43.54	172.09
5	BANK OF INDIA	19.65	2.36	12.03	22.45	59.15	263.49	42.10	61.52	146.12
6	BANK OF MAHARASHTRA	10.70	0.52	4.86	11.10	0.11	1.01	21.80	0.63	2.90
7	CANARA BANK	20.60	1.52	7.39	25.85	136.36	527.50	46.45	137.88	296.84
8	CENTRAL BANK OF INDIA	14.55	6.52	44.80	16.85	51.99	308.55	31.40	58.51	186.33
9	CORPORATION BANK	19.55	0.10	0.52	21.25	7.33	34.49	40.80	7.43	18.22
10	INDIAN BANK	0.60	0.00	0.00	0.55	0.00	0.00	1.15	0.00	0.00
11	INDIAN OVERSEAS BANK	6.40	0.71	11.03	4.95	0.51	10.22	11.35	1.21	10.68
12	ORIENTAL BANK OF COMMERCE	1.10	1.60	145.50	0.90	0.00	0.00	2.00	1.60	80.03
13	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	1.33	0.00	0.00	1.11	0.00	0.08	2.44	0.00	0.03
15	SYNDICATE BANK	12.30	0.03	0.20	21.25	0.00	0.00	33.55	0.03	0.07
16	UCO BANK	4.65	0.17	3.55	2.65	0.00	0.00	7.30	0.17	2.26
17	UNION BANK OF INDIA	6.50	5.71	87.88	9.95	2.16	21.70	16.45	7.87	47.85
18	UNITED BANK OF INDIA	2.37	0.00	0.04	1.81	0.00	0.04	4.18	0.00	0.04
19	IDBI BANK LTD.	5.30	0.72	13.66	4.30	0.01	0.21	9.60	0.73	7.64
	SUB TOTAL	177.90	30.11	16.93	245.00	309.30	126.24	422.90	339.41	80.26
20	AXIS BANK LTD.	0.55	0.00	0.00	0.65	0.00	0.00	1.20	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.30	0.00	0.00	0.40	0.00	0.00
22	DCB BANK LIMITED	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
23	FEDERAL BANK LTD.	0.20	0.20	100.00	0.20	0.00	0.00	0.40	0.20	50.00
24	HDFC BANK LTD.	26.30	0.25	0.96	36.28	5.51	15.19	62.58	5.77	9.21
25	ICICI BANK LTD	13.35	3.13	23.45	25.20	18.23	72.34	38.55	21.36	55.41
26	INDUSIND BANK LTD.	1.00	0.00	0.00	1.70	0.00	0.00	2.70	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	2.30	0.00	0.05	4.40	5.41	122.87	6.70	5.41	80.71
29	Karur Vysya Bank Ltd	0.10	0.00	0.00	0.30	0.00	0.00	0.40	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	0.30	0.00	0.00	0.30	0.00	0.00	0.60	0.00	0.00
31	RBL BANK LTD.	10.90	5.17	47.40	14.23	15.00	105.38	25.13	20.16	80.23
32	SOUTH INDIAN BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
33	YES BANK LTD.	1.90	0.00	0.00	6.60	0.00	0.00	8.50	0.00	0.00
34	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	57.40	8.75	15.25	90.56	44.14	48.75	147.96	52.89	35.75
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	5.20	0.00	0.00	6.10	0.00	0.00	11.30	0.00	0.00
37	GOA STATE CO-OP BANK LTD.	33.75	8.76	25.95	49.15	17.06	34.72	82.90	25.82	31.15
38	GOA URBAN CO-OP BANK LTD.	5.85	0.04	0.63	5.90	0.00	0.00	11.75	0.04	0.31
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
43	PMC BANK LTD.	0.35	0.00	0.00	0.60	0.00	0.00	0.95	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	1.10	0.00	0.00	1.35	0.00	0.00	2.45	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.25	0.00	0.00	0.50	0.00	0.00	0.75	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	46.70	8.80	18.83	63.80	17.06	26.75	110.50	25.86	23.40
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	282.00	47.66	16.90	399.36	370.51	92.78	681.36	418.16	61.30

SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION -
 WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
 THE QUARTER ENDED March 2019 (Amt in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	6.23	0.59	9.48	5.06	71.76	1418.18	138.32	90.64	65.53
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	2.71	0.00	0.00	1.42	0.95	67.14	29.43	44.49	151.20
5	BANK OF INDIA	2.27	0.08	3.52	2.18	3.83	175.96	46.55	65.43	140.56
6	BANK OF MAHARASHTRA	0.61	0.00	0.00	1.06	0.00	0.00	23.47	0.63	2.69
7	CANARA BANK	3.12	0.00	0.00	2.32	0.00	0.00	51.88	137.88	265.77
8	CENTRAL BANK OF INDIA	1.61	0.01	0.92	2.00	18.52	928.09	35.00	77.04	220.11
9	CORPORATION BANK	2.60	0.00	0.00	2.18	0.00	0.00	45.58	7.43	16.31
10	INDIAN BANK	0.07	0.00	0.00	0.09	0.00	0.00	1.31	0.00	0.00
11	INDIAN OVERSEAS BANK	0.65	0.00	0.00	0.95	0.00	0.00	12.94	1.21	9.37
12	ORIENTAL BANK OF COMMERCE	0.06	2.84	4741.17	0.07	0.00	0.00	2.13	4.45	208.69
13	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	0.09	0.00	0.00	0.09	0.00	1.50	2.62	0.00	0.08
15	SYNDICATE BANK	1.39	0.00	0.00	2.60	11.05	425.82	37.54	11.08	29.51
16	UCO BANK	0.16	0.00	0.00	0.25	0.00	0.00	7.71	0.17	2.15
17	UNION BANK OF INDIA	1.02	0.00	0.00	1.26	8.68	691.79	18.72	16.55	88.42
18	UNITED BANK OF INDIA	0.08	0.03	45.20	0.10	0.00	0.00	4.36	0.04	0.82
19	IDBI BANK LTD.	0.29	0.00	0.00	0.40	0.00	0.00	10.29	0.73	7.13
	SUB TOTAL	22.92	3.56	15.55	21.98	114.79	522.18	467.80	457.76	97.85
20	AXIS BANK LTD.	0.14	0.00	0.00	0.14	0.00	0.00	1.47	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.15	0.00	0.00	0.65	0.00	0.00
22	DCB BANK LIMITED	0.02	0.00	0.00	0.05	0.00	0.00	0.47	0.00	0.00
23	FEDERAL BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.47	0.20	42.55
24	HDFC BANK LTD.	4.69	0.00	0.00	8.42	55.08	654.12	75.69	60.84	80.38
25	ICICI BANK LTD	4.52	0.00	0.00	3.64	0.64	17.61	46.70	22.00	47.11
26	INDUSIND BANK LTD.	0.17	0.00	0.00	0.15	0.00	0.00	3.02	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	0.35	0.00	0.00	0.30	0.24	81.47	7.35	5.65	76.95
29	Karur Vysya Bank Ltd	0.10	0.00	0.00	0.50	0.00	0.00	1.00	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.67	0.00	0.00
31	RBL BANK LTD.	1.31	0.00	0.00	2.89	0.00	0.00	29.33	20.16	68.74
32	SOUTH INDIAN BANK LTD.	0.02	0.00	0.00	0.02	33.03	165147.50	0.44	33.03	7592.99
33	YES BANK LTD.	1.42	6.76	477.59	2.97	0.00	0.00	12.89	6.76	52.45
34	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	12.85	6.76	52.61	19.32	88.99	460.62	180.13	148.64	82.52
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	0.70	0.00	0.00	0.71	0.00	0.00	12.71	0.00	0.00
37	GOA STATE CO-OP BANK LTD.	5.96	0.18	2.95	3.80	0.62	16.40	92.66	26.62	28.73
38	GOA URBAN CO-OP BANK LTD.	0.88	0.00	0.00	1.03	0.00	0.00	13.66	0.04	0.27
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.24	0.00	0.00
43	PMC BANK LTD.	0.05	0.00	0.00	0.09	0.00	0.00	1.09	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.12	0.00	0.00	2.69	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.82	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSİK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZENCREDIT CO-OPERATIVE BANK LTD	0.02	0.00	0.00	0.03	0.00	0.00	0.25	0.00	0.00
	SUB TOTAL	7.77	0.18	2.26	5.85	0.62	10.67	124.11	26.66	21.48
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	43.53	10.50	24.11	47.15	204.41	433.52	772.04	633.07	310.00

Annexure 3.2.3

 SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION -
 WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER
 ENDED March 2020 (Amt in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	825.45	722.95	87.58	59.50	0.00	0.00	23.27	43.40	186.51
2	ALLAHABAD BANK	16.50	2.31	13.97	0.00	0.00	0.00	1.20	0.00	0.00
3	ANDHRA BANK	12.00	0.26	2.15	0.00	0.00	0.00	0.80	0.00	0.00
4	BANK OF BARODA	324.90	57.00	17.54	24.00	0.00	0.00	9.32	7.97	85.49
5	BANK OF INDIA	355.45	49.13	13.82	40.00	0.00	0.00	12.22	2.19	17.88
6	BANK OF MAHARASHTRA	181.60	87.40	48.13	1.60	0.00	0.00	6.88	5.87	85.26
7	CANARA BANK	247.05	817.45	330.88	39.20	1.67	4.26	11.01	2.80	25.41
8	CENTRAL BANK OF INDIA	101.10	150.52	148.88	12.80	1.97	15.38	9.73	3.85	39.59
9	CORPORATION BANK	163.05	127.41	78.14	39.70	0.00	0.00	14.00	2.04	14.54
10	INDIAN BANK	16.90	1.60	9.45	0.00	0.00	0.00	1.23	0.04	2.88
11	INDIAN OVERSEAS BANK	86.50	84.05	97.17	0.00	0.00	0.00	2.72	0.05	1.93
12	ORIENTAL BANK OF COMMERCE	119.00	89.75	75.42	0.00	0.00	0.00	1.30	0.01	0.66
13	PUNJAB & SIND BANK	0.30	2.24	748.07	0.00	0.00	0.00	2.00	0.00	0.00
14	PUNJAB NATIONAL BANK	29.00	31.91	110.03	0.00	0.00	0.00	1.55	17.40	1122.58
15	SYNDICATE BANK	178.50	0.00	0.00	1.60	0.00	0.00	7.30	0.00	0.00
16	UCO BANK	19.50	2.81	14.43	0.00	0.00	0.00	2.41	0.15	6.11
17	UNION BANK OF INDIA	43.60	32.45	74.42	0.10	0.00	0.00	4.56	2.44	53.46
18	UNITED BANK OF INDIA	15.50	1.43	9.24	0.00	0.00	0.00	1.35	0.00	0.31
19	IDBI BANK LTD.	35.20	683.95	1943.05	0.00	0.00	0.00	1.91	0.42	21.84
	SUB TOTAL	2771.10	2944.63	106.26	218.50	3.64	1.66	114.76	88.61	77.21
20	AXIS BANK LTD.	76.00	118.88	156.42	0.00	0.00	0.00	1.84	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.26	0.00	0.00
22	DCB BANK LIMITED	10.70	0.00	0.00	0.00	0.00	0.00	0.76	0.00	0.00
23	FEDERAL BANK LTD.	31.00	0.90	2.90	0.00	0.00	0.00	1.26	0.00	0.00
24	HDFC BANK LTD.	460.80	173.92	37.74	57.00	0.00	0.00	16.74	0.00	0.00
25	ICICI BANK LTD	219.00	58.84	26.87	6.00	0.00	0.00	7.12	0.00	0.00
26	INDUSIND BANK LTD.	100.00	3.91	3.91	0.00	0.00	0.00	2.00	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.40	1.24	310.00	0.00	0.00	0.00	0.01	0.00	0.00
28	KARNATAKA BANK LTD.	41.50	23.58	56.81	0.00	0.00	0.00	2.25	0.13	5.63
29	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	37.70	0.00	0.00	0.00	0.00	0.00	1.40	0.00	0.00
31	RBL BANK LTD.	31.50	9.71	30.82	0.00	0.00	0.00	1.30	0.67	51.69
32	SOUTH INDIAN BANK LTD.	19.10	34.92	182.82	0.00	0.00	0.00	1.21	0.02	1.38
33	YES BANK LTD.	99.00	48.10	48.59	0.00	0.00	0.00	2.45	0.00	0.00
34	BANDHAN BANK	6.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
	SUB TOTAL	1134.80	473.99	41.77	63.00	0.00	0.00	38.72	0.82	2.11
35	BICHOLIM URBAN CO-OP BANK LTD.	35.85	0.00	0.00	0.00	0.00	0.00	2.10	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	43.50	0.00	0.00	1.00	0.00	0.00	2.85	0.15	5.30
37	GOA STATE CO-OP BANK LTD.	107.39	9.96	9.27	1.50	0.00	0.00	6.30	0.00	0.00
38	GOA URBAN CO-OP BANK LTD.	88.20	72.77	82.51	1.00	0.00	0.00	3.61	0.45	12.51
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	24.35	0.45	1.85	0.00	0.00	0.00	1.50	0.04	2.78
43	PMC BANK LTD.	15.00	0.00	0.00	0.00	0.00	0.00	1.15	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	46.50	6.00	12.90	0.00	0.00	0.00	2.41	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	2.60	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	7.60	0.10	1.32	0.00	0.00	0.00	0.60	0.00	0.00
47	APNA SAHAKARI BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	6.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
50	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	6.10	0.00	0.00	0.00	0.00	0.00	0.61	0.00	0.00
	SUB TOTAL	384.89	89.27	23.19	3.50	0.00	0.00	21.47	0.64	3.00
51	AU Small Finance Bank	0.50	3.98		0	0	0.00	0.05	0.00	0.00
52	Jana Small Finance Bank	0.50	0.00		0	0	0.00	0.05	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00
	SUB TOTAL	1.00	3.98	398.19	0	0	0.00	0.10	0.00	0.00
	GRAND TOTAL	4291.79	3511.88	81.83	2850000	36380	1.28	175.05	90.07	32.45

SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION -
 WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER
 ENDED March 2020
 (Amt in crores)

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	134.80	33.86	25.12	0.27	0.00	0.00	2.78	19.32	695.71
2	ALLAHABAD BANK	13.00	5.99	46.09	0.03	0.00	0.00	0.30	0.00	0.00
3	ANDHRA BANK	4.00	0.37	9.19	0.02	0.00	0.00	0.20	0.00	0.15
4	BANK OF BARODA	49.30	32.90	66.74	0.15	0.00	0.00	1.67	1.13	67.64
5	BANK OF INDIA	75.15	25.57	34.02	0.20	0.08	40.82	2.30	0.80	34.69
6	BANK OF MAHARASHTRA	46.00	3.66	7.95	0.06	0.00	0.00	2.63	1.20	45.63
7	CANARA BANK	69.15	15.58	22.53	0.20	0.00	0.00	1.67	0.54	32.50
8	CENTRAL BANK OF INDIA	55.35	64.57	116.66	0.16	0.00	0.00	2.02	0.00	0.00
9	CORPORATION BANK	83.95	8.63	10.28	0.21	0.00	0.00	3.43	0.00	0.00
10	INDIAN BANK	19.20	3.03	15.78	0.04	0.00	0.00	0.41	0.00	0.00
11	INDIAN OVERSEAS BANK	28.65	3.24	11.30	0.11	0.02	16.99	1.74	0.27	15.57
12	ORIENTAL BANK OF COMMERCE	19.00	0.71	3.72	0.05	0.00	0.00	0.70	0.00	0.06
13	PUNJAB & SIND BANK	5.00	0.14	2.80	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	22.50	14.46	64.27	0.04	0.00	6.52	0.75	0.00	0.00
15	SYNDICATE BANK	39.70	0.00	0.00	0.16	0.00	0.00	2.10	0.00	0.00
16	UCO BANK	24.00	1.12	4.68	0.05	0.00	0.00	1.02	5.50	539.22
17	UNION BANK OF INDIA	29.00	48.20	166.20	0.10	0.00	0.00	1.63	2.07	127.48
18	UNITED BANK OF INDIA	15.00	0.15	0.98	0.05	0.00	0.00	0.70	0.00	0.00
19	IDBI BANK LTD.	17.90	4.25	23.76	0.07	0.00	0.00	0.78	0.00	0.00
	SUB TOTAL	750.65	266.42	35.49	1.97	0.10	5.18	26.81	30.83	115.00
20	AXIS BANK LTD.	25.00	0.00	0.00	0.08	0.00	0.00	0.98	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	2.00	0.00	0.00	0.01	0.00	0.00	0.15	0.00	0.00
22	DCB BANK LIMITED	4.10	0.00	0.00	0.03	0.00	0.00	0.25	0.00	0.00
23	FEDERAL BANK LTD.	13.00	0.20	1.54	0.05	0.00	0.00	0.52	0.00	0.00
24	HDFC BANK LTD.	63.70	8.43	13.24	0.43	0.00	0.00	6.28	5.71	90.88
25	ICICI BANK LTD	50.90	1.50	2.95	0.30	0.00	0.00	3.00	0.00	0.00
26	INDUSIND BANK LTD.	22.00	0.00	0.00	0.12	0.00	0.00	0.72	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	9.00	0.00	0.00	0.06	0.00	0.00	0.52	0.00	0.00
29	Karur Vysya Bank Ltd	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	19.00	0.00	0.00	0.05	0.00	0.00	0.42	0.00	0.00
31	RBL BANK LTD.	7.00	1.39	19.92	0.08	0.00	0.00	0.85	0.75	88.78
32	SOUTH INDIAN BANK LTD.	6.50	1.14	17.59	0.08	0.00	0.00	0.47	0.00	0.00
33	YES BANK LTD.	24.60	0.00	0.00	0.13	0.00	0.00	0.80	0.00	0.00
34	BANDHAN BANK	2.20	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
	SUB TOTAL	249.40	12.67	5.08	1.44	0.00	0.00	15.06	6.46	42.92
35	BICHOLIM URBAN CO-OP BANK LTD.	8.50	0.00	0.00	0.10	0.00	0.00	0.72	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	14.50	1.10	7.58	0.12	0.00	0.00	0.92	0.00	0.00
37	GOA STATE CO-OP BANK LTD.	34.15	0.65	1.90	0.28	0.00	1.34	4.57	3.31	72.57
38	GOA URBAN CO-OP BANK LTD.	30.70	52.76	171.86	0.17	0.00	0.00	1.35	0.00	0.00
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	8.60	1.05	12.26	0.08	0.00	0.00	0.47	0.00	0.00
43	PMC BANK LTD.	7.80	0.00	0.00	0.06	0.00	0.00	0.42	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	11.50	0.00	0.00	0.15	0.00	0.00	2.34	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	2.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	6.10	0.42	6.89	0.05	0.00	0.00	0.37	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.80	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	3.60	0.20	5.47	0.02	0.00	0.00	0.12	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	1.70	0.00	0.00	0.03	0.00	0.00	0.22	0.00	0.00
	SUB TOTAL	130.75	56.24	43.01	1.06	0.00	0.35	11.74	3.31	28.23
51	AU Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
52	Jana Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1.20	0.00	0.00	0.03	0.00	0.00	0.24	0.00	0.00
	GRAND TOTAL	1132.00	335.33	29.62	4.50	0.11	2.35	53.84	40.61	33.42

Annexure 3.2.5

 SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION - WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED March 2020
 (Amt 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	10.67	23.32	218.62	1195.05	933.49	78.11
2	ALLAHABAD BANK	0.60	0.00	0.00	31.63	8.30	26.23
3	ANDHRA BANK	0.30	0.00	0.00	17.32	0.63	3.62
4	BANK OF BARODA	2.43	0.00	0.00	441.19	143.49	32.52
5	BANK OF INDIA	2.51	0.00	0.00	534.37	143.18	26.80
6	BANK OF MAHARASHTRA	1.75	0.00	0.00	263.99	98.76	37.41
7	CANARA BANK	3.95	0.00	0.00	424.10	975.92	230.11
8	CENTRAL BANK OF INDIA	2.35	0.00	0.00	218.50	297.95	136.36
9	CORPORATION BANK	3.74	0.00	0.00	353.66	145.51	41.14
10	INDIAN BANK	0.87	0.00	0.00	39.96	4.66	11.67
11	INDIAN OVERSEAS BANK	0.87	0.00	0.00	133.53	88.85	66.54
12	ORIENTAL BANK OF COMMERCE	0.70	0.00	0.00	142.88	94.91	66.43
13	PUNJAB & SIND BANK	0.00	0.00	0.00	7.30	2.39	32.68
14	PUNJAB NATIONAL BANK	0.71	0.00	0.00	57.17	63.77	111.55
15	SYNDICATE BANK	1.94	0.00	0.00	268.83	11.08	4.12
16	UCO BANK	0.72	0.00	0.00	55.40	9.75	17.60
17	UNION BANK OF INDIA	0.67	0.00	0.00	98.37	101.71	103.39
18	UNITED BANK OF INDIA	0.70	0.00	0.00	37.65	1.62	4.30
19	IDBI BANK LTD.	1.04	0.00	0.00	67.19	689.36	1026.02
	SUB TOTAL	36.51	23.32	63.88	4388.10	3815.31	86.95
20	AXIS BANK LTD.	1.06	0.00	0.00	106.42	118.88	111.70
21	CATHOLIC SYRIAN BANK LTD.	0.20	0.00	0.00	4.87	0.00	0.00
22	DCB BANK LIMITED	0.30	0.00	0.00	16.61	0.00	0.00
23	FEDERAL BANK LTD.	0.80	0.00	0.00	47.10	1.30	2.76
24	HDFC BANK LTD.	5.72	0.00	0.00	686.36	248.90	36.26
25	ICICI BANK LTD	3.18	0.00	0.00	336.20	82.34	24.49
26	INDUSIND BANK LTD.	0.90	0.00	0.00	128.76	3.91	3.04
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.61	1.24	203.28
28	KARNATAKA BANK LTD.	0.85	0.00	0.00	61.53	29.36	47.71
29	Karur Vysya Bank Ltd	0.00	0.00	0.00	1.71	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	0.50	0.00	0.00	59.74	0.00	0.00
31	RBL BANK LTD.	0.90	0.00	0.00	70.96	32.69	46.07
32	SOUTH INDIAN BANK LTD.	0.80	0.00	0.00	28.59	69.11	241.72
33	YES BANK LTD.	1.13	0.00	0.00	141.00	54.86	38.91
34	BANDHAN BANK	0.03	0.00	0.00	8.44	0.00	0.00
	SUB TOTAL	16.37	0.00	0.00	1698.91	642.58	37.82
35	BICHOLIM URBAN CO-OP BANK LTD.	0.90	0.00	0.00	48.17	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	1.85	0.00	0.00	77.45	1.25	1.61
37	GOA STATE CO-OP BANK LTD.	4.00	0.00	0.00	250.84	40.54	16.16
38	GOA URBAN CO-OP BANK LTD.	2.15	0.00	0.00	140.84	126.02	89.47
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.21	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.06	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.90	0.00	0.00	36.14	1.55	4.28
43	PMC BANK LTD.	0.70	0.00	0.00	26.22	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	0.95	0.00	0.00	66.54	6.00	9.02
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.15	0.00	0.00	5.60	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.60	0.00	0.00	16.14	0.52	3.22
47	APNA SAHAKARI BANK LTD.	0.12	0.00	0.00	2.76	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.21	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.12	0.00	0.00	9.97	0.20	1.98
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.22	5.47	2488.00	9.13	5.47	59.98
	SUB TOTAL	12.66	5.47	43.24	690.18	181.61	26.31
51	AU Small Finance Bank	0.12	0.00	0.00	1.41	3.98	283.41
52	Jana Small Finance Bank	0.13	0.00	0.00	1.41	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.25	0.00	0.00	2.82	3.98	141.45
	GRAND TOTAL	65.78	28.79	43.77	6780.00	4643.49	68.49

3.03 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2018, 31.03.2019, 30.06.2019, 30.09.2019, 31.12.2019 and 31.03.2020 is as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.03.19	30.06.19	30.09.19	31.12.19	31.03.2020
i	Total Deposits	N.A.	75791.76	78313.91	78704.45	79346.61	84715
ii	Total Advances	N.A.	22196.42	23569.99	23712.18	23029.40	23985
iii	C.D. Ratio	N.A.	29.29%	30.10%	30.13%	29.02%	28.31%
iv	Total PSA Outstanding	N.A.	8108.24	7192.67	7601.80	7399.20	7750
	%age of PSA to Total Advances	40%	36.53%	30.52%	32.06%	32.13	32.31
v	DIR Advances	N.A.	0.88	1.24	2.74	2.33	2.35
	%age of DIR Adv. to Total Advances	1%	0.00%	0.01	0.01%	0.01%	0.01
vi	Weaker Section Advances	N.A.	833.40	902.00	851.09	889.75	1126
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.75%	3.83%	3.59%	3.86%	4.69
vii	SC/ST Advances	N.A.	255.91	203.16	546.33	225.52	116.22
	%age of SC/ST* Adv. To Total Advances	5%	1.15%	0.86%	2.30%	0.98%	0.48
viii	Advances to Women	N.A.	2307.15	1948.47	2138.53	2258.40	2037
	%age of Adv. to Women to Total Adv.	10%	10.39%	8.27%	9.02%	9.81%	8.49
ix	Direct Agriculture Advances	N.A.	817.35	1008.20	2099.87	2172.59	1058
	%age of Direct Agri. Adv. To Total Adv.	18%	3.68%	4.28	8.86	9.43	4.41

*(% of SC/ST population to total population of Goa is 11.97%)

(Detailed reports enclosed as Annexure 3.3.1 to 3.3.4)

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA

Annexure 3.3.1

DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2020

(Amount in crores)

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	11908	4845	16753	28538	4158	24.82
2	ALLAHABAD BANK	63	2	65	568	32	49.35
3	ANDHRA BANK	69	12	81	900	84	103.64
4	BANK OF BARODA	4609	2038	6647	0	975	14.67
5	BANK OF INDIA	6383	2038	8421	17325	1729	20.53
6	BANK OF MAHARASHTRA	844	42	886	3774	283	31.95
7	CANARA BANK	5852	1261	7113	28345	1741	24.48
8	CENTRAL BANK OF INDIA	2122	376	2499	0	551	22.03
9	CORPORATION BANK	6723	1822	8546	0	1004	11.75
11	INDIAN BANK	132	44	177	451	27	15.39
12	INDIAN OVERSEAS BANK	873	231	1104	17363	441	39.95
13	ORIENTAL BANK OF COMMERCE	762	57	819	1878	553	67.52
14	PUNJAB & SIND BANK	40	0	40	201	19	46.75
15	PUNJAB NATIONAL BANK	254	29	283	1003	212	74.88
16	SYNDICATE BANK	1583	344	1927	0	351	18.20
17	UCO BANK	440	13	453	3652	95	21.10
18	UNION BANK OF INDIA	1950	239	2189	0	689	31.50
19	UNITED BANK OF INDIA	46	6	52	806	616	1191.80
21	IDBI BANK LTD.	682	40	723	991	114	15.79
	SUB TOTAL	45335	13439	58775	105795	13674	23.26
22	AXIS BANK LTD.	1865	0	1865	0	608	32.63
23	CATHOLIC SYRIAN BANK LTD.	32	14	46	1342	25	53.65
24	DCB BANK LIMITED	111	0	111	257	4	3.33
26	FEDERAL BANK LTD.	394	165	559	4915	310	55.53
27	HDFC BANK LTD.	10424	2062	12486	145891	2567	20.56
28	ICICI BANK LTD	2371	0	2371	25084	974	41.10
29	INDUSIND BANK LTD.	317	37	354	2184258	561	158.41
30	JAMMU & KASHMIR BANK LTD.	40	0	40	396	32	78.97
31	KARNATAKA BANK LTD.	434	115	549	3414	183	33.25
32	Karur Vysya Bank Ltd	30	13	43	334	33	75.23
33	KOTAK MAHINDRA BANK LTD.	6	2	8	90	1	11.10
34	RBL BANK LTD.	553	44	596	15841	56	9.42
35	SOUTH INDIAN BANK LTD.	219	10	229	1729	974	424.75
36	YES BANK LTD.	542	30	572	3137	310	54.31
37	BANDHAN BANK	46	0	46	6737	57	121.75
	SUB TOTAL	17384	2492	19875	2393425	6695	33.68
38	BICHOLIM URBAN CO-OP BANK LTD.	521	0	521	8433	307	59.04
39	CITIZEN CO-OP BANK LTD,	177	0	177	1175	92	52.36
40	GOA STATE CO-OP BANK LTD.	1863	0	1863	25848	1326	71.17
41	GOA URBAN CO-OP BANK LTD.	851	0	851	8120	560	65.78
42	KONKAN MERCANTILE CO-OP BANK LTD.	4	0	4	70	9	236.50
43	MADGAON URBAN CO-OP BANK LTD.	200	0	200	929	61	30.52
44	MAPUSA URBAN CO-OP BANK LTD.	355	0	355	2482	51	14.41
45	NKGSB CO-OP BANK LTD.	69	1	70	176	88	124.80
46	PMC BANK LTD.	145	3	147	0	45	30.52
47	SARASWAT CO-OP BANK LTD.	974	47	1021	775	566	55.43
48	SHAMRAO VITHAL CO-OP BANK LTD.	67	1	67	280	51	75.37
49	TJSB SAHAKARI BANK LTD.	191	0	191	873	160	83.58
50	APNA SAHAKARI BANK LTD.	51	0	51	192	102	198.13
51	WOMEN CO-OP BANK LTD.	71	0	71	2778	50	69.60
52	GP PARSIK SAHAKARI BANK LTD.	15	0	15	228	12	79.09
53	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	113	3	115	592	123	107.24
	SUB TOTAL	5665	54	5719	52951	3602	62.98
54	AU Small Finance Bank	108	0	108	586	15	13.95
55	Jana Small Finance Bank	0	0	0	0	0	0.00
56	Indian Post Payment Bank	239	0	239	0	0	0.00
	SUB TOTAL	347	0	347	586	15	4.34
	GRAND TOTAL	68731	15985	84715	2552757	23985	2836

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
Annexure 3.3.2
GOA STATE OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION
As on 31.03.2020
(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	884	21.26	0	0	0.00	5415	90	2.16
2	ALLAHABAD BANK	21	67.26	0	0	0.00	22	2	6.68
3	ANDHRA BANK	11	12.63	0	0	0.00	3	0	0.20
4	BANK OF BARODA	243	24.93	0	0	0.00	0	0	0.00
5	BANK OF INDIA	655	37.90	0	0	0.00	4972	124	7.16
6	BANK OF MAHARASHTRA	142	50.07	0	0	0.00	0	20	7.16
7	CANARA BANK	1228	70.52	240	0	0.01	16538	232	13.32
8	CENTRAL BANK OF INDIA	296	53.77	0	0	0.00	0	41	7.51
9	CORPORATION BANK	597	59.49	5	0	0.04	8386	252	25.06
11	INDIAN BANK	10	35.01	0	0	0.00	48	2	6.65
12	INDIAN OVERSEAS BANK	230	52.25	0	0	0.00	33	1	0.15
13	ORIENTAL BANK OF COMMERCE	123	22.28	0	0	0.00	228	18	3.29
14	PUNJAB & SIND BANK	12	61.47	0	0	0.00	1	0	0.20
15	PUNJAB NATIONAL BANK	138	65.09	0	0	0.00	0	0	0.00
16	SYNDICATE BANK	164	46.84	0	0	0.00	0	0	0.00
17	UCO BANK	67	70.34	0	0	0.00	149	3	3.50
18	UNION BANK OF INDIA	303	43.98	0	0	0.00	1367	26	3.84
19	UNITED BANK OF INDIA	106	17.28	0	0	0.00	0	0	0.00
21	IDBI BANK LTD.	77	67.36	26	0	0.17	109	13	11.07
	SUB TOTAL	5307	38.81	271	1	0.01	37271	824	6.03
22	AXIS BANK LTD.	115	18.87	0	0	0.00	0	0	0.00
23	CATHOLIC SYRIAN BANK LTD.	13	52.39	0	0	0.00	30	0	0.60
24	DCB BANK LIMITED	0	4.32	0	0	0.00	1	0	0.15
26	FEDERAL BANK LTD.	61	19.53	0	0	0.00	0	0	0.00
27	HDFC BANK LTD.	537	20.91	0	0	0.00	10384	57	2.24
28	ICICI BANK LTD	172	17.65	0	0	0.00	1400	47	4.79
29	INDUSIND BANK LTD.	162	28.90	0	0	0.00	1649	11	1.91
30	JAMMU & KASHMIR BANK LTD.	23	72.92	0	0	0.00	0	0	0.00
31	KARNATAKA BANK LTD.	78	42.85	0	0	0.00	1209	8	4.49
32	Karur Vysya Bank Ltd	7	20.35	0	0	0.00	0	0	0.00
33	KOTAK MAHINDRA BANK LTD.	1	79.70	0	0	0.00	36	0	20.33
34	RBL BANK LTD.	43	76.61	0	0	0.00	15626	41	72.30
35	SOUTH INDIAN BANK LTD.	109	11.21	0	0	0.00	0	0	0.00
36	YES BANK LTD.	104	33.57	0	0	0.00	65	3	0.84
37	BANDHAN BANK	47	83.01	0	0	0.00	6218	17	30.27
	SUB TOTAL	1472	21.98	0	0	0.00	36618	184	2.74
38	BICHOLIM URBAN CO-OP BANK LTD.	119	38.64	0	0	0.00	465	9	3.00
39	CITIZEN CO-OP BANK LTD,	63	68.06	0	0	0.00	200	36	38.99
40	GOA STATE CO-OP BANK LTD.	327	24.63	0	0	0.00	0	0	0.00
41	GOA URBAN CO-OP BANK LTD.	344	61.50	0	0	0.00	1601	39	6.99
42	KONKAN MERCANTILE CO-OP BANK LTD.	5	52.45	0	0	0.00	0	0	0.00
43	MADGAON URBAN CO-OP BANK LTD.	12	19.68	0	0	0.00	225	2	3.50
44	MAPUSA URBAN CO-OP BANK LTD.	15	28.94	0	0	0.00	141	2	4.12
45	NKGSB CO-OP BANK LTD.	10	11.73	0	0	0.00	10	4	4.04
46	PMC BANK LTD.	2	5.56	0	0	0.00	0	0	0.00
47	SARASWAT CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	4	8.73	0	0	0.00	3	0	0.78
49	TJSB SAHAKARI BANK LTD.	1	0.81	0	0	0.00	0	0	0.00
50	APNA SAHAKARI BANK LTD.	0	0.00	0	0	0.00	0	0	0.00
51	WOMEN CO-OP BANK LTD.	20	40.04	0	0	0.00	221	1	2.83
52	GP PARSIK SAHAKARI BANK LTD.	3	29.79	0	0	0.00	0	0	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK L	37	30.12	0	0	0.00	130	22	17.82
	SUB TOTAL	963	26.74	0	0	0.00	2996	116	3.22
54	AU Small Finance Bank	8	55.61	0	0	0.00	67	2	13.58
55	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0	0.00
56	Indian Post Payment Bank	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	8	55.61	0	0	0.00	67	2	13.58
	GRAND TOTAL	7750	32.31	271	1	0.00	76952	1126	4.69

GOA STATE
 SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
 ADVANCES TO SC, ST & WOMENS AS ON 31.03.2020

 Annexure 3.3.3
 (Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	
1	STATE BANK OF INDIA	227	2	0.06	3030	12	0.30	1812	250	6.02
2	ALLAHABAD BANK	25	3	9.01	24	3	9.95	76	7	22.72
3	ANDHRA BANK	4	0	0.21	0	0	0.00	73	6	7.01
4	BANK OF BARODA	136	5	0.54	299	6	0.59	5293	185	18.96
5	BANK OF INDIA	84	4	0.22	119	4	0.23	6933	366	21.17
6	BANK OF MAHARASHTRA	0	1	0.42	0	0	0.06	0	15	5.14
7	CANARA BANK	0	0	0.00	471	5	0.28	0	0	0.00
8	CENTRAL BANK OF INDIA	0	0	0.00	0	0	0.00	0	0	0.00
9	CORPORATION BANK	0	0	0.00	291	7	0.68	6322	175	17.41
11	INDIAN BANK	1	0	0.62	0	0	0.00	26	1	3.88
12	INDIAN OVERSEAS BANK	0	0	0.00	0	0	0.00	0	0	0.00
13	ORIENTAL BANK OF COMMERCE	18	4	0.71	1	0	0.00	431	42	7.54
14	PUNJAB & SIND BANK	0	0	0.00	1	0	0.96	45	3	18.64
15	PUNJAB NATIONAL BANK	0	0	0.00	0	0	0.00	80	8	3.76
16	SYNDICATE BANK	0	0	0.00	0	0	0.00	0	0	0.00
17	UCO BANK	43	0	0.29	7	0	0.12	672	14	14.40
18	UNION BANK OF INDIA	55	3	0.38	49	1	0.18	1340	47	6.77
19	UNITED BANK OF INDIA	26	2	0.26	0	0	0.00	0	0	0.00
21	IDBI BANK LTD.	0	0	0.00	0	0	0.00	118	20	17.10
	SUB TOTAL	619	24	0.18	4292	39	0.28	23221	1138	8.32
22	AXIS BANK LTD.	7	10	1.63	13	19	3.11	2763	12	1.91
23	CATHOLIC SYRIAN BANK LTD.	20	0	0.32	0	0	0.00	80	0	1.01
24	DCB BANK LIMITED	0	0	0.00	0	0	0.00	6	0	0.56
26	FEDERAL BANK LTD.	0	0	0.00	0	0	0.00	68	2	0.60
27	HDFC BANK LTD.	4	0	0.01	4	0	0.00	18468	253	9.84
28	ICICI BANK LTD	10	1	0.11	17	1	0.11	4146	269	27.59
29	INDUSIND BANK LTD.	50	0	0.06	22	1	0.10	3710	70	12.56
30	JAMMU & KASHMIR BANK LTD.	0	0	0.00	0	0	0.00	36	2	6.80
31	KARNATAKA BANK LTD.	6	0	0.04	0	0	0.00	905	7	3.85
32	Karur Vysya Bank Ltd	0	0	0.00	0	0	0.00	0	0	0.00
33	KOTAK MAHINDRA BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
34	RBL BANK LTD.	155	0	0.88	198	2	3.73	15330	37	65.14
35	SOUTH INDIAN BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
36	YES BANK LTD.	0	0	0.00	0	0	0.00	8	0	0.08
37	BANDHAN BANK	27	0	0.19	0	0	0.00	6308	22	39.40
	SUB TOTAL	279	12	0.18	250	23	0.34	51828	674	10.07
38	BICHOLIM URBAN CO-OP BANK LTD.	4	0	0.00	5	0	0.02	551	33	10.68
39	CITIZEN CO-OP BANK LTD,	0	0	0.00	0	0	0.00	85	17	18.48
40	GOA STATE CO-OP BANK LTD.	24	1	0.05	550	17	1.27	2820	114	8.61
41	GOA URBAN CO-OP BANK LTD.	0	0	0.00	21	0	0.09	1308	37	6.55
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	190	3	4.77
44	MAPUSA URBAN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	104	2	4.07
45	NGGSB CO-OP BANK LTD.	0	0	0.00	0	0	0.00	50	8	8.79
46	PMC BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
47	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00	3	0	0.78
49	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	26	2	1.08
50	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	22	0	0.23
51	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	210	1	2.73
52	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0	0	0.00	0	0	0.00	49	6	4.69
	SUB TOTAL	28	1	0.02	576	17	0.48	5392	223	6.19
54	AU Small Finance Bank	1	0	0.03	0	0	0.00	83	2	14.75
55	Jana Small Finance Bank	0	0	0.00	0	0	0.00	0	0	0.00
56	Indian Post Payment Bank	0	0	0.00	0	0	0.00	0	0	0.00
	SUB TOTAL	1	0	0.03	0	0	0.00	83	2	14.75
	GRAND TOTAL	927	37	0.16	5118	79	0.33	80524	2037	8.49

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA

Annexure 3.3.4

**GOA STATE OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE
AND TOTAL NPA AS ON 31.03.2020 (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	4988	66	1.58	2082	37	0.89
2	ALLAHABAD BANK	0	0	0.11	46	45	141.92
3	ANDHRA BANK	0	0	0.00	0	0	0.00
4	BANK OF BARODA	0	0	0.00	0	0	0.00
5	BANK OF INDIA	7486	131	7.56	1316	62	3.59
6	BANK OF MAHARASHTRA	0	9	3.12	0	0	0.00
7	CANARA BANK	9526	105	6.03	1604	174	9.98
8	CENTRAL BANK OF INDIA	0	59	10.63	0	0	0.00
9	CORPORATION BANK	0	80	8.02	0	0	0.00
11	INDIAN BANK	0	0	0.60	2	0	0.01
12	INDIAN OVERSEAS BANK	379	5	1.24	7	0	0.00
13	ORIENTAL BANK OF COMMERCE	35	4	0.80	0	0	0.00
14	PUNJAB & SIND BANK	0	0	0.00	9	0	0.44
15	PUNJAB NATIONAL BANK	0	0	0.00	20	3	1.35
16	SYNDICATE BANK	0	0	0.00	0	0	0.00
17	UCO BANK	75	1	1.17	55	254	266.52
18	UNION BANK OF INDIA	1158	34	4.88	203	32	4.64
19	UNITED BANK OF INDIA	17	0	0.04	0	0	0.00
21	IDBI BANK LTD.	28	1	0.91	0	0	0.03
	SUB TOTAL	23692	495	3.62	5344	607	4.44
22	AXIS BANK LTD.	0	0	0.00	97	31	5.04
23	CATHOLIC SYRIAN BANK LTD.	33	1	2.98	13	0	1.42
24	DCB BANK LIMITED	1	0	0.15	0	0	0.00
26	FEDERAL BANK LTD.	37	409	131.76	53	6	1.90
27	HDFC BANK LTD.	26	24	0.92	1113	17	0.66
28	ICICI BANK LTD	1464	19	1.94	0	0	0.00
29	INDUSIND BANK LTD.	459	10	1.80	0	0	0.00
30	JAMMU & KASHMIR BANK LTD.	0	0	0.00	0	0	0.00
31	KARNATAKA BANK LTD.	1551	16	9.00	2	0	0.24
32	Karur Vysya Bank Ltd	15	0	0.43	0	0	0.00
33	KOTAK MAHINDRA BANK LTD.	0	0	0.00	0	0	0.00
34	RBL BANK LTD.	5077	20	35.57	3	0	0.02
35	SOUTH INDIAN BANK LTD.	0	0	0.00	2	0	0.02
36	YES BANK LTD.	0	0	0.00	14	0	0.08
37	BANDHAN BANK	0	0	0.00	0	0	0.00
	SUB TOTAL	8663	499	7.45	1297	55	0.82
38	BICHOLIM URBAN CO-OP BANK LTD.	1	0	0.02	715	22	7.10
39	CITIZEN CO-OP BANK LTD,	8	1	1.31	38	13	13.93
40	GOA STATE CO-OP BANK LTD.	2703	62	4.70	345	14	1.03
41	GOA URBAN CO-OP BANK LTD.	0	0	0.00	747	125	22.26
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0	0	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	108	8	12.74
44	MAPUSA URBAN CO-OP BANK LTD.	0	0	0.00	1404	34	66.46
45	NKGSB CO-OP BANK LTD.	0	0	0.00	8	2	1.98
46	PMC BANK LTD.	0	0	0.00	0	0	0.00
47	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00
49	TJSB SAHAKARI BANK LTD.	0	0	0.00	21	1	0.60
50	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00
51	WOMEN CO-OP BANK LTD.	0	0	0.00	158	2	3.57
52	GP PARSİK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0	0	0.00	0	0	0.00
	SUB TOTAL	2712	64	1.77	3544	219	6.09
54	AU Small Finance Bank	13	0	2.14	0	0	0.00
55	Jana Small Finance Bank	0	0	0.00	0	0	0.00
56	Indian Post Payment Bank	0	0	0.00	0	0	0.00
	SUB TOTAL	13	0	2.14	0	0	0.00
	GRAND TOTAL	35080	1058	4.41	10185	881	3.68

1. Pradhan Mantri MUDRA Yojana (PMMY)

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 31.03.2020 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

	Shishu		Kishor		Tarun		Total	
	(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
Dec 2019	6281	31.40	3118	118.38	1228	87.14	10627	236.93
Mar 2020	6416	32.10	3138	118.42	1230	87.28	10784	237.80

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 2019-20

SR. NO.	BANK NAME	NO. OF ACCOUNTS AS ON 31.03.2020 IN THE STATE OF GOA
1	CANARA BANK	11,220
2	STATE BANK OF INDIA	5,815
3	HDFC BANK LTD	3,328
4	BANK OF INDIA	3,281
5	CENTRAL BANK OF INDIA	2,900
6	CORPORATION BANK	2,801
7	BANK OF BARODA	2,185
8	Axis Bank National Processing Centre - I	1,985
9	ORIENTAL BANK OF COMMERCE	1,980
10	SYNDICATE BANK	1,573
11	UNION BANK OF INDIA	1,197
12	INDIAN OVERSEAS BANK	1,167
13	DENA BANK	1,149
14	VIJAYA BANK	971
15	KARNATAKA BANK LIMITED	592
16	BANK OF MAHARASHTRA	508
17	ANDHRA BANK	485
18	INDIAN BANK- BANKING OPERATIONS DEPT	428
19	UCO BANK	395
20	UNITED BANK OF INDIA	392
21	IDBI BANK LTD	355
22	PUNJAB NATIONAL BANK	330
23	ICICI BANK LIMITED	266
24	PUNJAB AND SIND BANK	140
25	ALLAHABAD BANK	98
26	DEPARTMENT OF POSTS MINISTRY OF COMM AND IT	81
27	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	49
28	KARNATAKA VIKAS GRAMEENA BANK	37
29	YES BANK LIMITED	36
30	THE FEDERAL BANK LTD	26
31	RBL BANK LIMITED	16
32	THE JAMMU AND KASHMIR BANK LTD	15
33	KOTAK MAHINDRA BANK	14
34	AIRTEL PAYMENTS BANK LIMITED	13
35	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	12
36	THE KARUR VYSYA BANK LTD	11
37	DHANLAXMI BANK LIMITED	10
38	THE CATHOLIC SYRIAN BANK LIMITED	9
Total		45894

KCC TO PM – KISAN BENEFICIARIES

Meeting with the Bankers were held on 10th February and 14th February 2020

Data for PM Kisan

Farmers reported by GOI as per census	57200
Total Krishi Cards	36000
Farmers eligible as per land ownership	21000
Farmers that have actually applied based on exclusion criteria	8677
Farmers that have been paid under PM Kisan	7153
Farmers rejected	780
Pending for approval under PM Kisan	744
Bifurcation of PM Kisan beneficiaries Districtwise	
North Goa	3245
South Goa	3908
	7153
KCC Sanctioned by various Banks- No	681
Amount (in Cr)	2.08

Out of the above, 6600 farmers were already covered with KCC. The remaining 553 farmers have been approached by various banks and a total of 681 KCC have been sanctioned by various banks during the campaign period.

b. Grant of Education loans

Detailed report is attached herewith as Annexure 3.3.3

DOUBLING FARMERS' INCOME BY 2022 – MEASURES**Agenda No.4**

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.

The Government had constituted an Inter-ministerial Committee in April 2016 to examine issues relating to "Doubling of Farmers' Income" and recommend strategies to achieve the same. The Committee has submitted its Report to the Government in September, 2018. The committee recognizes agriculture as a value led enterprise and has identified seven major sources of growth as under:

- a. Improvement in crop productivity
- b. Improvement in livestock productivity
- c. Resource use efficiency or savings in the cost of production
- d. Increase in the cropping intensity
- e. Diversification towards high value crops
- f. Improvement in real prices received by farmers: and
- g. Shift from farm to non-farm occupations

Road Ahead:

1. Arranging Credit camps at village level and at least one camp in each village during Kharif 2020.
 - Each branch has to scout maximum number of Fresh KCCs during Kharif 2020.
 - Focus should be on small & marginal farmers, tenant farmersto bring them under banking purview.
 - Printed materials of the KCC scheme in local language be distributed among the villagers as social gathering/FL camps are not possible for the time being.
 - Debit cards be issued to farmers..
 - Farmers to be explained the benefit of Interest Subvention Scheme of Central and State Government for prompt repayment, so also the benefit of 7% interest on renewal of facilities.
2. All uncovered farmers shall be extended crop loan as per their eligibility.
3. KCC to farmers engaged in Animal Husbandry, Dairy and fisheries. The Director of AHVS has volunteered to collect all the applications from Dairy farmers and hand it over to the bankers inorder to avoid double financing.
4. Farmer Clubs are grass root level informal forums. Bankers to coordinate with such clubs with support of NABARD for the mutual benefit of the banks and rural farmers.
5. Interacting with district administration , ATMA and strict monitoring by Lead District Managers at BLBC/DCC level.
6. All farmers to be covered under PMFBY to mitigate risk against natural calamities, if any.

Agenda No.5

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.

(Amount in Lacs)

Sr. No.	Name of the Bank	NPA IN GOVERNMENT SPONSORED SCHEMES (GSS) As on 31.03.2020					
		OUTSTANDING IN GOVT. SPONSORED SCHEME		NPA IN GSS		%	
		No. of accounts	Amount	No. of accounts	Amount	No. of accounts	Amount
1	STATE BANK OF INDIA	32	73.53	14	11.53	43.75	15.68
2	CENTRAL BANK OF INDIA	231	678.15	27	35.40	11.68	5.22
3	ALLAHABAD BANK	8	27.45	1	4.70	12.50	17.12
4	UNITED BANK OF INDIA	1	8.73	1	8.73	100	100
	GRAND TOTAL	272	787.86	43	60.36	15.80	7.66

Agenda No.6

MUDRA Position as on 31.03.2020

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	6570	53.26	617	1.89
KISHORE	4652	193.27	415	8.20
TARUN	1614	122.57	95	6.30
TOTAL	12836	369.10	1127	16.39
				4.44%

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

Support under Priority Sector through COVID-19 Special Schemes

All are aware that Nationwide Lockdown owing to Covid-19 pandemic has disrupted supply chain management of Agriculture & MSME Sectors to the greater extent.

As such, to have **Timely Credit to business in the context of the COVID-19 pandemic**, Banks have devised separate products and are pro-actively financing needy people engaged in these sectors.

As per instructions of Dept. of Financial Services, Banks are sanctioning Fund based credit for revival of the economic activity, as under :-

- i. COVID-19 Emergency Credit Line (WC to existing **MSME, Corporate, & Agriculture** borrowers and Financial Assistance to **SHG borrowers**).
- ii. WC reassessment **up to Rs.5.00 crores** for existing borrowers.
- iii. WC reassessment **above Rs.5.00 crores** for existing borrowers.

Government Emergency Credit
 Loan Data as on 08.06.2020

 Amount
 in Lakh

S r. N o. .	BANK NAME	TOTAL ELIGIBLE A/Cs		INELIGIB LE A/Cs		NET ELIGIBLE A/Cs		OFFER LETTER ISSUED		OPTED OUT		SANCTIO NED		DISBURS ED	
		No	Amo unt	N o	Am oun t	No	Amou nt	No	Amou nt	No	Amo unt	N o	Am oun t	N o	Am oun t
1	Canara	41 50	5540 9	0	0	41 50	5540 9	24 00	4100 0	0	0	2 2 0	29 0	2 6 5	287
4	Andhra Bank	40		12		12		28		1		2 7	55. 15	2 0	42. 4
5	South Indian Bank	64	1804	0	0	57	1762	50	1727	1 7	78	4 4	16 67	5	201
6	Federal Bank	3	31	0	0	2	24	1	7	0	0	2	24	2	24
7	Bank of Baroda	27 03	1475 6	14 87	131 60	12 16	1596	12 16	1596			1 3 6	27 21	8 5	162
8	STATE BANK OF INDIA	32 38	1636 1.32	30 2	186 9.2	29 36	1449 2.12	30 84	1589 2.83	7 2	244. 12	1 2 3	97 72. 3	3 1 4	454 7.1
9	BANK OF INDIA	14 21	2485	0	0	0	0	14 21	2485	0	0	8 4 3	39 6	4 8 9	218

Agenda No. 7

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. 8

1.The quarterly meetings of Steering Sub Group of SLBC Goa for the March 2020 quarter will be held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	24.06.2020
2	Self Help Group	24.06.2020
3	Govt. Sponsored Schemes	24.06.2020
4	Financial Inclusion	24.06.2020

Agenda No. 9**Minutes of the 43rd State Level Technical Committee Meeting dated 28/02/2020.**

The 43rd State Level Technical Committee Meeting was held on Friday, the 28th February 2020, at 3.00 p.m. in the Board Room of The Goa State Co-operative Bank Ltd., at Sahakar Sankul, EDC Complex, Patto Plaza, Panaji-Goa. The meeting was presided by Hon'ble Chairman of The Goa State Cooperative Bank Ltd., Shri Ulhas B. Phal Dessai.

At the outset Hon'ble Chairman of the Bank Shri Ulhas B. Phal Dessai welcomed all the members of SLTC and requested for their suggestions for finalizing the Scale of Finance for various crops and the quantum of working capital for Animal Husbandry and Fisheries activities to be adopted during the year 2020-2021. Hon'ble Chairman appealed all the participants including Progressive Farmers to suggest/propose their views to facilitate and finalize new Scales of Finance/Quantum of Working Capital for 2020-2021 in a most realistic manner.

The meeting was attended by:

Mr. Ulhas B. Phal Dessai, Chairman, The GSCB
Mr. A. M. Chodankar, Managing Director I/c, The GSCB
Mr. Carey Mascarenhas, AGM, RBI
Mr. Avit S. Naik, Officer, RCS
Mr. N. Narayana Raju, AGM, NABARD
Mr. K.L. Nayak, AGM, NABARD
Mrs. Varsha Dhaimodkar, GM-PIng& Stat
Mr. Naresh Parkar, GM-A&RD, The GSCB
Mr. Sharad Gad, Officer – PIng& Stat., The GSCB
Mr. Audhut P. Sawant, Agril. Officer, Directorate of Agriculture
Ms. Megha S. Kerkar, Supdt. of Fisheries
Ms. Zigyasa Murkar, Asst. Supdt. of Fisheries
Mr. Mangaldas B. Gaude, Chairman, Navodit Veling Society, Priol
Mr. Babu K. Zore, Chairman, Gawane Group VKS Society
Mr. Satyawan Deu Gaonkar, Marketing In-Charge Adarsh K.S.K.V
Mr. Pawan Kulkarni, Senior Manager, Bank of India
Mr. Shrivallabh Y. Paradkar, Manager - Agri, Corporation Bank
Mr. Rishabh Kamble, Manager [PS], Bank of Baroda
Mr. Vinit V. Joshi, Nagargao VKS Society
Dr. Sachin K. Tendulkar, CEO, Mineral Foundation of Goa
Mr. Madhav A. Sahakari, Progressive farmer
Mr. P. Dileep Kumar, Manager Operation, Godrej Agrovet Ltd.
Mr. Satish B. Gurav, Godrej Agrovet Ltd.

Anant Chodankar, Managing Director, GSCB Ltd., placed the Agenda before the State Level Technical Committee relating to proposals for revision of Scale of Finance for various major crops and quantum of working capital for animal husbandry & fisheries activities. He requested participants to provide their valuable suggestions for the revision.

Shri N. Narayana Raju, AGM, NABARD, apprised that revision of scales of finance / quantum of working capital have to be finalized well before the commencement of the next financial year, to enable Agriculture Department to issue notification on Pradhan Mantri Fasal BimaYojana, considering the scales of finance for various crops to be covered under PMFBY and tender from insurance companies. He also drew the attention of bankers that Kisan Credit Cards have to be

issued to all eligible farmers, including entrepreneurs taking up animal husbandry and fisheries activities as per Gol instructions, to enable all KCC holders to access interest subvention under Gol scheme.

Revision of Scales of Finance for various crops

Agriculture Department had communicated to State Level Technical Committee / GSCB that no revision is proposed in the scales of finance determined for the year 2019-20 and the same may be continued for 2020-21.

Mr. Narayana Raju observed that the scale of finance of ₹ 2,40,000 (@ ₹ 400 per plant) for Arecanut determined for 2019-20 was higher than the unit cost of ₹ 1,76,600. This anomaly needs correction.

Dr. Sachin Tendulkar informed that the rate decided for Arecanut covers intercroops and other crops in kulagar (orchard) system followed in Goa and is not only for Arecanut. He also opined that unit cost for Arecanut actually needs upward revision. Other farmers and Agriculture Department officials agreed with the view. Shri Narayana Raju suggested that if the scale of finance is comprehensive, then it should be clearly indicated that it is for Arecanut and other crops in kulagar. SLTC agreed to adopt the scale of finance of ₹ 2,40,000/- (@ ₹ 400 per plant) per acre determined for 2019-20 for arecanut as the scale of finance for Arecanut and other crops in kulagar for 2020-21.

Mr. Madhav Sahakari, progressive farmer, suggested that the scale of finance per Cashew plant should be increased by ₹ 100/- and made ₹ 450/- per plant instead of current year scale of finance of ₹ 350/- per plant. While the break-up of costs is acceptable, the cost under 'others' should be made ₹ 280/- instead of ₹ 180/- per plant, considering the extra labour cost. The rate proposed by Mr. Madhav Sahakari was accepted by SLTC. Accordingly the scale of finance for cashew shall be ₹ 36,000 per acre (@ ₹ 450 per plant, for 80 plants) during 2020-21.

SLTC adopted that the scales of finance for all other crops shall be same as those of 2019-20. The details are given in Annexure-A.

Revision of quantum of Working Capital requirements for Animal Husbandry and Fisheries Activities

Mr. Narayana Raju indicated that the quantum of Working Capital requirements for various animal husbandry fisheries activities was determined for the first time in the previous SLTC meeting held on 8 July 2019. Except for an aberration in the quantum of working capital determined for sheep/goat rearing, all other amounts seemed acceptable. However, he sought the views of bankers about the quantum and the progress in sanction of working capital. Shri Pawan Kulkarni, Senior Manager, Bank of India, indicated that the quantum of working capital seemed to be in order. They had sanctioned working capital to about 10 entrepreneurs and hoped that in the next year the number would increase.

Mr. Narayana Raju hoped that with the increase in the number of entrepreneurs pursuing animal husbandry and fisheries activities covered under KCCs, such farmers would also get the benefit of interest subvention within the overall ceiling of ₹ 3 lakh applicable to crop loans, besides helping the banks to increase ground level credit flow for agriculture sector.

Fisheries Department representatives indicated that they propose to retain the same quantum of working capital for various fisheries activities.

There was no representation from Animal Husbandry & Veterinary Services Department. SLTC decided that the quantum of working capital for various animal husbandry activities can be retained at the present level determined for 2019-20, excepting for sheep/goat rearing. SLTC decided that an amount of ₹ 38,500/- be determined as quantum of working capital for 10+1 goat unit (10 does and 1 buck) @ ₹ 3,500/- per goat. SLTC further noted to consider revision, if any proposal with justification is received from Animal Husbandry Department for revision of quantum of working capital for sheep/goat rearing unit.

The details of quantum of working capital for various activities are given in Annexure-B.

Other Issues

1. Dr. Sachin Tendulkar suggested that farmers be insisted to insure their crops. He requested Agriculture Department to consider covering plantation and horticulture crops also under PMFBY as per Weather Based Crop Insurance Scheme. He also requested the Department to issue Notification for continuation of Interest Subvention on agricultural credit from State Government, in addition to Gol scheme of interest subvention on crop loans. Agriculture Department official indicated that the issues would be considered by the Department.
2. Mr. P. Dileep Kumar, Manager - Operations, Godrej Agrovet Ltd., indicated that their company plans to promote palm trees, considering the demand available for palm oil, in sugarcane cultivation areas. He indicated that cultivation of palm trees for increasing production of cooking oil is a good alternative for sugarcane, which is not remunerative in Goa. Mr. Narayana Raju indicated that SLTC is considering scales of finance for various crops presently under cultivation. If a new crop has to be introduced, it has to be first covered under term loans. He suggested that they may email their proposals to NABARD, Agriculture Department and ICAR, so that the same can be considered by State Level Unit Costs Committee of NABARD in their ensuing meeting.

Mrs. Varsha Dhaimodkar (GM) The Goa State Cooperative Bank Ltd., thanked all the members for their valuable suggestions and assured to circulate the proceedings at the earliest.

(Mr. A. M. Chodankar)
Managing Director (I/C) & Convener of the SLTC

Agenda No.10

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, 31.03.2019, 30.06.2019, 30.09.2019, 31.12.2019 and 31.03.2020 is as under:

Type of Returns	As on 31.03.19	As on 30.06.19	As on 30.09.19	As on 31.12.19	As on 31.03.20
LBR 2/U2	99.00%	98.00%	98.00%	98.00%	99.00%
LBR 3/U3	99.00%	98.00%	98.00%	98.00%	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.

Agenda No.11

Any other issues with the permission of the chair.

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