

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

**Agenda & Background Papers of**

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**103<sup>rd</sup> SLBC Meeting**

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**VENUE**

**HOTEL MANDOVI**  
Panaji, Goa

Date : 20<sup>th</sup> December, 2018 at 11:00 AM.

**संयोजक Convener**



भारतीय स्टेट बैंक  
State Bank of India

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

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



राज्य स्तरीय बैंकर्स समिती, गोवा 04/9/10/12/2018

**STATE LEVEL BANKERS' COMMITTEE, GOA**

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

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

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ALL MEMBERS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC/G/777

Date: 10.12.2018

Dear Sir,

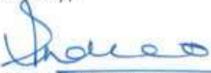
**103RD SLBC GOA MEETING FOR THE QUARTER ENDED SEPTEMBER 2018**  
**AGENDA & BACKGROUND PAPERS**

This is to inform you that the 103rd meeting of the State Level Bankers' Committee Goa will be held on Thursday the 20th December, 2018 to review the performance for the quarter ended September 2018, in respect of Annual Credit Plan 2018-19, Govt. Sponsored Schemes, Financial Inclusion and other related matters. The details of date, time and venue are as under:

Date : 20.12.2018 (Thursday)  
Time : 11.00 a.m.  
Venue : Hotel MANDOVI  
Panaji Goa

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

Yours faithfully,

  
GENERAL MANAGER &  
CONVENER, SLBC GOA.

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Agenda No.1

**Confirmation of minutes of the 102<sup>nd</sup> SLBC Meeting dated 25.09.2018**

The Minutes of the 102<sup>nd</sup> SLBC meeting for the quarter ended 30.06.2018 (held on 25.09.2018) were circulated vide letter No. RBU/LB-12/SLBC-G/775 dated 27.11.2018 and is also available on SLBC website [www.slbcgoa.com](http://www.slbcgoa.com) – SLBC meetings.

The Minutes of 102<sup>nd</sup> SLBC meeting held on 25.09.2018 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.

## ANNEXURE 1.01

**MINUTES OF 102nd MEETING OF  
STATE LEVEL BANKERS' COMMITTEE, GOA  
HELD ON 25th September, 2018 AT HOTEL MANDОВI, PANAJI, GOA**

The 102<sup>nd</sup> meeting of State Level Bankers' Committee, Goa State was held on 25<sup>th</sup> September, 2018, at Hotel Mandovi, Panaji Goa, under the Chairmanship of Shri Dharmendra Sharma, Chief Secretary, Govt. of Goa. The other officials present during the meeting were Shri Gulab Singh, Director DFS and Nodal Officer SLBC Goa, Shri Daulat Hawaldar, Finance Secretary, Govt. of Goa, Shri Sanjay Kumar, General Manager and convener SLBC Goa, Dr. S. Rajagopal, Regional Director RBI, Shri S. T Kannan, General Manager RBI, Smt. Kamakshi Pai, General Manager, NABARD, Panaji Regional Office.

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

2. Shri Sanjay Kumar, General Manager and Convener of the meeting welcomed all participants. He narrated highlights of the performance for the quarter ended June, 2018:

- i) On social banking front advance to women is 2% above the benchmark of 10%.
- ii) Performance of Mudra Loan is satisfactory.
- iii) Priority sector advances has increased but is still below the benchmark of 40%.
- iv) Agriculture advances is below the benchmark.

3. Shri Dhamendra Sharma, Chief Secretary Govt. of Goa in his address stated that to achieve financial inclusion goals, banks should go beyond their comfort zone and come with the customized response to the requirements of the State of Goa. He asked member banks to come out with specific plans and strategies for doubling the farmers' income by 2022. He expressed satisfaction at the performance of the Banks and stated that if any action / directives are required from the State Government, it will be arranged.

4. Shri Daulat Hawaldar, Finance Secretary Govt. of Goa, spoke about the financial problems of Co-operative Banks and their rising NPAs. He also asked Banks and Agriculture Department to come up with specific plan for doubling of farmers' income.

5. Dr. S. Rajagopal, RBI, Regional Director for Maharashtra and Goa complimented the Lead Bank for preparing a detailed agenda as per the revised Lead Bank



Scheme. He observed that the achievement of ACP target for the year 2018-19 was satisfactory at 86.26% as compared to 73.50% of the ACP target for the year 2017-18 and banks should maintain this momentum in the coming quarters. He noted that the data submission of banks was more or less prompt and that there is a good co-ordination between the Government of Goa and Banks as well as amongst banks. Connectivity issues were raised in the forum and the BSNL representative was advised to make sure that they are resolved at the earliest. Regional Director requested bankers to follow up the matter with BSNL vigorously. As for the issue of low CD ratio, he advised SLBC to examine factors like NRI deposits, sanction / disbursement to entities in the State done centrally by banks' corporate offices.

6. Smt. Kamakshi S. Pai, General Manager / Officer-in-Charge NABARD, Goa Regional Office, said that it was heartening to note that the flow of ground level credit is on track with achievement of 23.24% of annual target as at the end of first quarter. She suggested that the numbers of accounts covered under each priority sector is also captured in the data, which will help understand lateral growth in coverage, besides credit deepening and assessing scope for expansion, if any. She also suggested to include achievement under non-priority sectors. Smt. Kamakshi covered the following aspects also:

- With respect of **NRLM**, subsidy claim process has not yet been put in place by DRDA for non-WSHG district, South Goa. SRLM / DRDA can clarify the position so that credit flow to SHGs will be concessional, encouraging increased GLC.
- **Crop insurance** is assuming a lot of importance, especially in the wake of tragedy suffered by farmers in many districts of Kerala and Kodagu district of Karnataka. Most of the farmers had to rely only on Government relief and charities as they were not covered under PMFBY. Farmers should be made aware that PMFBY effective from 1.4.2016 has lot of improvements. Indemnity value has been made equal to scale of finance and not on amount of loan earlier. Premium continues to be heavily subsidized. Risks such as post-harvest crop loss, non-sowing due to adverse climatic conditions, localized losses due to land-slides / inundations, etc. are also covered. Farmers are to be made aware of all these. Bankers should also realize that in case of any loss incurred by borrowing farmers not covered under PMFBY, financing banks have to make good that loss as per the provisions of PMFBY.
- Regarding **Doubling of Farmers' Income by 2022**, NABARD is willing to sponsor a Stakeholders Meet for arriving at a roadmap for helping farmers to increase their incomes. She indicated that a meeting of Regional Advisory Group of NABARD will be convened to discuss and arrive at such a roadmap.



- **Dairy Entrepreneurship Development Scheme** has been continued for 2018-19 and the subsidy applications have to be submitted on NABARD portal (<https://ensure.nabard.org>). **Agri-Clinics & Agri-Business Centres (ACABC)** extended up to 31.3.2020. **National Livestock Mission – Entrepreneurship Development & Employment Generation (NLM-EDEG)** has been extended for 2018-19 and covers Poultry Venture Capital Fund, Integrated Development of Small Ruminants & Rabbits, Pig Development, Salvaging Male Buffalo Calves. While most of the schemes provide 33.33% subsidy to SC / ST beneficiaries and 25% for others, NLM is the only scheme that envisages subsidy of 33.33% for BPL beneficiaries, irrespective of their caste.
- **RIDF** assistance to State Government is an important means of developing rural infrastructure for creating demand for credit, enabling banks to meet their priority sector lending targets. State Government has availed RIDF funding for irrigation and fish jetties under agriculture sector, roads & bridges under rural connectivity sector, Primary Health Centres and Anganwadis under social sector. She suggested that if State Government considers taking advantage of RIDF funding for development of infrastructure within agriculture sector, the demand for credit would consequently increase. Watershed development, agriculture marketing infrastructure, cold storages, seed farms, etc., can also be considered under RIDF.
- **Warehouse Infrastructure Fund** assistance is available for Agriculture Marketing Infrastructure Development. Besides development of market yards, developing e-Trading platform would help Goa for promoting horticulture produce in a wider market. **Food Processing Fund** is also available for developing Food Processing Clusters.
- NABARD has shared projections made under **Potential Linked Plans** for 2019-20 with the LDMS, to enable them to take up the projections for discussions with District Administrations and preparing Annual Credit Plans.
- Banks can take support from **Financial Inclusion Fund** in NABARD to organize financial literacy camps, running Business & Skill Development Centres (including RSETIs), engaging SHG members as Business Correspondent Agents, purchase of hand held projectors / portable speakers for financial literacy efforts, etc.
- **E-Shakti project for digitization of SHGs** is underway in the state. Bankers were requested to co-operate in SHG data collection by Implementing Agencies for digitization of SHGs. Banks to also ensure data integrity in respect of live SHGs and all dormant SHGs need to be weeded out from the reporting process to give a true picture of the number of SHGs in the State and scope for credit linkage. The SHG data integrity is important in enabling SHGs to access hassle-free bank loans and also take benefits of other schemes of the Government.  
**Shri Dharmendra Sharma, Chief Secretary launched the second phase**



of **E-Shakti Project** in the State by distributing mobile phones to the animators of E-Shakti Implementing Agencies.

- NABARD had prepared **Unit Costs of Investments in Agriculture and Allied Activities** for Goa in 2018-19. The costs are prepared in consultative manner keeping in mind technical feasibility and financial viability and are approved by the State Level Unit Cost Committee. The Unit Cost booklet serves as a ready reckoner to banks in financing new areas of investments and leading to increased ground level credit flow in the State.
- In the light of the focus given for skill upgradation and placement, RSETIs need to be revived. It was suggested that SBI can think of placing the RSETI in SBI Learning Centre thereby reducing the cost of establishment of RSETI.

7. Shri R. P. Arora, Deputy General Manager (Outreach), SBI, LHO Mumbai then piloted the discussion on agenda. He stated that Kotak Mahindra Bank and Bandhan Bank have not submitted the data for the quarter ended June, 2018 and Shri Sanjay Kumar, General Manager, advised to take up the matter with higher authorities of these banks. He further stated that none of the Banks have escalated any connectivity issues to SLBC. Shri S. B. Joshi, Deputy General Manager (NWP), BSNL, submitted that they will resolve connectivity issues whenever Banks approach them. Bank of India was advised to examine the possibility of opening a Branch at Cavere Pirla village. To that, Shri Prashant Naik, Deputy General Manager, BOI responded that it is not viable to open a Branch due to scattered population. RBI suggested that 11 other villages be allotted to different Banks and it was decided that concerned LDMs should allot these villages to different Banks.

Shri Arora stated that the Banks have achieved Rs. 1694.57 Crs. against the target of 1964.35 Crs. under ACP upto June, 2018. The achievement works out to 86.26% against 73.50% of the corresponding period of the last year. Shri Sandesh Sail, from GUSDA, showed concern over very high percentage of rejection of loan cases and also high percentage of pending cases at Banks. SLBC Secretary requested him to sort out the issue at BLBC or DLRC meetings. The Director, DRDA Shri Mahesh V Corjuenkar, explained to the gathering that the department has launched a new scheme in the name Goa State Rural Livelihood Mission (Stri Shakti) under which SHGs group for ladies have been formed and the same will be forwarded for Banks to finance.



8. The following action points emerged in the meeting.

Sr. No.	Action points emerged in the meeting	Action to be taken by	Time limit
1.	Submission of data for the September 2018 quarter	All Banks	15.10.2018
2.	Roadmap to be given for doubling of farmers income by 2022	All Banks	31.10.2018
3.	Doubling of Farmers income by 2022 to be a regular agenda in BLBC / DLRC meeting	LDMs	No time limit specified
4.	Review of Stand Up India as an agenda in BLBC / DLRC meeting	LDMs	No time limit specified
5.	To take up the issue with General Managers of Vijaya Bank and Bandhan Bank for not submitting data for June, 2018 quarter	SLBC	31.10.2018
6.	To allot 11 villages identified by RBI to different Banks	LDMs	31.10.2018

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

State Bank of India  
Local Head Office, Mumbai  
Date: 20.11. 2018



~~General Manager (NW-I)  
SBI Mumbai LHO &  
Convener, SLBC, Goa~~

**List of Participants of 102nd Meeting of SLBC Goa at Hotel Mandovi, Panaji  
on 25.09.2018 at 11.00 a.m. for the quarter ended 30.06.2018**

**Reserve Bank of India**

1	R Gopal	Regional Director	Reserve Bank of India
2	T. Kannan	General Manager	Reserve Bank of India
3	Carey Mascarenhas	AGM	Reserve Bank of India
4	Cassian A. F. Gomes	Asst. Manager	Reserve Bank of India

**Government Department**

5	Daulat Hawaldar	Secretary (Finance)	Govt. of Goa
6	Gulab Singh	Secretary (DFS)	Govt. of India
7	Vinay Kumar	Director	KVIC
8	Daniel Cardoso	Manager	H.U.D.C.O.
9	S.B.Joshi	DGM(NWP)	BSNL
10	Mahesh V. Corjuvenkar	Project Director DRDA North	RDA
11	A. K. Banerjee	Director	Goa Chamber
12	Sandhya Kamat	Director	Dir. Of Civil Supply
13	U. Narendranath	State Resource Person	UIDAI
14	Akshay G. Potekar	Deputy Director	DITC

**NABARD**

15	Kamakshi Pai	General Manager	NABARD
16	Annie Alexander	Deputy General Manager	NABARD
17	K.L.Nayak	Asst. General Manager	NABARD
18	N N Raju	Asst. General Manager	NABARD
19	J.T.Zala	Manager	NABARD

**Public Sector Banks**

20	Abhishek Ojha	Assistant Manager	Allahabad Bank
21	B.Hariprasad	Chief Manager	Andhra Bank
22	Prashant Naik	DGM	Bank of India
23	Pawan Kulkarni	Sr. Manager	Bank of India
24	Ananat L. Hosurkar	AGM	Bank of Maharashtra
25	Swadhin Kadam	Manager	Bank of Maharashtra
26	Shashank	DRM	Bank of Baroda
27	Vivek Agrawal	Regional Manager	Central Bank of India
28	Shrivallabh Paradkar	Manager Agri	Corporation Bank
29	Pradeep Bhakta	AGM	Canara Bank
30	Minati Pradhan	Manager	canara Bank
31	Bhriju T J	Chief Manager	Dena Bank
32	Amar CH Das	Chief Manager	Indian Bank
33	Talwendar Singh	Asst. Manager	Oriental Bank of commerce
34	Raghava Naik	Regional Manager	Syndicate Bank
35	V. K. Sinha	Regional Head	Union Bank of India
36	Hitendra Hirekhan	Sr. Manager	United Bank of India
37	Sangita Castro	AGM	IDBI



Private Sector Banks			
38	Carmen Viegas	Cluster Head Goa	Axis Bank
39	Sandy Fernandes	Manager	Bandhan Bank
40	Aurelio Andrade	Branch Manager	Bandhan Bank
41	Ashish G Shetty	Manager	Catholic Syrian Bank
42	Praneeta Rege	Branch Manager	DCB
43	Sandesh Barekar	Asst. Vice President	HDFC Bank Ltd.
44	Naresh Gidwani	Manager	SVC Co op Bank
45	Sujit Parnlekar	Branch Manager	Karnataka Bank Ltd.
46	Aravind P Kolal	Branch Manager	Karnataka Bank Ltd.
47	Panduranga Bhat	Branch Manager	Karnataka Bank Ltd.
48	Tushar Unde	Branch Manager	Indusind Bank Ltd.
49	Prashant Teli	Senior Manager	RBL Bank Ltd.
50	Irfan Jamadar	Asst. Manager	Yes Bank
Co-operative Banks			
51	Sanjeev Kenkre	Manager	Bicholim Urban Coop Bank Ltd
52	Sadashiv S. Phadte	Deputy CEO	Citizen Coop Bank Ltd
53	Anil Fernandes	Manager	Citizen Credit Coop Bank Ltd.
54	Varsha Dhaimodkar	GM (P&S)	The Goa State Coop Bank Ltd
55	Ruprekha P Samant	C.O. Int Audit	Goa Urban Co-op. Bank Ltd.
56	Shama P Kamat	C.O. Advances	Goa Urban Co-op. Bank Ltd.
57	Jaideep S. Naik	Branch Manager	The Mapusa Urban Coop Bank
58	Hemant Nagwekar	Regional Head	PMC Bank
59	S. Nadkarni	Cluster Manager	NKGSB Co-op Bank
60	Vilas Naik	Manager	Saraswat Bank
61	Pushkar Deodhar	Regional Manager	TJSB Bank
62	Shilpa Bhonsule	Br. Manager	The Womens Coop Bank Ltd
63	Jyoti V Kamat	Manager	The Womens Coop Bank Ltd
State Bank of India			
64	Mr. Sanjay Kumar	General Manager, LHO Mumbai	State Bank of India
65	R. P. Arora	DGM Outreach, LHO Mumbai	State Bank of India
66	Suyash Asthana	DGM (B&O), Panaji	State Bank of India
67	Shrianshu Omprakash Barapatre	AGM RBO I, Panaji	State Bank of India
68	V. Konar	CM Credit RBO II, Panaji	State Bank of India
69	Suresh Ugavekar	Cm Credit RBO I, Panaji	State Bank of India
70	Ashok Kanekar	LDM, North Goa,	State Bank of India
71	Sunil Revandkar	CMFI, Panaji AO	State Bank of India
72		Manager, LHO, Mumbai	State Bank of India



<b>Absentees</b>	
<b>Public Sector Banks</b>	
1	Indian Overseas Bank
2	Punjab & Sind Bank
3	Punjab National Bank
4	Uco Bank
5	Vijaya Bank
6	Dhanalaxmi Bank Ltd.
<b>Private Sector Banks</b>	
7	Federal Bank Ltd.
8	Icici Bank Ltd
9	Jammu & Kashmir Bank Ltd.
10	Kotak Mahindra Bank Ltd.
11	South Indian Bank Ltd.
<b>Co-operative Banks</b>	
12	Konkan Mercantile Co-Op Bank Ltd.
13	Madgaon Urban Co-Op Bank Ltd.
14	Apna Sahakari Bank Ltd.
15	Gp Parsik Sahakari Bank Ltd.



**Present Position in respect of Action Points of last meeting**

**held on 25.09.2018**

Sr. No	Action points	To be dealt by	Present Position
1	Submission of data for the quarter ending September, 2018.	All Banks	Except Kotak Mahindra Bank Ltd all banks have submitted the data for the quarter Sept. 2018
2	Roadmap to be given for doubling of farmer's income by 2022	All Banks	None of the Banks have submitted roadmap for doubling of farmer's income by 2022.
3	Doubling of farmer's income by 2022 to be a regular agenda in BLBC / DLRC meetings.	LDMs	This is included as a regular agenda in BLBC / DLRC meetings
4	Review of Stand Up India as an agenda in BLBC / DLRC meetings.	LDMs	This is included as a regular agenda in BLBC / DLRC meetings.
5	To take up the issue with General Managers of Vijaya Bank and Bandhan Bank for not submitting data for June, 2018 quarter.	SLBC	Letters sent and Both the banks have submitted the data for the Sept., 2018 quarter.
6	To allot 11 villages identified by RBI to different Banks	LDMs	Villages allotted and respective Banks have been duly informed.

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

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

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

#### List of Uncovered Villages in Goa State (as on 30.09.2018)

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

16	South	Quepem	Caurem	Uncovered	CAOREM-PIRLA	920	NO	NO	NO	CBI, Rivona
17	South	Quepem	Pirla	Uncovered	CAOREM-PIRLA	474	NO	NO	NO	CBI, Rivona
18	North	Satari	Nagargaon	Uncovered	--	4000	NO	NO	NO	Canara Bank, Valpoi
19	North	Pernem	Alorna	Uncovered	--	2651	NO	NO	NO	GSCB, Nagzer
20	North	Pernem	Casne	Uncovered	--	319	NO	NO	NO	-do-
21	North	Pernem	Porsacedem	Uncovered	--	675	NO	NO	NO	CBI Pernem
22	North	Pernem	Casarvarnem	Uncovered	--	1382	NO	NO	NO	GSCB, Nagzer
23	North	Pernem	Chandel	Uncovered	--	1152	NO	NO	NO	-d0-
24	North	Pernem	Ozarim	Uncovered	--	1669	NO	NO	NO	-d0-
25	North	Pernem	Tuem	Uncovered	--	2751	NO	NO	NO	SBI Pernem
26	North	Pernem	Warkhand	Uncovered	--	2208	NO	NO	NO	GSCB, Nagzer

**b. Review of operations of Business Correspondents – hurdles / issues involved.**
**STATE: GOA**
**DETAILS OF BUSINESS CORRESPONDENCE / CUSTOMER SERVICE POINT (BC / CSP) AS ON 30.09.2018**

SR. No.	Name of the Bank	Active	Inactive	Total
1	BANK OF BARODA	1	0	1
2	BANK OF INDIA	11	4	15
3	CORPORATION BANK	2	0	2
4	INDIAN OVERSEAS BANK	1	0	1
5	SYNDICATE BANK	1	2	3
5	UNION BANK OF INDIA	5	0	5
6	IDBI BANK LTD.	2	1	3
	<b>SUB TOTAL</b>	<b>23</b>	<b>7</b>	<b>30</b>
7	AXIS BANK LTD.	2	0	2
	<b>SUB TOTAL</b>	<b>2</b>	<b>0</b>	<b>2</b>
8	APNA SAHAKARI BANK LTD.	2	0	2
	KONKAN MERCATILE CO-OP BANK LTD	1	0	1
	<b>SUB TOTAL</b>	<b>3</b>	<b>0</b>	<b>3</b>
	<b>GRAND TOTAL</b>	<b>28</b>	<b>7</b>	<b>35</b>

**Hurdles / Issues of CSP / Bank Mitras:**

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

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

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

**Digital Transactions  
As on Sept., 2018**

Sr. No.	Name of the Bank	Digital transactions as on 30.09.2018		
		No. Of Total Transactions During Quarter (A)	No. Of Digital Transactions During Quarter (B)	% OF B TO A
1	STATE BANK OF INDIA	991300	692324	69.84
2	BANK OF BARODA	956934	561787	58.71
3	CENTRAL BANK OF INDIA	1232315	256933	20.85
4	INDIAN OVERSEAS BANK	200	200	100
5	UNITED BANK OF INDIA	243804	179000	73.42
6	VIJAYA BANK	2700	3500	129.63
	<b>PUB SECT SUB TOTAL</b>	<b>3427253</b>	<b>1693744</b>	<b>49.42</b>
7	FEDERAL BANK LTD.	10434	791	7.58
	<b>PVT SECT SUB TOTAL</b>	<b>10434</b>	<b>791</b>	<b>7.58</b>
8	GOA STATE CO-OP BANK LTD.	1473702	93045	6.31
	<b>COOP BANKS SUB TOTAL</b>	<b>1473702</b>	<b>93045</b>	<b>6.31</b>
	<b>GRAND TOTAL</b>	<b>4911389</b>	<b>1787580</b>	<b>36.4</b>

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

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

Aadhaar Seeding and Aadhaar Authentication is an ongoing process. At present all accounts are opened with e-KYC hence Aadhaar seeding as well as Aadhaar authentication process is completed simultaneously. There are 75 Aadhaar Enrolment Centres functioning in the Various Bank branches and post offices in the State.

**List Of Aadhaar Enrolment Centres  
As on 30.09.2018**

Sr. No.	Registrar Name	No. Of Centres
1	AXIS BANK LTD.	2
2	BANDHAN BANK	2
3	BANK OF BARODA	3
4	BANK OF INDIA	5
5	BANK OF MAHARASHTRA	1
6	CANARA BANK	1
7	CORPORATION BANK	2
8	HDFC BANK LTD.	5
9	ICICI BANK LTD	3
10	IDBI BANK LTD.	2
11	INDIAN OVERSEAS BANK	2
12	POST OFFICE	30
13	INDUSIND BANK LTD.	2
14	KARNATAKA BANK LTD.	2
15	KOTAK MAHINDRA BANK LTD.	2
16	RBL BANK LTD.	3
17	STATE BANK OF INDIA	2
18	SYNDICATE BANK	2
19	UCO BANK	1
20	UNION BANK OF INDIA	2
21	YES BANK LTD.	1
	<b>GRAND TOTAL</b>	<b>75</b>

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

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

	Dec-17			Mar-18			Jun-18			Sep-18		
	Special Camps			Special Camps			Special Camps			Special Camps		
	Target	Camps	Deficit									
North	6	-	-6	6	7	+1	6	2	-4	6	6	0
South	6	2	-4	6	1	-5	6	5	-1	6	2	-4

	Dec-17			Mar-18			Jun-18			Sep-18		
	Target Specific Camps			Target Specific Camps			Target Specific Camps			Target Specific Camps		
	Target	Camps	Deficit									
North	15	4	-11	15	15	0	15	5	-10	15	11	-4
South	15	5	-10	15	7	-8	15	10	-5	15	13	-2

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

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

### **Impact of Financial Literacy Programme**

#### **Awareness:**

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

#### **Recognize Frauds:**

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

#### **Secured Future:**

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

#### **Digital Banking :**

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

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

#### **1. Crop Insurance**

##### **PMFBY (Pradhan Mantri Fasal Bima Yojana)**

##### **i) Objectives:**

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

##### **ii) Implementing Agency:**

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

**iii) The highlights of this scheme are as under:**

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

**2. Renewable Energy:**

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

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

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

**2.2 Wave Power:**

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

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

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

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

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

All Banks are requested to ensure that all their Bank Mitras / CSPs are equipped with latest RuPay Card enabled Micro ATMs (POS machines). Representative of Banks may

visit the Bank Mitras and carry out transactions using their own RuPay cards to ensure smooth working of the entire process.

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

**SLBC GOA : CONVENER BANK - STATE BANK OF INDIA**  
**GOA STATE : PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**  
 AS ON 30.09.2018 (Rs. In Lacs)

. No.	Row Labels	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of Rupay-Card Issued
1	Allahabad Bank	1468	0	690	778	1468	2.10	93	1322
2	Andhra Bank	499	0	349	150	499	1.21	96	411
3	Bank of Baroda	5991	5710	6395	5306	11701	92.93	315	10733
4	Bank of India	6877	14992	11932	9937	21869	142.51	2567	20751
5	Bank of Maharashtra	1293	0	535	758	1293	6.84	213	839
6	Canara Bank	26190	0	16235	9955	26190	127.25	3368	17015
7	Central Bank of India	10543	0	5060	5483	10543	45.95	378	9680
8	Corporation Bank	11086	6732	9736	8082	17818	150.47	1925	16277
9	Dena Bank	5172	0	2676	2496	5172	20.82	497	4384
10	IDBI Bank Ltd.	2203	0	1277	926	2203	8.66	276	1896
11	Indian Bank	2693	7	1477	1223	2700	4.40	500	2324
12	Indian Overseas Bank	1224	3433	2437	2220	4657	16.17	781	4571
13	Oriental Bank of Commerce	6495	0	4952	1543	6495	42.77	466	6369
14	Punjab & Sind Bank	242	0	64	178	242	1.44	0	241
15	Punjab National Bank	1467	0	417	1050	1467	4.27	55	1463
16	State Bank of India	3472	7834	5230	6076	11306	30.27	1593	8033
17	Syndicate Bank	4851	0	2232	2619	4851	35.31	634	4481
18	UCO Bank	673	820	612	881	1493	9.16	96	960
19	Union Bank of India	6705	0	3080	3625	6705	14.25	1713	2120
20	United Bank of India	1726	2401	2539	1588	4127	45.08	604	1829
21	Vijaya Bank	2012	0	1287	725	2012	6.96	65	2005
	<b>PUBLIC SECTOR BANKS TOTAL</b>	<b>102882</b>	<b>41929</b>	<b>79212</b>	<b>65599</b>	<b>144811</b>	<b>808.82</b>	<b>16235</b>	<b>117704</b>
1	Federal Bank Ltd	566	0	259	307	566	4.03	89	485
2	HDFC Bank Ltd	1217	904	839	1282	2121	8.61	533	2121
3	ICICI Bank Ltd	65	185	181	69	250	1.87	88	250
4	IndusInd Bank Ltd	253	431	394	290	684	1.15	97	641
5	Jammu & Kashmir Bank Ltd	21	0	9	12	21	0.02	9	24
6	Karur Vysya Bank	0	4	3	1	4	0.00	0	4
7	Kotak Mahindra Bank Ltd	61	0	40	21	61	0.06	18	60
8	RBL Bank Ltd	457	0	22	435	457	0.19	84	454
9	South Indian Bank Ltd	0	2886	1561	1325	2886	13.15	836	1416
10	Yes Bank Ltd	1	0	1	0	1	0.00	0	1
11	Axis Bank Ltd	241	267	398	110	508	1.56	116	477
	<b>PRIVATE SECTOR BANKS TOTAL</b>	<b>2882</b>	<b>4677</b>	<b>3707</b>	<b>3852</b>	<b>7559</b>	<b>30.64</b>	<b>1870</b>	<b>5933</b>
32	<b>GOA STATE TOTAL</b>	<b>105764</b>	<b>46606</b>	<b>82919</b>	<b>69451</b>	<b>152370</b>	<b>839.46</b>	<b>18105</b>	<b>123637</b>

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

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

**SLBC GOA : CONVENER BANK - STATE BANK OF INDIA**  
**GOA STATE : PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA**  
**(PMJJBY)**  
 AS ON 30.09.2018

SR.NO.	BANK	PMJJBY SUBSCRIBERS
1	STATE BANK OF INDIA	22703
2	ALLAHABAD BANK	20
3	ANDHRA BANK	10
4	BANK OF BARODA	326
5	BANK OF INDIA	13326
6	BANK OF MAHARASHTRA	2886
7	CANARA BANK	2315
8	CENTRAL BANK OF INDIA	3797
9	DENA BANK	603
10	INDIAN BANK	900
11	INDIAN OVERSEAS BANK	5210
12	ORIENTAL BANK OF COMMERCE	38
13	PUNJAB & SIND BANK	5
14	PUNJAB NATIONAL BANK	3
15	UCO BANK	66
16	UNION BANK OF INDIA	3220
17	UNITED BANK OF INDIA	501
18	VIJAYA BANK	308
	<b>SUB TOTAL</b>	<b>56237</b>
19	AXIS BANK LTD.	831
20	DCB BANK LIMITED	58
21	FEDERAL BANK LTD.	5
22	HDFC BANK LTD.	60
23	ICICI BANK LTD	1279
24	INDUSIND BANK LTD.	26
25	KARNATAKA BANK LTD.	956
26	RBL BANK LTD.	404
27	SOUTH INDIAN BANK LTD.	136
28	YES BANK LTD.	95
	<b>SUB TOTAL</b>	<b>3850</b>
29	CITIZEN CO-OP BANK LTD,	14
30	MADGAON URBAN CO-OP BANK LTD.	140
	<b>SUB TOTAL</b>	<b>154</b>
	<b>GRAND TOTAL</b>	<b>60241</b>

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

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

AS ON 30.09.2018

SR. NO	BANK	PMSBY SUBSCRIBERS
1	STATE BANK OF INDIA	61522
2	ALLAHABAD BANK	24
3	ANDHRA BANK	12
4	BANK OF BARODA	966
5	BANK OF INDIA	23148
6	BANK OF MAHARASHTRA	2580
7	CANARA BANK	6101
8	CENTRAL BANK OF INDIA	8271
9	DENA BANK	1214
10	INDIAN BANK	1945
11	INDIAN OVERSEAS BANK	8000
12	ORIENTAL BANK OF COMMERCE	36
13	PUNJAB & SIND BANK	5
14	PUNJAB NATIONAL BANK	4
15	UCO BANK	155
16	UNION BANK OF INDIA	6135
17	UNITED BANK OF INDIA	924
18	VIJAYA BANK	310
19	IDBI BANK LTD.	151
	<b>SUB TOTAL</b>	<b>121503</b>
20	AXIS BANK LTD.	1862
21	DCB BANK LIMITED	105
22	FEDERAL BANK LTD.	5
23	HDFC BANK LTD.	62
24	ICICI BANK LTD	2190
25	INDUSIND BANK LTD.	711
26	KARNATAKA BANK LTD.	544
27	RBL BANK LTD.	539
28	SOUTH INDIAN BANK LTD.	303
29	YES BANK LTD.	117
	<b>SUB TOTAL</b>	<b>6438</b>
30	CITIZEN CO-OP BANK LTD,	17
31	MADGAON URBAN CO-OP BANK LTD.	318
32	WOMEN CO-OP BANK LTD.	39
	<b>SUB TOTAL</b>	<b>374</b>
	<b>GRAND TOTAL</b>	<b>128315</b>

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

(Rs. In crores)

Activity	Achievement under ACP 2017-18 Up to 30.09.2017	% Ach. 30.09.2017	Achievement under ACP 2018-19 Up to 30.09.2018	% Ach 30.09.2018
Crop Loans	126.72	57.63	108.16	49.07
Agri. Term Loan	111.80	47.24	194.07	85.19
Agri. Infra.	10.50	38.97	11.20	47.70
Allied Activities	122.09	569.98	57.39	250.93
<b>AGRI. total</b>	<b>371.11</b>	<b>73.50</b>	<b>370.82</b>	<b>74.13</b>
MSME	1,247.48	67.69	2,106.43	89.55
Export Credit	8.18	2.97	3.44	1.48
Education	38.42	19.03	29.68	15.71
Housing	422.90	65.18	320.69	55.50
Renewable Energy	0.14	3.68	2.61	91.90
Others	42.38	119.51	138.97	279.28
Social Infrastructure	4.28	9.18	4.97	15.32
<b>Total</b>	<b>2,134.89</b>	<b>59.98</b>	<b>2,977.61</b>	<b>75.79</b>

**3.02 Sector wise achievement of advances: Position as on 30.09.2018**

- i) The **Crop Loan** disbursement during the quarter September, 2018 was Rs.108.16 Crs as against the target of Rs.220.42 Crs i.e. 49.07% achievement. The performance under Crop loans is decreased by Rs.18.56 Crs i.e. from Rs.126.72 Crs as on 30.09.2017.
- ii) The **Agri. Term Loan** disbursement during quarter September, 2018 was Rs.194.07 Crs as against the target of Rs.227.80 Crs i.e. 85.19% achievement. The performance under Agri. Term loans is increased by Rs.82.27 Crs i.e. from Rs.111.80 Crs as on 30.09.2017.
- iii) The disbursement of loan to **Agriculture Sector** during the quarter September, 2018 was Rs.370.82 Crs as against the target of Rs.491.92 Crs i.e.74.13% achievement. The performance under Agriculture sector is decreased by Rs.0.29 Crs i.e. from Rs.371.11 Crs as on 30.09.2017.
- iv) The disbursement of loan to **MSME** during the quarter September, 2018 was Rs.2,106.43 Crs as against the target of Rs.2,353.28 Crs i.e. 89.55% achievement. The performance under loan to Industries is increased by Rs.858.95 Crs i.e. from Rs.1,247.48 Crs as on 30.09.2017.
- v) The overall achievement under **ACP 2018-19** during the quarter September, 2018 was Rs.2,977.61 Crs as against the target of Rs.3,928.70 Crs i.e. 75.79% achievement. The achievement is higher by Rs.842.72 Crs i.e. from Rs.2,134.89 crs as on 30.09.2017.

**3.03 Review of Performance under ACP 2018-19:**

(Amount in Crores)

Activity	Annual Credit Plan 2018-19 (Targets up to 30.09.2018)	Achievement up to 30.09.2018	% Achievement
Crop Loans	220.42	108.16	49.07
Agri Term Loan	227.80	194.07	85.19
<b>Sub Total Agri</b>	<b>448.22</b>	<b>302.23</b>	<b>67.43</b>
Agricultural Infra.	23.28	11.20	47.70
Ancillary Activities	20.42	57.39	250.93
<b>Credit Potential for Agriculture</b>	<b>491.92</b>	<b>370.82</b>	<b>74.13</b>
MSME	2,352.28	2,106.43	89.55
Export Credit	232.82	3.44	1.48
Education	188.82	29.68	15.71
Housing	577.82	320.69	55.50
Renewable Energy	2.84	2.61	91.90
Others	49.76	138.97	279.28
Social Infrastructure	32.44	4.97	15.32
<b>Total</b>	<b>3,928.70</b>	<b>2,977.61</b>	<b>75.79</b>

(Detailed reports attached as Annexure 3.3.1 to Annexure 3.3.5)

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

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

Annexure 3.3.1

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

(Amount in crores)

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	68.24	22.92	33.59	57.35	33.05	57.63	125.59	55.97	44.57
2	ALLAHABAD BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
3	ANDHRA BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
4	BANK OF BARODA	17.28	0.40	2.29	22.35	8.95	40.03	39.63	9.34	23.58
5	BANK OF INDIA	34.81	0.14	0.39	46.17	22.80	49.39	80.98	22.94	28.33
6	BANK OF MAHARASHTRA	3.51	0.00	0.00	4.03	0.77	19.05	7.54	0.77	10.19
7	CANARA BANK	37.49	1.27	3.40	43.45	52.77	121.45	80.95	54.04	66.77
8	CENTRAL BANK OF INDIA	21.74	20.12	92.54	26.10	11.41	43.72	47.84	31.53	65.90
9	CORPORATION BANK	40.93	0.66	1.62	46.39	13.82	29.78	87.32	14.48	16.58
10	DENA BANK	4.70	0.06	1.26	4.70	0.00	0.00	9.40	0.06	0.63
11	INDIAN BANK	0.85	0.00	0.00	0.80	0.05	5.93	1.65	0.05	2.87
12	INDIAN OVERSEAS BANK	19.26	4.32	22.42	9.56	1.29	13.46	28.82	5.60	19.45
13	ORIENTAL BANK OF COMMERCE	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00	0
15	PUNJAB NATIONAL BANK	2.20	0.00	0.00	2.10	0.00	0.00	4.30	0.00	0.00
16	SYNDICATE BANK	13.52	7.38	54.58	19.06	3.22	16.90	32.58	10.60	32.54
17	UCO BANK	1.60	0.00	0.00	1.61	0.00	0.00	3.21	0.00	0.00
18	UNION BANK OF INDIA	18.86	6.08	32.24	21.45	0.61	2.86	40.32	6.70	16.61
19	UNITED BANK OF INDIA	0.65	0.00	0.00	0.68	0.01	0.80	1.33	0.01	0.41
20	VIJAYA BANK	13.99	3.29	23.49	1.84	0.00	0.00	15.83	3.29	20.76
21	IDBI BANK LTD.	1.80	1.21	67.44	1.78	0.00	0.00	3.58	1.21	33.94
	<b>SUB TOTAL</b>	<b>301.68</b>	<b>67.84</b>	<b>22.49</b>	<b>309.66</b>	<b>148.74</b>	<b>48.03</b>	<b>611.34</b>	<b>216.58</b>	<b>35.43</b>
22	AXIS BANK LTD.	2.35	0.00	0.00	2.85	0.00	0.00	5.20	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.35	0.00	0.00	0.34	0.48	139.76	0.69	0.48	68.87
24	DCB BANK LIMITED	0.35	0.00	0.00	0.35	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
26	FEDERAL BANK LTD.	1.20	2.37	197.08	1.40	0.00	0.00	2.60	2.37	90.82
27	HDFC BANK LTD.	34.00	0.62	1.83	33.96	4.92	14.47	67.96	5.54	8.15
28	ICICI BANK LTD	13.84	1.39	10.03	14.18	16.50	116.35	28.02	17.89	63.85
29	INDUSIND BANK LTD.	0.00	0.00	0	0.00	3.88	0	0.00	3.88	0
30	JAMMU & KASHMIR BANK LTD.	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	1.50	0.00	0.00	1.58	4.32	273.70	3.08	4.32	140.40
32	Karur Vysya Bank Ltd	0.00	0.00	0	0.00	0.42	0	0.00	0.42	0
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
34	RBL BANK LTD.	7.10	13.47	189.74	7.79	2.67	34.32	14.89	16.14	108.45
35	SOUTH INDIAN BANK LTD.	1.00	0.00	0.00	0.95	0.00	0.00	1.95	0.00	0.00
36	YES BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
37	BANDHAN BANK	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
	<b>SUB TOTAL</b>	<b>61.93</b>	<b>17.85</b>	<b>28.82</b>	<b>63.65</b>	<b>33.18</b>	<b>52.13</b>	<b>125.59</b>	<b>51.03</b>	<b>40.63</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	2.40	0.00	0.00	2.40	0.00	0.00	4.80	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
40	GOA STATE CO-OP BANK LTD.	60.03	22.47	37.43	65.01	12.16	18.70	125.04	34.62	27.69
41	GOA URBAN CO-OP BANK LTD.	2.92	0.00	0.00	2.35	0.00	0.00	5.27	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK	0.50	0.00	0.00	0.55	0.00	0.00	1.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK L	1.50	0.00	0.00	1.55	0.00	0.00	3.05	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	1.10	0.00	0.00	1.42	0.00	0.00	2.52	0.00	0.00
45	NKGSB CO-OP BANK LTD.	1.09	0.00	0.00	1.10	0.00	0.00	2.18	0.00	0.00
46	PMC BANK LTD.	1.50	0.00	0.00	1.49	0.00	0.00	2.99	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	2.25	0.00	0.00	2.30	0.00	0.00	4.55	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.50	0.00	0.00	0.49	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	1.30	0.00	0.00	1.35	0.00	0.00	2.65	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
51	WOMEN CO-OP BANK LTD.	1.40	0.00	0.00	1.50	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.50	0.00	0.00	0.50	0.00	0.00	1.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>77.22</b>	<b>22.47</b>	<b>29.09</b>	<b>82.29</b>	<b>12.16</b>	<b>14.77</b>	<b>159.51</b>	<b>34.62</b>	<b>21.71</b>
	<b>GRAND TOTAL</b>	<b>440.84</b>	<b>108.16</b>	<b>24.54</b>	<b>455.61</b>	<b>194.07</b>	<b>42.60</b>	<b>896.44</b>	<b>302.23</b>	<b>33.71</b>

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

(Amount in crores)

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	5.20	0.04	0.77	4.92	12.43	252.62	135.70	68.44	50.43
2	ALLAHABAD BANK	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	2.72	0.55	20.24	1.87	0.05	2.54	44.21	9.94	22.48
5	BANK OF INDIA	4.42	0.00	0.00	3.33	0.00	0.00	88.73	22.94	25.85
6	BANK OF MAHARASHTRA	0.56	0.00	0.00	0.40	0.00	0.00	8.50	0.77	9.04
7	CANARA BANK	4.40	0.00	0.00	3.35	1.42	42.45	88.70	55.47	62.54
8	CENTRAL BANK OF INDIA	1.47	0.00	0.00	4.20	6.35	150.93	53.51	37.87	70.78
9	CORPORATION BANK	5.82	0.00	0.00	3.83	0.00	0.00	96.97	14.48	14.93
10	DENA BANK	0.63	0.00	0.25	0.32	0.00	0.00	10.35	0.06	0.59
11	INDIAN BANK	0.04	0.99	2472.0	0.06	0.00	0.00	1.75	1.04	59.21
12	INDIAN OVERSEAS BANK	1.20	0.00	0.00	0.79	0.00	0.00	30.81	5.60	18.19
13	ORIENTAL BANK OF COMMERCE	0.10	0.00	0.00	0.02	0.00	0.00	0.62	0.00	0.00
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	0.37	0.00	0.00	0.28	0.00	0.00	4.95	0.00	0.00
16	SYNDICATE BANK	1.92	0.00	0.00	1.49	11.00	739.77	35.98	21.60	60.03
17	UCO BANK	0.05	0.00	0.00	0.02	0.00	0.00	3.28	0.00	0.00
18	UNION BANK OF INDIA	0.98	0.00	0.00	1.01	0.00	0.00	42.30	6.70	15.83
19	UNITED BANK OF INDIA	0.10	0.16	159.70	0.05	0.00	0.00	1.48	0.17	11.17
20	VIJAYA BANK	0.29	0.00	0.00	0.27	6.32	2312.6	16.39	9.61	58.61
21	IDBI BANK LTD.	0.17	0.00	0.00	0.05	0.00	0.00	3.80	1.21	31.98
	SUB TOTAL	30.43	1.74	5.72	26.27	37.57	143.03	668.04	255.89	38.30
22	AXIS BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	5.20	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.69	0.48	68.87
24	DCB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	0.07	0.00	0.00	0.08	0.00	0.00	2.75	2.37	85.96
27	HDFC BANK LTD.	3.99	0.00	0.00	4.23	12.77	301.78	76.18	18.31	24.04
28	ICICI BANK LTD	1.98	0.00	0.00	1.36	2.00	146.83	31.36	19.89	63.41
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.88	0.00
30	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	0.50	0.00	0.00	0.30	0.00	0.00	3.88	4.32	111.45
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	1.55	0.04	2.69	1.97	0.00	0.00	18.40	16.18	87.95
35	SOUTH INDIAN BANK LTD.	0.00	0.00	0.00	0.40	0.00	0.00	2.35	0.00	0.00
36	YES BANK LTD.	0.00	9.39	0.00	0.00	5.05	0.00	0.00	14.44	0.00
37	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.09	9.43	116.55	8.34	19.82	237.71	142.02	80.28	56.53
38	BICHOLIM URBAN CO-OP BANK LTD.	0.28	0.00	0.00	0.16	0.00	0.00	5.23	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	6.86	0.02	0.33	5.62	0.00	0.00	137.52	34.65	25.19
41	GOA URBAN CO-OP BANK LTD.	0.22	0.00	0.00	0.20	0.00	0.00	5.70	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	1.09	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.05	0.00	0.00	3.10	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	2.62	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.20	0.00	0.00	0.10	0.00	0.00	2.48	0.00	0.00
46	PMC BANK LTD.	0.05	0.00	0.00	0.00	0.00	0.00	3.04	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	0.30	0.00	0.00	0.07	0.00	0.00	4.92	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	2.69	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.52	0.00	0.00
	SUB TOTAL	8.05	0.02	0.28	6.24	0.00	0.00	173.80	34.65	19.93
	GRAND TOTAL	46.57	11.19	24.04	40.84	57.39	140.52	983.86	370.82	37.69

Annexure 3.3.3

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

(Amount in crores)

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	640.23	640.18	99.99	82.78	0.00	0.00	63.91	6.54	10.23
2	ALLAHABAD BANK	11.41	1.63	14.24	1.40	0.00	0.00	1.75	0.00	0.00
3	ANDHRA BANK	10.00	1.17	11.68	0.40	0.00	0.00	1.30	0.00	0.00
4	BANK OF BARODA	113.50	21.75	19.17	23.65	2.09	8.84	14.91	1.46	9.79
5	BANK OF INDIA	383.61	330.76	86.22	23.00	0.00	0.00	31.40	0.50	1.61
6	BANK OF MAHARASHTRA	32.20	79.48	246.84	4.46	0.00	0.00	3.77	0.29	7.66
7	CANARA BANK	264.13	26.65	10.09	41.38	0.00	0.00	24.93	1.97	7.89
8	CENTRAL BANK OF INDIA	143.15	35.05	24.49	25.81	1.35	5.23	17.30	0.25	1.44
9	CORPORATION BANK	376.23	143.74	38.20	45.26	0.00	0.00	23.61	2.38	10.07
10	DENA BANK	29.70	0.33	1.12	5.67	0.00	0.00	5.56	0.00	0.00
11	INDIAN BANK	8.49	1.06	12.43	1.00	0.00	0.00	0.80	0.00	0.00
12	INDIAN OVERSEAS BANK	39.84	3.01	7.55	17.32	0.00	0.00	7.84	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	21.70	29.37	135.33	3.50	0.00	0.00	3.50	0.00	0.00
14	PUNJAB & SIND BANK	3.00	0.08	2.67	0.62	0.00	0.00	0.60	0.94	155.90
15	PUNJAB NATIONAL BANK	45.64	0.86	1.87	7.08	0.00	0.00	7.05	0.00	0.00
16	SYNDICATE BANK	108.47	99.20	91.45	20.26	0.00	0.00	36.90	3.13	8.49
17	UCO BANK	11.00	5.98	54.40	2.59	0.00	0.00	3.65	0.63	17.19
18	UNION BANK OF INDIA	112.54	46.38	41.22	11.47	0.00	0.00	8.25	0.18	2.16
19	UNITED BANK OF INDIA	5.00	4.25	85.05	1.05	0.00	0.00	0.90	0.00	0.00
20	VIJAYA BANK	62.25	163.94	263.35	2.04	0.00	0.00	3.11	6.92	222.47
21	IDBI BANK LTD.	21.00	0.56	2.68	2.00	0.00	0.00	2.25	0.91	40.65
	SUB TOTAL	2443.09	1635.42	66.94	322.76	3.44	1.07	263.28	26.09	9.91
22	AXIS BANK LTD.	27.20	3.44	12.66	3.70	0.00	0.00	3.80	0.09	2.24
23	CATHOLIC SYRIAN BANK LTD.	3.50	0.00	0.00	0.30	0.00	0.00	0.25	0.00	0.00
24	DCB BANK LIMITED	20.00	0.00	0.00	0.20	0.00	0.00	1.05	0.00	0.00
25	DHANALAXMI BANK LTD.	3.00	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
26	FEDERAL BANK LTD.	11.37	2.03	17.89	1.07	0.00	0.00	8.20	0.00	0.00
27	HDFC BANK LTD.	251.27	117.73	46.85	26.60	0.00	0.01	30.73	0.00	0.00
28	ICICI BANK LTD	186.09	22.77	12.24	31.13	0.00	0.00	17.13	0.00	0.00
29	INDUSIND BANK LTD.	18.00	10.31	57.26	2.40	0.00	0.00	1.60	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	2.00	0.00	0.00	0.25	0.00	0.00	0.15	0.00	0.00
31	KARNATAKA BANK LTD.	12.00	5.47	45.58	0.83	0.00	0.00	2.05	0.08	3.66
32	Karur Vysya Bank Ltd	2.00	0.00	0.00	0.20	0.00	0.00	0.20	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	12.00	0.00	0.00	1.20	0.00	0.00	1.40	0.00	0.00
34	RBL BANK LTD.	25.54	15.84	61.99	5.58	0.00	0.00	3.60	3.03	84.32
35	SOUTH INDIAN BANK LTD.	3.00	0.00	0.00	0.46	0.00	0.00	0.40	0.00	0.00
36	YES BANK LTD.	1320.00	138.68	10.51	6.00	0.00	0.00	4.20	0.00	0.00
37	BANDHAN BANK	3.00	0.00	0.00	0.20	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	1899.97	316.27	16.65	80.22	0.00	0.00	75.16	3.19	4.25
38	BICHOLIM URBAN CO-OP BANK	21.60	0.00	0.00	8.20	0.00	0.00	2.29	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	13.16	11.99	91.16	0.40	0.00	0.00	0.13	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	163.62	18.06	11.04	29.19	0.00	0.00	20.94	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	62.91	36.98	58.78	16.09	0.00	0.00	3.86	0.26	6.81
42	KONKAN MERCANTILE CO-OP BANK	2.50	0.00	0.00	0.05	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK L	2.20	0.00	0.09	0.30	0.00	0.00	0.12	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	17.65	0.00	0.00	1.61	0.00	0.00	2.37	0.00	0.00
45	NKGSB CO-OP BANK LTD.	6.50	0.00	0.00	0.10	0.00	0.00	0.35	0.00	0.00
46	PMC BANK LTD.	19.40	3.24	16.70	2.00	0.00	0.00	2.65	0.03	0.95
47	SARASWAT CO-OP BANK LTD.	18.98	78.10	411.40	1.75	0.00	0.00	3.20	0.09	2.68
48	SHAMRAO VITHAL CO-OP BANK LTD.	4.00	0.00	0.00	0.10	0.00	0.00	0.70	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	6.00	0.25	4.17	0.10	0.00	0.00	0.50	0.00	0.00
50	APNA SAHAKARI BANK LTD.	4.00	0.00	0.00	0.00	0.00	0	0.30	0.00	0.00
51	WOMEN CO-OP BANK LTD.	5.50	0.00	0.00	0.20	0.00	0.00	0.45	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	5.50	6.12	111.24	0.00	0.00	0	0.40	0.02	5.25
53	CITIZEN CREDIT CO-OPERATIVE BANK	8.00	0.00	0.00	2.60	0.00	0.00	0.90	0.00	0.00
	SUB TOTAL	361.50	154.74	42.80	62.69	0.00	0.00	39.20	0.40	1.01
	GRAND TOTAL	4704.56	2106.43	44.77	465.67	3.44	0.74	377.65	29.68	7.86

Annexure 3.3.4

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

(Amount in crores)

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	215.63	9.07	4.20	0.75	1.55	207.22	8.17	0.00	0.00
2	ALLAHABAD BANK	4.88	2.45	50.10	0.01	0.00	0.00	0.13	0.20	153.85
3	ANDHRA BANK	2.50	1.09	43.60	0.01	0.00	0.00	0.13	0.00	0.00
4	BANK OF BARODA	39.65	1.22	3.08	0.21	0.00	0.00	1.99	8.76	440.33
5	BANK OF INDIA	127.98	5.57	4.35	0.49	0.00	0.00	4.52	1.63	35.94
6	BANK OF MAHARASHTRA	12.99	0.00	0.00	0.05	0.00	0.00	0.50	0.00	0.00
7	CANARA BANK	91.20	7.56	8.29	0.40	0.00	0.00	3.71	8.57	230.90
8	CENTRAL BANK OF INDIA	57.43	4.25	7.40	0.32	0.00	0.00	2.50	0.44	17.63
9	CORPORATION BANK	129.78	3.36	2.59	0.43	0.00	0.00	4.31	1.21	28.15
10	DENA BANK	14.25	0.10	0.70	0.09	0.00	3.32	1.06	0.12	10.86
11	INDIAN BANK	5.25	7.50	142.86	0.01	0.00	0.00	0.23	1.44	628.55
12	INDIAN OVERSEAS BANK	22.26	0.00	0.00	0.16	0.00	0.00	1.52	4.40	290.01
13	ORIENTAL BANK OF COMMERCE	4.70	0.00	0.00	0.03	0.00	0.00	0.33	0.00	0.00
14	PUNJAB & SIND BANK	1.00	4.39	438.63	0.01	0.00	0.00	0.08	0.00	0.00
15	PUNJAB NATIONAL BANK	12.50	0.00	0.00	0.04	0.00	0.00	0.28	0.00	0.00
16	SYNDICATE BANK	43.03	37.98	88.26	0.26	0.00	0.00	2.33	2.39	102.70
17	UCO BANK	4.00	4.56	114.12	0.01	0.00	0.00	0.17	83.18	0.00
18	UNION BANK OF INDIA	27.38	0.81	2.95	0.22	0.00	0.00	1.74	1.07	61.33
19	UNITED BANK OF INDIA	2.10	0.47	22.44	0.01	0.00	0.00	0.17	0.00	0.00
20	VIJAYA BANK	55.03	148.79	270.38	0.03	0.00	0.00	0.38	0.00	0.00
21	IDBI BANK LTD.	5.14	3.73	72.66	0.02	0.00	0.00	0.26	0.00	0.00
	<b>SUB TOTAL</b>	<b>878.69</b>	<b>242.89</b>	<b>27.64</b>	<b>3.58</b>	<b>1.55</b>	<b>43.29</b>	<b>34.50</b>	<b>113.40</b>	<b>328.72</b>
22	AXIS BANK LTD.	1.76	0.29	16.44	0.03	0.00	0.00	0.38	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
24	DCB BANK LIMITED	0.91	0.00	0.00	0.01	0.00	0.00	0.17	4.95	2984.6
25	DHANALAXMI BANK LTD.	0.25	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
26	FEDERAL BANK LTD.	3.69	0.18	4.76	0.04	0.00	0.00	0.35	0.00	0.00
27	HDFC BANK LTD.	32.34	4.17	12.88	0.29	0.00	0.00	48.88	12.05	24.64
28	ICICI BANK LTD	67.39	0.00	0.00	0.32	0.00	0.00	2.38	0.00	0.00
29	INDUSIND BANK LTD.	2.50	0.00	0.00	0.02	0.00	0.00	0.17	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
31	KARNATAKA BANK LTD.	3.55	0.00	0.00	0.02	0.00	0.00	0.26	0.00	0.00
32	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	0.90	0.00	0.00	0.02	0.00	0.00	0.16	0.00	0.00
34	RBL BANK LTD.	6.86	4.38	63.83	0.17	0.00	0.00	0.94	1.26	133.37
35	SOUTH INDIAN BANK LTD.	1.25	1.80	144.00	0.01	0.00	0.00	0.23	0.00	0.00
36	YES BANK LTD.	0.88	0.19	22.10	0.03	0.00	0.00	0.27	0.00	0.00
37	BANDHAN BANK	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>124.98</b>	<b>11.00</b>	<b>8.80</b>	<b>0.98</b>	<b>0.00</b>	<b>0.00</b>	<b>54.52</b>	<b>18.26</b>	<b>33.49</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	14.56	0.00	0.00	0.10	0.00	0.00	1.14	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	8.44	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	67.14	1.98	2.94	0.59	1.07	180.57	4.77	7.31	153.34
41	GOA URBAN CO-OP BANK LTD.	38.63	56.21	145.53	0.20	0.00	0.00	1.50	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK	0.60	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.55	0.01	0.43	0.01	0.00	0.00	0.15	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	6.80	0.00	0.00	0.09	0.00	0.00	1.26	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.85	0.00	0.00	0.02	0.00	0.00	0.17	0.00	0.00
46	PMC BANK LTD.	5.25	5.25	99.97	0.02	0.00	0.00	0.26	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	3.80	2.72	71.49	0.04	0.00	0.00	0.52	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.40	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.70	0.20	28.57	0.02	0.00	0.00	0.09	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.45	0.00	0.00	0.01	0.00	0.00	0.09	0.00	0.00
51	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.20	0.43	216.40	0.00	0.00	0.00	0.09	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK	1.60	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
	<b>SUB TOTAL</b>	<b>151.96</b>	<b>66.79</b>	<b>43.95</b>	<b>1.15</b>	<b>1.07</b>	<b>92.96</b>	<b>10.52</b>	<b>7.31</b>	<b>69.49</b>
	<b>GRAND TOTAL</b>	<b>1155.63</b>	<b>320.69</b>	<b>27.75</b>	<b>5.70</b>	<b>2.61</b>	<b>45.84</b>	<b>99.54</b>	<b>138.97</b>	<b>139.62</b>

## Annexure 3.3.5

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

(Amount in crores)

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	8.08	4.07	50.39	1155.24	729.83	63.18
2	ALLAHABAD BANK	0.19	0.00	0.00	19.77	4.27	21.60
3	ANDHRA BANK	0.19	0.00	0.00	14.53	2.26	15.54
4	BANK OF BARODA	2.11	0.00	0.00	240.23	45.22	18.82
5	BANK OF INDIA	5.32	0.90	16.90	665.07	362.30	54.48
6	BANK OF MAHARASHTRA	0.53	0.00	0.00	63.00	80.54	127.85
7	CANARA BANK	4.70	0.00	0.00	519.16	100.22	19.30
8	CENTRAL BANK OF INDIA	3.53	0.00	0.00	303.56	79.22	26.10
9	CORPORATION BANK	5.27	0.00	0.00	681.87	165.17	24.22
10	DENA BANK	1.21	0.00	0.00	67.89	0.61	0.90
11	INDIAN BANK	0.19	0.00	0.00	17.72	11.03	62.25
12	INDIAN OVERSEAS BANK	1.43	0.00	0.00	121.18	13.01	10.74
13	ORIENTAL BANK OF COMMERCE	0.43	0.00	0.00	34.81	29.37	84.36
14	PUNJAB & SIND BANK	0.09	0.00	0.00	5.40	5.40	100.00
15	PUNJAB NATIONAL BANK	0.40	0.00	0.00	77.93	0.86	1.10
16	SYNDICATE BANK	3.12	0.00	0.00	250.36	164.30	65.62
17	UCO BANK	0.19	0.00	0.00	24.89	94.36	379.13
18	UNION BANK OF INDIA	2.15	0.00	0.00	206.04	55.13	26.76
19	UNITED BANK OF INDIA	0.19	0.00	0.00	10.90	4.89	44.86
20	VIJAYA BANK	0.38	0.00	0.00	139.61	329.25	235.83
21	IDBI BANK LTD.	0.28	0.00	0.00	34.75	6.43	18.49
	SUB TOTAL	39.98	4.97	12.43	4653.91	2283.65	49.07
22	AXIS BANK LTD.	0.40	0.00	0.00	42.47	3.82	8.99
23	CATHOLIC SYRIAN BANK LTD.	0.09	0.00	0.00	5.71	0.48	8.33
24	DCB BANK LIMITED	0.20	0.00	0.00	23.24	4.95	21.32
25	DHANALAXMI BANK LTD.	0.08	0.00	0.00	3.71	0.00	0.00
26	FEDERAL BANK LTD.	0.50	0.00	0.00	27.97	4.57	16.36
27	HDFC BANK LTD.	3.69	0.00	0.00	469.98	152.26	32.40
28	ICICI BANK LTD	3.53	0.00	0.00	339.34	42.66	12.57
29	INDUSIND BANK LTD.	0.22	0.00	0.00	24.91	14.19	56.96
30	JAMMU & KASHMIR BANK LTD.	0.08	0.00	0.00	3.87	0.00	0.00
31	KARNATAKA BANK LTD.	0.28	0.00	0.00	22.88	9.87	43.14
32	Karur Vysya Bank Ltd	0.08	0.00	0.00	3.07	0.42	13.54
33	KOTAK MAHINDRA BANK LTD.	0.21	0.00	0.00	15.88	0.00	0.00
34	RBL BANK LTD.	1.44	0.00	0.00	62.53	40.69	65.08
35	SOUTH INDIAN BANK LTD.	0.09	0.00	0.00	7.79	1.80	23.11
36	YES BANK LTD.	0.35	0.00	0.00	1331.72	153.31	11.51
37	BANDHAN BANK	0.09	0.00	0.00	4.09	0.00	0.00
	SUB TOTAL	11.31	0.00	0.00	2389.15	429.02	17.96
38	BICHOLIM URBAN CO-OP BANK LTD.	1.69	0.00	0.00	54.81	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.08	0.00	0.00	22.29	11.99	53.80
40	GOA STATE CO-OP BANK LTD.	6.08	0.00	0.00	429.84	63.06	14.67
41	GOA URBAN CO-OP BANK LTD.	2.32	0.00	0.00	131.20	93.45	71.23
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.09	0.00	0.00	4.43	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.18	0.00	0.00	7.61	0.01	0.11
44	MAPUSA URBAN CO-OP BANK LTD.	1.28	0.00	0.00	33.67	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.19	0.00	0.00	10.65	0.00	0.00
46	PMC BANK LTD.	0.29	0.00	0.00	32.92	8.51	25.87
47	SARASWAT CO-OP BANK LTD.	0.61	0.00	0.00	33.82	80.90	239.17
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.09	0.00	0.00	6.36	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.19	0.00	0.00	10.29	0.45	4.37
50	APNA SAHAKARI BANK LTD.	0.10	0.00	0.00	4.95	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.19	0.00	0.00	10.39	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.05	0.00	0.00	7.24	6.57	90.77
53	CITIZEN CREDIT CO-OPERATIVE BANK Ltd	0.19	0.00	0.00	13.97	0.00	0.00
	SUB TOTAL	13.61	0.00	0.00	814.44	264.95	32.53
	GRAND TOTAL	64.89	4.97	7.66	7857.50	2977.61	37.90

## Annexure 3.3.6

## LBS- MIS-I

**Statement showing Targets of Annual Credit Plans (ACP) for the quarter ended Sept., 2018**  
**Name of the State/Union Territory: GOA**

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

Sr. No	Categories	Yearly Targets under ACP	
		Number	Amount
1	Priority Sector		
	Agriculture = 1A(i)+1A(ii)+1A(iii)	1,02,000	98,38,614 8964436
1A			
1A(i)	Farm Credit	44,000	89,64,436
1A(ii)	Agriculture Infrastructure	7,000	4,65,743
1A(iii)	Ancillary Activities	51,000	4,08,435
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	60,000	470,45,600
1B(i)	Micro Enterprises (Manufacturing + Service)	30,000	235,22,800
1B(ii)	Small Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iii)	Medium Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iv)	Khadi and Village Industries		
1B(v)	Others under MSMEs		
1C	Export Credit	2,500	46,56,697
1D	Education	16,000	37,76,472
1E	Housing	32,000	115,56,334
1F	Social Infrastructure	7,000	6,48,913
1G	Renewable Energy	500	57,004
1H	Others	6,000	9,95,357
	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	2,26,000	785,74,991
2			
3	Loans to weaker Sections under Priority Sector		
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	29,000	54,14,298
4C	Housing	61,000	99,42,784
4D	Personal Loans under Non-Priority Sector	5,45,000	665,89,596
4E	Others	59,000	813,32,741
5	Sub-total = 4A+4B+4C+4D+4E	6,94,000	1632,79,419
	Total=2+5	9,20,000	2418,54,410

Annexure 3.3.7

## LBS- MIS-II

## Statement showing Disbursements and Outstanding for the quarter ended Sept., 2018

Name of the State/Union Territory: GOA

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

Sr. No	Sector	Disbursements up to the end of current quarter		Outstanding up to the end of current Quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture= 1A(i)+1A(ii)+1A(iii)	9141	3646715	31478	7668435
1A(i)	Farm Credit	3314	3022339	5,730	5529984
1A(ii)	Agriculture Infrastructure	302	111943	332	242921
1A(iii)	Ancillary Activities	5525	512433	25,416	1895530
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	7813	21064267	51076	51799965
1B(i)	Micro Enterprises (Manufacturing + Service)	1583	4134916	11037	13769520
1B(ii)	Small Enterprises (Manufacturing + Service)	2869	4444139	17940	12684723
1B(iii)	Medium Enterprises (Manufacturing + Service)	3,361	12485212	22099	25345722
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit	6	34420	6	34420
1D	Education	3,650	279165	2082	544931
1E	Housing	5,780	3210061	40002	17092169
1F	Social Infrastructure	23	9000	23	8420
1G	Renewable Energy	1	26130	16	24528
1H	Others	2865	1389733	41363	1205315
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	29279	29659491	159984	78378183
3	Loans to weaker Sections under Priority Sector				
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	899	2,51,170	1,247	3,48,398
4C	Housing	6,123	65,01,693	25,529	271,07,908
4D	Personal Loans under Non-Priority Sector	7,914	178,25,801	73,993	221,96,532
4E	Others	8,523	61,32,741	3,37,569	4620,33,424
5	Sub-total = 4A+4B+4C+4D+4E	23,459	307,11,405	4,38,338	5116,86,262
	Total=2+5	52,738	603,70,896	5,98,322	2123,56,951

## LBS- MIS-III

Annexure 3.3.8

**Statement showing Achievement vis-à-vis Targets for the quarter ended Sept., 2018**  
**Name of the State/Union Territory: GOA**

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

Sr. No	Sector	Yearly Targets under ACP		Achievement upto the end of the current quarter (%)	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	1,02,000	98,38,614	8.96	37.06
1A(i)	Farm Credit	44 000	89,64,436	7.53	33.71
1A(ii)	Agriculture Infrastructure	7 000	4,65,743	4.35	24.03
1A(iii)	Ancillary Activities	51 000	4,08,435	10.83	125.46
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	60,000	470,45,600	13.02	52.52
1B(i)	Micro Enterprises (Manufacturing + Service)	30,000	235,22,800	5.27	17.57
1B(ii)	Small Enterprises (Manufacturing + Service)	15,000	117,61,400	19.12	37.78
1B(iii)	Medium Enterprises (Manufacturing + Service)	15,000	117,61,400	22.41	106.15
1B(iv)	Khadi and Village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit	2,500	46,56,697	0.24	0.73
1D	Education	16,000	37,76,472	22.81	7.39
1E	Housing	32,000	115,56,334	18.06	27.79
1F	Social Infrastructure	7,000	6,48,913	0.58	1.39
1G	Renewable Energy	500	57,004	0.20	45.84
1H	Others	6,000	9,95,357	164.41	139.62
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	2,26,000	785,74,991	47.75	37.74
3	Loans to weaker Sections under Priority Sector				
4	Non-Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	29,000	54,14,298	3.10	4.63
4C	Housing	61,000	99,42,784	10.03	65.39
4D	Personal Loans under Non-Priority Sector	5,45,000	665,89,596	1.45	26.76
4E	Others	59,000	813,32,741	14.34	7.54
5	Sub-total = 4A+4B+4C+4D+4E	6,94,000	1632,79,419	3.38	18.80

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

**Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2017, 31.12.2017, 31.03.2018, 30.06.2018 and 30.09.2018 is as under:**

(Rs. in Crores)

S. No.	Parameters	Bench Mark	30.09.17	31.12.17	31.03.18	30.06.18	30.09.18
i	Total Deposits	N.A.	67768.15	68009.36	70108.74	71843.48	72432.12
ii	Total Advances	N.A.	20044.21	21423.93	21748.84	21649.02	21235.70
iii	C.D. Ratio	N.A.	29.58%	31.50%	31.02%	30.13%	29.32%
iv	Total PSA.	N.A.	7608.08	8207.24	7906.77	7134.56	7837.82
	%age of PSA to Total Advances	40%	37.96%	38.31%	36.35%	32.96%	36.91%
v	DIR Advances	N.A.	0.40	0.37	0.33	1.56	1.37
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%	0.01%
vi	Weaker Section Advances	N.A.	902.25	960.23	1087.36	936.23	824.34
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.50%	4.48%	5.00%	4.32%	3.88%
vii	SC/ST Advances	N.A.	234.70	321.61	319.00	259.48	604.11
	%age of SC/ST* Adv. To Total Advances	5%	1.17%	1.50%	1.47%	1.19%	2.84%
viii	Advances to Women	N.A.	2317.52	2426.59	2563.09	2636.07	2137.17
	%age of Adv. to Women to Total Adv.	10%	11.56%	11.33%	11.79%	12.18%	10.06%
ix	Direct Agriculture Advances	N.A.	760.04	772.66	805.37	940.93	766.84
	%age of Direct Agri. Adv. To Total Adv.	18%	3.79%	3.61%	3.70%	4.35%	3.61%

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

( Detailed reports enclosed as Annexure 3.4.1 to 3.4.4)

**3.05 Priority sector advances: position as on 30.09.2018**

- i) Total Priority Sector Advances as on 30.09.2018 was Rs.7,837.82 Crs which was 36.91% of total advances level of Rs.21,235.70 crs. The level of priority sector advances has increased by Rs.1,191.49 Crs over September, 2017 last year.
- ii) The total Advances under DIR Scheme as on 30.09.2018 was Rs.1.37 Crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 30.09.2018 was Rs.824.34 Crs with decrease of Rs.77.91 Crs over September, 2017 level. The percentage of advances to weaker sections of society was 3.88% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 30.09.2018 was Rs.604.11 Crs with an increase of Rs.369.41 Crs over September, 2017 level. In percentage terms the advances to SC / ST was 2.84% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances was Rs.766.84 Crs as on 30.09.2018 with an increase of Rs. 6.80 Crs over September, 2017 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 3.61% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women was Rs.2,137.17 Crs as on 30.09.2018 with decrease of Rs.180.35 Crs over September, 2017 level. In percentage terms the Advances to Women was 10.06% as against the bench mark level of 10% of total advances outstanding.
- vii) Though the State registered an increase in some of the sectors during the quarter ended 30.09.2018 as against that of September, 2017 level, the bench mark levels under Advances to Weaker Sections of society, SC / ST, DIR Scheme and Direct Agriculture advances could not be achieved.

**3.06 CD RATIO**

- i) The advances level as on 30.09.2018 was Rs.21,235.70 Crs with an increase of Rs.1,191.49 Crs over the September, 2017 level of Rs.20,044.21 Crs. The deposit level as on 30.09.2018 being at Rs.72,432.12 Crs has increased by Rs.4,663.97 Crs over September, 2017 level of Rs.67,768.15 Crs
- ii) The CD ratio as on 30.09.2018 was 29.32% which is 0.26 % below September, 2017 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.592.07 Crs till Sept., 2018 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 30.14%.
- iv) The NRE deposit level as on 30.09.2018 was Rs.13,592.78 Crs. The CD ratio works out to 37.09% if NRE deposit is excluded from the total Deposit.
- v) SIDBI has deposit of Rs.0.55 Crs and advances of Rs.28.56 Crs to units based in the state of Goa. The CD ratio works out to 30.17% if we consider these figures for calculating CD ratio.

**Annexure 3.4.1**
**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2018**
**(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	12428.70	4194.51	16623.21	53766.00	4062.07	24.44
2	ALLAHABAD BANK	55.70	1.15	56.86	431.00	33.32	58.60
3	ANDHRA BANK	138.16	16.58	154.74	991.00	98.37	63.57
4	BANK OF BARODA	1288.40	653.83	1942.23	9530.00	229.15	11.80
5	BANK OF INDIA	5817.19	1903.22	7720.41	29158.00	1594.05	20.65
6	BANK OF MAHARASHTRA	754.85	93.25	848.10	4100.00	268.49	31.66
7	CANARA BANK	4991.29	1347.30	6338.58	38479.00	1799.98	28.40
8	CENTRAL BANK OF INDIA	1978.37	347.76	2326.13	0.00	548.77	23.59
9	CORPORATION BANK	4303.50	1666.45	5969.95	26592.00	1161.77	19.46
10	DENA BANK	1189.96	367.53	1557.49	1612.00	261.96	16.82
11	INDIAN BANK	411.29	62.90	474.20	171222.00	97.54	20.57
12	INDIAN OVERSEAS BANK	1168.51	252.49	1421.00	9291.00	397.66	27.98
13	ORIENTAL BANK OF COMMERCE	700.76	41.41	742.17	1146.00	294.97	39.74
14	PUNJAB & SIND BANK	37.17	0.05	37.22	226.00	13.51	36.29
15	PUNJAB NATIONAL BANK	300.56	17.47	325.83	661.00	244.11	74.92
16	SYNDICATE BANK	2022.37	160.93	2183.30	6548.00	339.58	15.55
17	UCO BANK	501.80	16.93	518.73	1312.00	71.45	13.77
18	UNION BANK OF INDIA	1194.04	246.78	1440.82	4426.00	454.27	31.53
19	UNITED BANK OF INDIA	85.62	4.17	89.78	885.00	133.36	148.53
20	VIJAYA BANK	466.18	69.99	536.17	4395.00	244.36	45.57
21	IDBI BANK LTD.	365.88	13.46	379.34	1031.00	70.38	18.55
	<b>SUB TOTAL</b>	<b>40200.30</b>	<b>11478.15</b>	<b>51686.24</b>	<b>365802.00</b>	<b>12419.11</b>	<b>24.03</b>
22	AXIS BANK LTD.	1544.67	0.00	1544.67	0.00	95.48	6.18
23	CATHOLIC SYRIAN BANK LTD.	27.34	23.25	70.59	383.00	24.22	34.31
24	DCB BANK LIMITED	173.85	0.00	173.85	252.00	8.29	4.77
25	DHANALAXMI BANK LTD.	8.76	0.43	9.19	96.00	2.19	23.78
26	FEDERAL BANK LTD.	449.01	148.08	597.09	5568.00	221.71	37.13
27	HDFC BANK LTD.	5154.37	1715.34	6869.71	105441.00	2318.13	33.74
28	ICICI BANK LTD	1899.41	0.00	1899.41	15844.00	739.51	38.93
29	INDUSIND BANK LTD.	183.09	32.68	215.77	16995.00	621.84	288.19
30	JAMMU & KASHMIR BANK LTD.	19.64	0.12	19.76	378.00	50.70	256.58
31	KARNATAKA BANK LTD.	562.46	70.53	632.98	4648.00	211.00	33.33
32	Karur Vysya Bank Ltd	33.01	11.60	44.61	416.00	41.88	93.88
33	KOTAK MAHINDRA BANK LTD.	210.27	0.00	210.27	350.00	81.31	38.67
34	RBL BANK LTD.	415.20	28.12	443.32	12116.00	50.29	11.34
35	SOUTH INDIAN BANK LTD.	155.21	12.29	167.50	641.00	153.83	91.83
36	YES BANK LTD.	814.33	53.55	867.89	926.00	431.81	49.75
37	BANDHAN BANK	31.92	0.00	31.92	4751.00	12.23	38.31
	<b>SUB TOTAL</b>	<b>11682.55</b>	<b>2096.00</b>	<b>13798.55</b>	<b>168805.00</b>	<b>5064.41</b>	<b>36.70</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	494.21	0.00	494.21	8784.00	298.68	60.44
39	CITIZEN CO-OP BANK LTD,	158.30	0.00	158.30	1150.00	68.77	43.44
40	GOA STATE CO-OP BANK LTD.	1784.02	0.01	1784.03	28470.00	1304.78	73.14
41	GOA URBAN CO-OP BANK LTD.	903.30	0.00	903.30	8360.00	532.72	58.98
42	KONKAN MERCANTILE CO-OP BANK LTD.	2.46	0.00	2.46	67.00	13.43	546.49
43	MADGAON URBAN CO-OP BANK LTD.	258.30	0.00	258.30	3304.00	106.81	41.35
44	MAPUSA URBAN CO-OP BANK LTD.	342.98	0.00	342.98	4468.00	83.64	24.38
45	NKGSB CO-OP BANK LTD.	193.91	0.12	194.03	21.00	116.07	59.82
46	PMC BANK LTD.	348.72	6.78	355.50	1283.00	28.03	7.88
47	SARASWAT CO-OP BANK LTD.	1917.08	8.02	1925.10	848.00	725.43	37.68
48	SHAMRAO VITHAL CO-OP BANK LTD.	88.24	1.54	89.79	234.00	80.78	89.97
49	TJSB SAHAKARI BANK LTD.	194.52	0.37	194.89	2938.00	150.68	77.32
50	APNA SAHAKARI BANK LTD.	40.09	0.00	40.09	166.00	69.42	173.16
51	WOMEN CO-OP BANK LTD.	68.95	0.00	68.95	2908.00	41.85	60.70
52	GP PARSIK SAHAKARI BANK LTD.	22.71	0.00	22.71	94.00	4.49	19.77
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	110.90	1.78	112.68	620.00	126.60	112.35
	<b>SUB TOTAL</b>	<b>6928.69</b>	<b>18.63</b>	<b>6947.33</b>	<b>63715.00</b>	<b>3752.18</b>	<b>54.01</b>
	<b>GRAND TOTAL</b>	<b>58811.54</b>	<b>13592.78</b>	<b>72432.12</b>	<b>598322.00</b>	<b>21235.70</b>	<b>29.32</b>

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**GOA STATE**

Annexure 3.4.2

**OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION**  
**As on 30.09.2018**

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES		ADV UNDER DIR SCHEME			ADVANCES TO WEAKER SECTIONS		
		AMT	%	NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	1699.47	41.84	6.00	1.05	0.03	1327.00	89.92	2.21
2	ALLAHABAD BANK	23.01	69.06	0.00	0.00	0.00	58.00	1.33	4.00
3	ANDHRA BANK	58.59	59.57	0.00	0.00	0.00	34.00	2.93	2.98
4	BANK OF BARODA	324.11	141.44	0.00	0.00	0.00	0.00	0.00	0.00
5	BANK OF INDIA	596.52	37.42	0.00	0.00	0.00	8247.00	199.76	12.53
6	BANK OF MAHARASHTRA	152.95	56.97	0.00	0.00	0.00	885.00	19.57	7.29
7	CANARA BANK	845.84	46.99	389.00	0.29	0.02	4151.00	35.57	1.98
8	CENTRAL BANK OF INDIA	335.76	61.18	0.00	0.00	0.00	0.00	30.10	5.48
9	CORPORATION BANK	654.04	56.30	0.00	0.00	0.00	3946.00	64.07	5.51
10	DENA BANK	44.98	17.17	8.00	0.03	0.01	130.00	6.76	2.58
11	INDIAN BANK	33.47	34.32	0.00	0.00	0.00	0.00	0.32	0.33
12	INDIAN OVERSEAS BANK	166.61	41.90	67.00	0.00	0.00	2031.00	16.47	4.14
13	ORIENTAL BANK OF COMMERCE	96.20	32.61	0.00	0.00	0.00	146.00	13.30	4.51
14	PUNJAB & SIND BANK	9.49	70.26	0.00	0.00	0.00	1.00	0.03	0.20
15	PUNJAB NATIONAL BANK	88.46	36.24	0.00	0.00	0.00	0.00	0.01	0.00
16	SYNDICATE BANK	82.01	24.15	0.00	0.00	0.00	195.00	1.34	0.40
17	UCO BANK	25.35	35.48	0.00	0.00	0.00	81.00	2.27	3.18
18	UNION BANK OF INDIA	298.70	65.75	0.00	0.00	0.00	1231.00	27.07	5.96
19	UNITED BANK OF INDIA	29.95	22.46	0.00	0.00	0.00	0.00	0.00	0.00
20	VIJAYA BANK	138.82	56.81	0.00	0.00	0.00	775.00	6.93	2.83
21	IDBI BANK LTD.	31.99	45.45	0.00	0.00	0.00	58.00	4.70	6.67
	SUB TOTAL	5736.32	46.19	470.00	1.37	0.01	23296.00	522.44	4.21
22	AXIS BANK LTD.	24.42	25.57	0.00	0.00	0.00	0.00	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DCB BANK LIMITED	1.48	17.82	0.00	0.00	0.00	6.00	0.02	0.25
25	DHANALAXMI BANK LTD.	0.47	21.41	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	21.51	9.70	0.00	0.00	0.00	27.00	1.17	0.53
27	HDFC BANK LTD.	374.29	16.15	0.00	0.00	0.00	7150.00	49.33	2.13
28	ICICI BANK LTD	107.87	14.59	0.00	0.00	0.00	912.00	31.17	4.22
29	INDUSIND BANK LTD.	123.35	19.84	0.00	0.00	0.00	2570.00	17.64	2.84
30	JAMMU & KASHMIR BANK LTD.	16.62	32.78	1.00	0.00	0.00	0.00	0.00	0.00
31	KARNATAKA BANK LTD.	84.07	39.84	0.00	0.00	0.00	2250.00	47.05	22.30
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	18.11	22.27	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	46.30	92.07	0.00	0.00	0.00	11881.00	39.91	79.36
35	SOUTH INDIAN BANK LTD.	25.12	16.33	0.00	0.00	0.00	0.00	0.00	0.00
36	YES BANK LTD.	112.44	26.04	0.00	0.00	0.00	49.00	2.85	0.66
37	BANDHAN BANK	10.33	84.43	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	966.36	19.08	1.00	0.00	0.00	24845.00	189.15	3.73
38	BICHOLIM URBAN CO-OP BANK LTD.	110.20	36.90	0.00	0.00	0.00	463.00	7.96	2.67
39	CITIZEN CO-OP BANK LTD,	42.11	61.24	0.00	0.00	0.00	158.00	19.42	28.23
40	GOA STATE CO-OP BANK LTD.	486.24	37.27	0.00	0.00	0.00	0.00	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	296.69	55.69	0.00	0.00	0.00	1612.00	36.73	6.89
42	KONKAN MERCANTILE CO-OP BANK	0.06	0.43	0.00	0.00	0.00	6.00	0.00	0.01
43	MADGAON URBAN CO-OP BANK LTD.	39.14	36.65	0.00	0.00	0.00	1424.00	9.74	9.12
44	MAPUSA URBAN CO-OP BANK LTD.	24.50	29.29	0.00	0.00	0.00	274.00	3.31	3.96
45	NKGSB CO-OP BANK LTD.	0.37	0.32	0.00	0.00	0.00	0.00	0.00	0.00
46	PMC BANK LTD.	19.92	71.07	0.00	0.00	0.00	135.00	2.53	9.04
47	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	4.83	5.98	0.00	0.00	0.00	13.00	0.82	1.01
49	TJSB SAHAKARI BANK LTD.	54.71	36.31	0.00	0.00	0.00	41.00	2.38	1.58
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	12.74	30.44	0.00	0.00	0.00	227.00	1.07	2.56
52	GP PARSIK SAHAKARI BANK LTD.	2.57	57.23	0.00	0.00	0.00	0.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK	41.06	32.43	0.00	0.00	0.00	135.00	28.78	22.73
	SUB TOTAL	1135.13	30.25	0.00	0.00	0.00	4488.00	112.74	3.00
	GRAND TOTAL	7837.82	36.91	471.00	1.37	0.01	52629.00	824.34	3.88

**GOA STATE**  
**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**ADVANCES TO SC, ST & WOMENS AS ON 30.09.2018**

Annexure 3.4.3

(Amount in Crores)

Sr. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN		
		NO	AMT	%	NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	209.00	23.28	0.57	3089.00	124.48	3.06	1764.00	251.34	6.19
2	ALLAHABAD BANK	22.00	13.10	39.31	12.00	0.14	0.41	56.00	4.47	13.40
3	ANDHRA BANK	26.00	1.07	1.09	15.00	0.12	0.12	101.00	1.48	1.51
4	BANK OF BARODA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	BANK OF INDIA	82.00	29.64	1.86	145.00	4.18	0.26	7049.00	365.03	22.90
6	BANK OF MAHARASHTRA	31.00	4.57	1.70	62.00	0.67	0.25	512.00	13.61	5.07
7	CANARA BANK	0.00	0.00	0.00	512.00	4.26	0.24	2974.00	381.80	21.21
8	CENTRAL BANK OF INDIA	207.00	109.84	20.02	163.00	7.16	1.30	0.00	23.57	4.30
9	CORPORATION BANK	101.00	24.39	2.10	144.00	42.79	3.68	7187.00	172.08	14.81
10	DENA BANK	124.00	10.33	3.94	21.00	0.57	0.22	176.00	16.44	6.28
11	INDIAN BANK	0.00	0.71	0.72	0.00	0.00	0.00	27475.00	9.42	9.65
12	INDIAN OVERSEAS BANK	186.00	108.42	27.27	253.00	13.97	3.51	2145.00	56.59	14.23
13	ORIENTAL BANK OF COMMERCE	17.00	5.42	1.84	0.00	0.00	0.00	303.00	24.40	8.27
14	PUNJAB & SIND BANK	7.00	0.11	0.84	0.00	0.00	0.00	64.00	2.00	14.79
15	PUNJAB NATIONAL BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50	1.02
16	SYNDICATE BANK	126.00	9.56	2.81	78.00	0.61	0.18	169.00	1.31	0.38
17	UCO BANK	44.00	8.40	11.75	1.00	0.09	0.13	322.00	12.94	18.12
18	UNION BANK OF INDIA	27.00	4.67	1.03	33.00	0.58	0.13	1141.00	53.28	11.73
19	UNITED BANK OF INDIA	9.00	20.04	15.03	0.00	0.00	0.00	27.00	4.00	3.00
20	VIJAYA BANK	17.00	4.24	1.74	11.00	0.05	0.02	444.00	9.91	4.05
21	IDBI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	63.00	4.42	6.29
	SUB TOTAL	1235.00	377.79	3.04	4539.00	199.66	1.61	51972.00	1410.58	11.36
22	AXIS BANK LTD.	10.00	0.02	0.02	21.00	0.05	0.05	2458.00	6.80	7.12
23	CATHOLIC SYRIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DCB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.02	0.21
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	155.00	5.89	2.66
27	HDFC BANK LTD.	9.00	0.29	0.01	9.00	0.33	0.01	12873.00	205.06	8.85
28	ICICI BANK LTD	14.00	1.03	0.14	8.00	1.03	0.14	2672.00	180.92	24.47
29	INDUSIND BANK LTD.	56.00	0.43	0.07	8.00	0.22	0.04	2861.00	50.84	8.18
30	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	30.00	1.30	2.56
31	KARNATAKA BANK LTD.	17.00	0.24	0.11	2.00	0.07	0.03	1301.00	11.13	5.27
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.26	0.62
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	29.00	1.17	1.44
34	RBL BANK LTD.	70.00	0.26	0.52	125.00	3.22	6.41	11566.00	31.42	62.48
35	SOUTH INDIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	YES BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	BANDHAN BANK	4.00	0.02	0.17	0.00	0.00	0.00	2257.00	10.34	84.50
	SUB TOTAL	180.00	2.30	0.05	173.00	4.92	0.10	36214.00	505.13	9.97
38	BICHOLIM URBAN CO-OP BANK LTD.	3.00	0.02	0.01	5.00	0.07	0.02	572.00	13.91	4.66
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	68.00	8.52	12.39
40	GOA STATE CO-OP BANK LTD.	29.00	0.96	0.07	590.00	17.82	1.37	3057.00	103.07	7.90
41	GOA URBAN CO-OP BANK LTD.	1.00	0.02	0.00	15.00	0.46	0.09	1301.00	34.87	6.54
42	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	5.00	0.02	0.17
43	MADGAON URBAN CO-OP BANK LTD.	2.00	0.01	0.01	0.00	0.00	0.00	1435.00	9.79	9.16
44	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	218.00	3.38	4.04
45	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	PMC BANK LTD.	12.00	0.08	0.30	2.00	0.00	0.01	88.00	2.20	7.84
47	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	11.00	0.82	1.01
49	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	32.00	28.56	18.95
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	35.00	0.33	0.48
51	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	133.00	0.59	1.41
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.00	0.00	0.00	0.00	0.00	182.00	15.41	12.17
	SUB TOTAL	47.00	1.09	0.03	612.00	18.35	0.49	7137.00	221.45	5.90
	GRAND TOTAL	1462.00	381.18	1.79	5324.00	222.93	2.19	95323.00	2137.17	10.06

Annexure 3.4.4

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**GOA STATE**  
**OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE**  
**AND TOTAL NPA AS ON 30.09.2018**

(Amount in Crores)

SR. No.	Name of the Bank	DIRECT AGRICULTURE ADVANCE			TOTAL NPA ACCOUNTS		
		NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	4463.00	56.79	1.40	1156.00	19.89	0.49
2	ALLAHABAD BANK	0.00	0.00	0.00	6.00	8.57	25.73
3	ANDHRA BANK	1.00	0.02	0.02	32.00	2.56	2.60
4	BANK OF BARODA	0.00	0.00	0.00	0.00	0.00	0.00
5	BANK OF INDIA	7269.00	131.36	8.24	1205.00	292.91	18.37
6	BANK OF MAHARASHTRA	231.00	7.71	2.87	680.00	54.75	20.39
7	CANARA BANK	11902.00	149.21	8.29	433.00	22.67	1.26
8	CENTRAL BANK OF INDIA	1595.00	104.32	19.01	11.00	1.87	0.34
9	CORPORATION BANK	3202.00	56.53	4.87	0.00	0.00	0.00
10	DENA BANK	120.00	3.28	1.25	220.00	3.93	1.50
11	INDIAN BANK	0.00	0.22	0.22	40.00	2.78	2.85
12	INDIAN OVERSEAS BANK	420.00	67.14	16.88	0.00	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	44.00	0.29	0.10	1.00	0.07	0.02
14	PUNJAB & SIND BANK	0.00	0.00	0.00	14.00	0.13	0.99
15	PUNJAB NATIONAL BANK	0.00	0.00	0.00	15.00	15.76	6.46
16	SYNDICATE BANK	99.00	1.98	0.58	0.00	0.00	0.00
17	UCO BANK	66.00	0.64	0.90	10.00	0.08	0.11
18	UNION BANK OF INDIA	940.00	22.54	4.96	269.00	29.36	6.46
19	UNITED BANK OF INDIA	16.00	0.19	0.15	30.00	0.78	0.58
20	VIJAYA BANK	370.00	4.66	1.91	0.00	0.00	0.00
21	IDBI BANK LTD.	57.00	0.34	0.48	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>30795.00</b>	<b>607.24</b>	<b>4.89</b>	<b>4122.00</b>	<b>456.10</b>	<b>3.67</b>
22	AXIS BANK LTD.	0.00	0.00	0.00	94.00	25.84	27.06
23	CATHOLIC SYRIAN BANK LTD.	1120.00	2.58	10.65	0.00	0.00	0.00
24	DCB BANK LIMITED	5.00	0.02	0.22	0.00	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	437.00	2.87	1.30	13.00	0.50	0.23
27	HDFC BANK LTD.	1181.00	18.19	0.78	1245.00	9.58	0.41
28	ICICI BANK LTD	1022.00	13.38	1.81	0.00	0.00	0.00
29	INDUSIND BANK LTD.	649.00	16.79	2.70	0.00	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	23.00	21.50	42.41
31	KARNATAKA BANK LTD.	1202.00	9.15	4.33	13.00	0.65	0.31
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	42.00	4.24	10.13
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	1719.00	16.15	32.11	0.00	0.00	0.00
35	SOUTH INDIAN BANK LTD.	11.00	11.43	7.43	4.00	3.07	2.00
36	YES BANK LTD.	0.00	0.00	0.00	2.00	0.03	0.01
37	BANDHAN BANK	23.00	0.11	0.92	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>7369.00</b>	<b>90.67</b>	<b>1.79</b>	<b>1436.00</b>	<b>65.41</b>	<b>1.29</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	1.00	0.09	0.03	844.00	23.07	7.72
39	CITIZEN CO-OP BANK LTD,	8.00	0.58	0.84	21.00	4.65	6.76
40	GOA STATE CO-OP BANK LTD.	3892.00	67.65	5.18	0.00	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	642.00	499.98	93.85
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	202.00	24.18	22.64
44	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	1251.00	30.05	35.92
45	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	41.00	25.31	21.80
46	PMC BANK LTD.	0.00	0.00	0.00	51.00	1.57	5.60
47	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	2.00	0.64	0.42
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	187.00	1.32	3.15
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	4.00	0.04	1.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	2.00	0.62	0.49	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>3903.00</b>	<b>68.93</b>	<b>1.84</b>	<b>3245.00</b>	<b>610.80</b>	<b>16.28</b>
	<b>GRAND TOTAL</b>	<b>42067.00</b>	<b>766.84</b>	<b>3.61</b>	<b>8803.00</b>	<b>1132.32</b>	<b>5.33</b>

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

**1. Government Sponsored Schemes**

Sr. No.	Scheme	Target	Position as on 30.09.2018			
			Sponsored	Sanctioned	Rejected	Pending
1.	PMEGP-DIC	100	77	15	7	55
2.	PMEGP-KVIC	42	00	00	00	00
3.	PMEGP-KVIB	100	80	14	16	50
	<b>PMEGP TOTAL</b>	242	157	29	23	105
4.	NULM	300	161	65	53	43
5.	NRLM	*	00	00	00	00
6.	PMAY	*	00	00	00	00

\*Targets not available

**2. Pradhan Mantri MUDRA Yojana (PMMY)**

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.09.2018 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

Shishu ( upto Rs.50,000)		Kishor (Rs.50,001 to Rs.5 lac)		Tarun (Rs.5 lac to Rs.10 lac)		Total	
No. of A/cs	Disbursed Amt.	No. of A/cs	Disbursed Amt.	No. of A/cs	Disbursed Amt.	No. of A/cs	Disbursed Amt.
4,474	17.89	2,054	38.33	642	37.79	7,470	94.01

**3. Stand Up India (SUI)**

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

Progress under Stand Up India as on 30.09.2018 for the State of Goa is as under:

( Rs. in Crores)

	No. of accounts	Limit sanctioned	Outstanding
<b>Sanctioned</b>	102	19.16	--
<b>Disbursed</b>	77	12.07	11.65

#### 4. Atal Pension Yojana (APY)

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

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

Sr. No.	BANK'S NAME	NO. OF ACCOUNTS ENROLLED FROM 01.04.2018 TO 30.09.2018 IN GOA DISTRICT	NO. OF ACCOUNTS FROM NORTH TO IN NORTH GOA	NO. OF ACCOUNTS AS ON 30.09.2018 IN THE STATE OF GOA
1	CANARA BANK	741	2669	5789
2	HDFC BANK LTD.	46	1460	2821
3	CORPORATION BANK	14	1120	2334
4	STATE BANK OF INDIA	121	1065	2328
5	CENTRAL BANK OF INDIA	228	841	1631
6	BANK OF BARODA	11	649	1624
7	BANK OF INDIA	80	802	1442
8	SYNDICATE BANK	164	728	1138
9	AXIS BANK LTD.	40	546	949
10	VIJAYA BANK	73	395	914
11	ORIENTAL BANK OF COMMERCE	126	386	912
12	UNION BANK OF INDIA	59	600	863
13	DENA BANK	146	566	803
14	INDIAN OVERSEAS BANK	11	339	775
15	KARNATAKA BANK LTD.	10	107	495
16	INDIAN BANK	7	87	405
17	PUNJAB NATIONAL BANK	4	103	316
18	ANDHRA BANK	45	166	312
19	BANK OF MAHARASHTRA	17	111	273
20	IDBI BANK LTD.	31	106	229
21	ICICI BANK LTD	11	110	220
22	UCO BANK	0	36	218
23	ALLAHABAD BANK	2	35	87
24	UNITED BANK OF INDIA	6	11	72
25	PUNJAB & SIND BANK	2	62	67
26	POST OFFICE	2	43	62
27	YES BANK LTD.	0	18	36
28	FEDERAL BANK LTD.	0	12	23
29	SOUTH INDIAN BANK LTD.	0	4	23
30	JAMMU & KASHMIR BANK LTD.	0	14	15
31	KARUr Vysya Bank Ltd	1	11	11
32	KOTAK MAHINDRA BANK LTD.	0	4	11
33	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	0	6	11
34	DHANALAXMI BANK LTD.	0	9	10
35	CATHOLIC SYRIAN BANK LTD.	0	3	9
36	INDUSIND BANK LTD.	0	4	7
37	RBL BANK LTD.	0	5	6
38	DCB BANK LIMITED	0	0	3
	<b>GRAND TOTAL</b>	1998	13233	27244

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

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

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

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

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

SLBC GOA: CONVENOR BANK-STATE BANK OF INDIA						
GOA STATE						
GOA STATE		AS ON 30.09.2018		(Amt. in Lacs)		
Sr. No.	Name of the Bank	SELF HELP GROUP DATA DURING THE CURRENT QUARTER (OUTSTANDING)				
		No. of SHGs	Dep. Of SHGs	No. of SHGs linked	Limits sanctioned	Credit outstanding (lacs)
1	STATE BANK OF INDIA	205	5.88	174	300.00	257.00
2	BANK OF BARODA	744	192.78	45	87.25	81.65
3	BANK OF INDIA	6	5.10	6	18.10	18.10
4	BANK OF MAHARASHTRA	155	42.81	12	30.30	16.14
5	CANARA BANK	536	122.18	481	544.30	202.57
6	DENA BANK	258	52.07	35	53.76	9.33
7	INDIAN BANK	99	13.70	0	0	0
8	INDIAN OVERSEAS BANK	150	130.00	116	202.50	538.00
9	UNION BANK OF INDIA	245	58.01	109	202.92	136.15
10	UNITED BANK OF INDIA	8	2.05	0	0	0
	<b>SUB TOTAL</b>	<b>2406</b>	<b>624.58</b>	<b>978</b>	<b>1439.13</b>	<b>1258.94</b>
11	HDFC BANK LTD.	185	385.07	264	314.47	516.07
	<b>SUB TOTAL</b>	<b>185</b>	<b>385.07</b>	<b>264</b>	<b>314.47</b>	<b>516.07</b>
12	GOA STATE CO-OP BANK LTD.	3727	1086.89	400	1402.93	6.52
13	MAPUSA URBAN CO-OP BANK LTD.	22	2.19	0	0	0
	<b>SUB TOTAL</b>	<b>3749</b>	<b>1089.08</b>	<b>400</b>	<b>1402.93</b>	<b>6.52</b>
	<b>GRAND TOTAL</b>	<b>6340</b>	<b>2098.73</b>	<b>1642</b>	<b>3156.53</b>	<b>1781.53</b>

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

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

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

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

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

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

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

## Agenda No.5

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

		AS ON 30.09.2018			(Amt in Crores)		
Sr. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
		AMT	AMT	AMT	NO.	AMT	%
<b>PUBLIC SECTOR BANKS</b>							
1	STATE BANK OF INDIA	12428.70	4194.51	16623.21	53766	4062.07	24.44
2	BANK OF BARODA	1288.40	653.83	1942.23	9530	229.15	11.80
3	BANK OF INDIA	5817.19	1903.22	7720.41	29158	1594.05	20.65
4	BANK OF MAHARASHTRA	754.85	93.25	848.10	4100	268.49	31.66
5	CANARA BANK	4991.29	1347.30	6338.58	38479	1799.98	28.40
6	CENTRAL BANK OF INDIA	1978.37	347.76	2326.13	NA	548.77	23.59
7	CORPORATION BANK	4303.50	1666.45	5969.95	26592	1161.77	19.46
8	DENA BANK	1189.96	367.53	1557.49	1612	261.96	16.82
9	INDIAN BANK	411.29	62.90	474.20	17122	97.54	20.57
10	INDIAN OVERSEAS BANK	1168.51	252.49	1421.00	9291	397.66	27.98
11	ORIENTAL BANK OF COMMERCE	700.76	41.41	742.17	1146	294.97	39.74
12	PANJAB & SINDH BANK	37.17	0.05	37.22	226	13.51	36.29
13	SYNDICATE BANK	2022.37	160.93	2183.30	6548	339.58	15.55
14	UCO BANK	501.80	16.93	518.73	1312	71.45	13.77
15	UNION BANK OF INDIA	1194.04	246.78	1440.82	4426	454.27	31.53
16	IDBI BANL LTD	365.88	13.46	379.34	1031	70.38	18.55
<b>PRIVATE BANKS</b>							
1	AXIS BANK LTD.	1544.67	0	1544.67	NA	95.48	6.18
2	CATHOLIC SYRIAN BANK LTD	27.44	23.25	70.59	383	24.22	34.31
3	DCB BANK LIMITED	173.85	0	173.85	252	8.29	4.77
4	DHANALAXMI BANK LTD.	8.76	0.43	9.19	96	2.19	23.78
5	FEDERAL BANK LTD.	449.01	148.08	597.09	5568	221.71	37.13
6	HDFC BANK LTD.	5154.37	1715.34	6869.71	105441	2318.13	33.74
7	ICICI BANK LTD	1899.41	0	1899.41	15844	739.51	38.93
8	KARNATAKA BANK LTD.	562.46	70.53	632.98	4648	211.00	33.33
9	KOTAK MAHINDRA BANK LTD.	210.27	0	210.27	350	81.31	38.67
10	RBL BANK LTD	415.20	28.12	443.32	12116	50.29	11.34
11	BANDHAN BANK	31.092	0	31.92	4751	12.23	38.31

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

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

**Special Sub-committee on improvement of CD ratio was formed**

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

## Agenda No.6

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

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

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

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

(Amount in Lacs)

Sr. No.	Name of the Bank	NPA IN GOVERNMENT SPONSORED SCHEMES (GSS) As on 30.09.2018					
		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	35	149.00	13	11.00	37.14	7.38
2	CENTRAL BANK OF INDIA	215	608.90	4	14.64	1.86	2.40
3	UNION BANK OF INDIA	7	43.90	1	5.25	14.29	11.96
4	UNITED BANK OF INDIA	1	8.95	0	0	0.00	0.00
	<b>GRAND TOTAL</b>	<b>258</b>	<b>810.75</b>	<b>18</b>	<b>30.89</b>	6.98	3.81

**MUDRA Position as on 30.09.2018**

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	no. of accounts	Amount
SHISHU	8720	24.99	304	2.16
KISHORE	4446	86.35	122	9.11
Tarun	1247	78.12	46	2.95
Total	14413	189.46	472	14.22
				7.51%

Agenda No.7

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

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

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

**1. Information Technology Policy 2018 of Govt. of Goa**

**DEPARTMENT OF INFORMATION TECHNOLOGY  
GOVERNMENT OF GOA**

**INFORMATION TECHNOLOGY  
POLICY  
2018  
TECHNOLOGY**

**1. Preamble**

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

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

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

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

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

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

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

## 2. Definitions

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

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

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

of

contract research and development services;

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

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

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

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

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

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

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

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

2 J. "Goan Graduates" are defined as

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

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

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

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

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

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

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

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

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

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

### 3. Vision

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

#### 4. Mission

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

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

#### 5. Objectives

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

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

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

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

## **6. State Support**

### **6 A. Infrastructure Development**

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

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

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

#### **6.A.2. PPP for IT Infrastructure Development**

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

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

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

## **6 B. Fiscal Incentives**

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

### **6.B.1. Criteria**

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

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

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

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

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

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

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

### 6.B.3. Lease Rental Subsidy

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

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

#### **6.B.4. Capital Investment Subsidy**

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

#### **6.B.5. Registration & Stamp Duty Subsidy**

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

#### **6.B.6. Power Subsidy**

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

**6.B.7. Internet Subsidy**

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

**6.B.8. Salary Subsidy**

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

**6.B.9. Patent Filing Reimbursement**

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

**6.B.10. Quality Certification Reimbursement**

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

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

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

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

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

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

### 6.B.13. Special Incentive Allowance

- a) New and Existing Units would be provided with the following special incentive allowance once at the end of every three year period
  - i. Smaller Business Units: INR 50 lakh
  - ii. Other Business Units: INR 1 crore
  - iii. Mega Business Units: INR 2 crore

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

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

period

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

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

## 6 C. Governance

### 6.C.1. Exemption under Labour Laws

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

### 6.C.2. Empowered Committee

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

d) The EC shall consist of following members:

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

### 6.C.3. Goa IT Advisory Council

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

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

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

### 6.C.5. Ease of Doing Business

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

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

## 6 D. Human Capital Development

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

**6.D.1. Certification Programs**

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

**6.D.2. Industry Collaboration**

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

**6.D.3. Training Programs for the Students**

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

**7. Other Aspects**

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

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

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

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

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

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

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

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

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

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**2. GOA STATE SOLAR ENERGY POLICY - 2017****GOA ENERGY DEVELOPMENT AGENCY  
(GEDA)**

(Autonomous body , under Government of Goa )  
Goa -IDC building , 5<sup>th</sup> Floor, Patto-Panaji-Goa  
Phone: (0832) 2437401 / 2437402

**PUBLIC NOTICE****GOA STATE SOLAR ENERGY POLICY -2017 WITH PROPOSED AMENDEMENTS FOR  
INVITING COMMENTS UPTO 17/12/2018**

The Goa State Solar Energy Policy-2017 was notified in December 2017. The same has been placed herewith with Proposed Amendments, on website of Goa Energy Development Agency [www.geda.goa.gov.in](http://www.geda.goa.gov.in) and Government portal i.e. [www.goa.gov.in](http://www.goa.gov.in)

2. All stakeholders, general public, etc are requested to forward their comments on this latest by 5.45 P.M. on **17/12/2018** to the Member Secretary, GEDA, either by post or through email at [gedagoa@yahoo.com](mailto:gedagoa@yahoo.com)

## GOA ENERGY DEVELOPMENT AGENCY(GEDA)



Goa Energy Development Agency  
Goa IDC Building ,  
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Ph: (0832)2437401/ 2437402  
e-mail: [gedagoa@yahoo.com](mailto:gedagoa@yahoo.com)

### GOA STATE SOLAR POLICY-2017

#### 1. **PREAMBLE:**

Solar energy is the most secure of all energy sources. It is abundantly available. It can be easily converted into electrical energy. Production of electrical power and its easy availability at regulated rates is an established benchmark of development. No major economic activity can be sustained without adequate and reliable sources of power. The challenges of Climate Change and Global Warming resulting from burning of fossil fuels are continuously threatening the world community. Solar Power generation offer an environmentally safe and sustainable alternative.

Goa is richly endowed with moderate climate and bright sunshine for almost 8-9 months in a year for generating solar power. The State of Goa entirely depends on thermal energy generated in other States. Goa being eco-sensitive, no Thermal Energy generation is possible in the State. Hence in order to attain self-reliance in Power generation and to promote clean source of Power, Solar Policy is being adopted. This would result in reduction of carbon emissions.

The challenge before the State Government is not only to meet the ever growing demand for power but also to progressively increase the share of Renewable Sources in the energy - mix so as to achieve overall energy security and also to meet the Renewable Purchase Obligation (RPO) as per the target fixed by appropriate authorities from time to time. It can be done by promoting the systematic tapping of the solar energy potential to the maximum. Technological improvements have now made generation of solar energy economically viable and would lead to reduction of expenditure of the State in purchase of Conventional Power from the Grid.

An appropriate policy framework is therefore essential to promote the Solar Energy generation initiatives. Therefore, the State Government is pleased to introduce the **"Goa State Solar Policy - 2017"**, as under:

2. **TITLE OF THE POLICY:**

This policy shall be known as the ***“Goa State Solar Policy - 2017”***.

3. **LEGISLATIVE FRAMEWORK FOR POLICY:**

Several provisions under the Electricity Act, 2003 mandates the Electricity Regulatory Commissions and the Government's to take the necessary steps for promotion of renewable energy. The Section 108 and Section 109 of the Electricity act 2003 mandates the Government to give directions to the State Commission in the matter of policy involving public interest. Accordingly, the state Government in exercise of its powers has formulated this Policy.

4. **OPERATIVE PERIOD:**

This policy shall come into effect from the date of notification in the official gazette in the State of Goa and shall remain in operation up to 7 (seven) years. However, this is subject to modifications as may be made by Government of Goa from time to time, without jeopardizing the already signed Agreement or MOU. Even though, the policy will be in operation for 7 years, all Agreements and PPAs signed under this policy shall be valid for the period of Agreement / PPA.

5. **CATEGORY FOR GENERATING SOLAR POWER**

5.1 **Category I: Prosumer**

“Prosumer” is a Consumer having an already connected load with the Electricity Department, Government of Goa (EDG) and is also a Producer of Solar Power. Prosumer is categorised into two types namely Small and Large.

5.1.1 **Small Prosumer** is a person already having an LT connection i.e. Sanction load/Contract Demand upto 100kW with EDG. It will include all individuals/Residential/Commercial/Industry firm /society / Institute /Government building /registered company including public utilities. They are allowed to go for NET Metering upto sanction load/Contract demand below 100 KW such that anticipated generation is no more than 100% of the electricity consumption in the previous (12) months.

The feed in tariff for the settlement of net surplus energy credits outstanding at the end of the settlement period will be as per the Joint Electricity Regulatory Commission (JERC) approved solar tariff rates for that year or Average Power Purchase Cost as per current year Tariff Order of JERC whichever is lower.

If the prosumer opts for battery bank for storage and then consume its generated power on 24 X 7 basis then he shall get benefit of 50 paise more than the Average Power Purchase Cost.

The solar power plant can be installed on rooftop or ground based within the same premises. The area/boundary of the premises will be as existing on date of Notification of this policy.

**5.1.2 Large Prosumer** is a person having an HT connection i.e. sanction load / Contract Demand above 100 kW with EDG. It will include all individuals/Residential/Commercial/industry/firm/society/Institute/Government building/registered company including public utilities. All large prosumer shall be allowed to go for NET Metering only upto their Sanction load/Contract Demand. The applicable tariff will be as per JERC approved solar tariff rate or average power purchase cost as per current year Tariff Order of JERC whichever is lower for settlement of net surplus energy credits outstanding at the end of settlement period. The solar power plant can be installed on rooftop or ground based within the same premises. The area/boundary of the premises will be as existing on date of Notification of this policy.

## **5.2 Category II : Producer (for the sale of power to the Distribution Licensee)**

The Producer is an entity intending to set up a Solar Power plant with a capacity of more than 100kW exclusively for sale of power to the Distribution Licensee under Gross Metering as per the tariff discovered by Reverse Bidding. The solar power plant can be installed on rooftop or ground based. Producers will be participating in reverse bidding for solar quantum of power bid and advertised/published by Government or its agencies for four sizes of installation i.e. i) 100kW to 1MW, ii) 1MW to 5MW, iii) 5MW to 10MW and iv) 10MW & above. The producer will be selected through Reverse Bidding on the basis of the maximum discount offered on JERC approved solar tariff rate or Average Power Purchase Cost as per current year Tariff Order of JERC whichever is lower. At the above discovered price of Solar tariff for that slab/size, the EDG will enter into a Power Purchase Agreement (PPA) with all intending producers subject to availability of infrastructure for evacuation of power.

### 5.2.1 Norms / Conditions Applicable for Reverse Bidding

In order to keep away speculative bidding and to ensure participation of only serious power producers, following conditions for bidding shall apply:-

- i. Price : Price for supply of solar power shall be as per the discount offered on the rate as declared by JERC and duly notified as on the last date of responding to the Expression of Interest (EOI)/bidding or Average Power Purchase Cost as per current year Tariff Order of JERC whichever is lower.
- ii. Eligibility: Besides other General Condition of EOI/bidding, only those who have firm proof of land in their ownership or NOC/confirmation from the owner of the land regarding his intention to lease out the land to the bidder (in case of bidder being successful in the bid) for a period equal to or more of the period of PPA shall be considered.
- iii. The term for starting of supply from completion of bidding process & execution PPA shall be as mentioned at point no. 15 of this policy.
- iv. The solar capacity to be approved for each year for all the 04 slabs as mentioned at para 5.2 shall be separately notified by the Government at the time of bidding. However, an information on future requirement for 5 yrs will be indicated. The lowest bidder in each slab shall have the right to go for PPA for the whole capacity allocated to that slab. In case bidder desires to restrict to only quoted capacity in the bid, then other bidders in that slab will be given the option to match the L1 rate. In case they agree for the same, then PPA at L1 rate upto allocated capacity of that slab will be entered with them. In case there are more bidders than the allocated capacity in that slab, then priority will be given in terms of next lowest bidder and so on i.e. from L1 to L2 to L3 and so on till the whole capacity in the slab is exhausted. In case even after signing of PPA with all bidders in that slab, the capacity is still left, then only non-bidders will be given the option to enter into PPA at L1 rate at the discretion of the Government.
- v. Permissible delays and Penalty thereof:-
  - a) Any delay though condoned, shall not increase the period of PPA. Thus while delay could be permitted to the extent permissible on payment of penalty, the total time frame of PPA shall remain unaltered.

- b) Maximum delay permissible to start the supply shall be 12 months. However, the State Government at its discretion may permit further delay of upto 12 months on payment of twice the penalty levied for the 1<sup>st</sup> delay permitted, prorata to the delay time on day basis. Provided that inspite of delays of first 12 months as permitted and subsequent discretionary delay, if permitted by Government of Goa, do not result in supply, then the PPA stands null & void and all Bank Guarantees shall be encashed. For delay upto 12 months, the bidders shall pay penalty equal to 5% of value of energy committed for every day of delay.
- c) The supplier shall give notice of his intention of supply three months prior to date as scheduled in PPA. Failure to give this notice will automatically be considered as delay until the notice is received for 90 days for intention to begin supply. Delay accordingly will be calculated in days and penalty will be imposed as per rules.
- d) For supply to be considered as valid supply, atleast 50% of power as per PPA should be made available. Failure will be treated as breach of contract & one month supply value equivalent BG will be encashed or penalty imposed. However the supply will be paid at the contract rate.
- e) Upto 10% lower supply quantum will not attract penalty. Anything above 10% & upto 50% will be levied penalty at 5% of value of supply that is missing above the 10% threshold.
- f) The bidder will have to provide 6 BGs each equivalent to 30 days supply for the capacity of the plant size bidder has quoted based on own expectation of generation. The bidder shall clearly mention the size of the plant he plans to install and the minimum average units per KW per month that bidder commits to be generated from the same. This will be the basis for calculation of value of BGs and penalties, if any, in case of default.

- g) PPA shall not take into consideration the rainy season wherein supply as available will be considered for payment and above clauses a) to g) shall not be applicable. The start of rainy season shall be date of onset of monsoon as declared by Meteorology or the day in June when seasons rains cross 15cms whichever is early & will last for purpose of this PPA for 75 days from that date.
- h) The BG submitted shall be valid for atleast 02 years. Out of six BGs two BG (of one month each) shall be kept valid throughout the period of PPA, failing which equivalent amount of billing will be frozen. The BG shall be returned after 6 month of successful operation (6 month of Non default operation after commissioning) or validity of BG whichever is later and the operator is required to extend the BG till such condition is achieved in case the same happens after 02 years.
- i) Both the penalties i.e. for delay in supply or for short supply shall be levied simultaneously if there is a default on both the accounts. However, in case one month BG is encashed in any month because of short supply, then no other penalty in that month shall be imposed to save the bidder from double whammy.

**6. SOLAR POWER PLANTS UNDER RENEWABLE ENERGY CERTIFICATE (REC) MECHANISM**

The State Government shall promote the development of Solar Power Plants under the Renewable Energy Certificate mechanism specified by the Central Electricity Regulatory Commission. Under the REC mechanism the producer will set up the solar plant and sell the power to EDG at average power purchase cost as per current year Tariff Order of JERC. The solar power generator will be permitted to sell the REC as per the market mechanism. The State shall not claim any benefit for REC.

**7. SALE OF SOLAR POWER TO THIRD PARTY**

The State shall promote development of Solar Power Plant for sale of electricity to third party within or outside the State other than EDG will depend on availability of Corridor. The producers who are intending to set up the Solar Power Plant within the State and sell the solar power so generated to the third

party other than EDG would have their own private power purchase agreement with any third private party. Prior to planning for such solar power plant corridor availability upto inter connection point should be confirmed by the Developer with EDG. The producer will have to pay the wheeling charges wherever applicable as per JERC rates. However, the State Government/EDG reserve the right to procure 10 percent of the power so generated at the agreed price between solar producer and third party buyer or at JERC tariff for that year or the reverse bidding price identified for that plant size or Average Power Purchase Cost as per current year Tariff Order of JERC whichever is lower, whichever is lower.

**8. ROOF TOP SOLAR POWER GENERATION THROUGH RESCO**

Under the Renewable Energy Service Company (RESCO) model instead of prosumers the RESCO will invest on behalf of one or more roof top owner in the housing colony, towns, etc., on their roof tops and will sell the power so generated to EDG. The owners of the rooftops will have their own agreement with the RESCO. The EDG will enter into the power purchase agreement with the RESCO for 25 years for the purchase of power at JERC approved solar tariff rates in that year or Average Power Purchase Cost as per current year Tariff Order of JERC whichever is lower. The purchase by EDG will be limited to requirement for either fulfilment of RPO or otherwise.

**9. LAND FOR SOLAR PROJECTS**

Producer shall be responsible for obtaining suitable Rooftop or Private land for atleast 25 years for their projects within the state of Goa.

- 9.1 To generate solar power, conversion of land is not needed. However for Rooftop solar units same has to be fitted on legally approved structures only.
- 9.2 2% of the total area can be used for construction, operation and Office set up subject to a maximum of 200 Sq. mtrs./per MW.
- 9.3 No Town & Country Planning (T&CP) permission will be required for setting up of solar farm including construction for operational space as mentioned at (b) above.

- 9.4 For the rooftop installation of 100kW and above, the building structure needs stability certificate from PWD/Chartered Engineers. Apart from structural stability certification, nothing else is required.
- 9.5 No Gram Panchayat/Urban Local body/T&CP Department Construction licence/NOC/Completion certificate will be required.
- 9.6 For Comunidade land, the lease rent agreed to between the solar power producer and the Comunidade will have to be approved by General Body of the Comunidade and the State Government.
- 9.7 Separate Policy will be formulated for the allotment of Government land and or buildings.

#### 10. **SUBSIDY/INCENTIVES**

- 10.1 For Small Prosumers such as Residential , Institutional and Social Sector category having solar plants upto 100kW size, the State Government shall provide subsidy of 50% (Central share 30% and State share 20%) of the capital cost or the benchmark cost provided by MNRE or cost arrived through tendering process by GEDA whichever is lower. The central share will be credited to the prosumer as per the guidelines of MNRE.  
  
The State subsidy shall be released upon completion of 06 months of the solar power injected into the grid
- 10.2 The State Government shall provide a subsidy as per guidelines provided by MNRE for plants of size upto 100kW for the standalone systems including the cost of battery (Off-grid Systems) A sealed tested Energy meter from EDG is required to be installed at the generation side to measure the solar power generation. No payment shall be made to such producer under Net/Gross metering to avoid possibility of Double benefit.
- 10.3 For LT consumers upto 100 KW Energy and Solar Meter will be rented out on payment of monthly fees by EDG. In case of consumers above 100KW the certified/approved meters shall be procured at their cost as per specifications and provisions of EDG, Goa. All officials of the EDG authorized for the purpose shall be allowed the access by the Developer to inspect the sameKjkjkj

### **11. GRID CONNECTIVITY, SAFETY AND BILLING CYCLE**

The cumulative solar capacity allowed at a particular Distribution Transformer (DT) shall not exceed the 30% of the peak capacity of the DT.

The Billing cycle for large prosumers under NET Metering will be monthly and the settlement period will be six months basis. (from April to September and October to March ). However, for the educational institutions, it will be annual from April onwards.

For all the grid connected and battery backup stand-alone installations, all the instrumentation, operating unit specifications and safety norms will as per the guidelines of JERC and MNRE but State specific. These will be specified, reinforced and checked periodically by EDG.

### **12. ADMINISTRATIVE MODALITIES**

Every Prosumer and Producer in the state will have to enter in PPA with the EDG for the period of 25 years and the tariff will remain fixed for the period and required to submit account of the power generated annually before year end.

The disputes related to the power sale to EDG will have to be settled through the empowered committee constituted by the State as notified.

The Prosumer or EDG shall have the right to terminate the PPA at any time by serving a written notice of 90 days in advance to the EDG except cases where subsidy or incentives are disbursed.

All the Solar/RE power projects will have to be initiated through GEDA, the nodal agency which will serve as single window dealing with projects.

### **13. ROLL OF STATE NODAL AGENCY GEDA**

- 13.1 Announcement of Scheme: The Nodal Agency shall bring out a comprehensive scheme to implement the targets of Renewable Energy (RE). The scheme should elaborate the appropriate process for invitation of bids/applications, incentives and central financial assistance, if any, targets, implementation mechanisms etc.

- 13.2 Allotment of the Solar Power Capacities : The Nodal Agency shall, from time to time, undertake the process for allotment of solar power capacities to the project developers. The Nodal Agency in consultation with the related stakeholders shall announce the process for allotment of solar power capacities.
- 13.3 Facilitation in Development of Solar Power Plant : The Nodal Agency shall, facilitate the project developers in Setting up of solar projects including sanctions/clearances from number of Government agencies/departments. The State Government will provide requisite clearances through a "Single Window Clearance Mechanism". It will be operated through GEDA.
- 13.4 Identification of Government Land and Facilitation of its allotment for Solar Power Plant Development : The Nodal Agency shall identify government land and shall coordinate with the Government departments, prepare transparent procedure, take necessary approvals and clearances for the allotment of Government Land to the project developers for the development of power plant subject to policy formulated by Government as per para 9.7.
- 13.5 Support in availing the Subsidy : The Nodal Agency shall facilitate the prosumer/producer to avail the subsidy, if any, available from Central and/or State Government.
- 13.6 Capacity Building & Awareness : The Nodal Agency shall organize Capacity Building & Training Sessions for participation by the segment stakeholders. The Nodal Agency shall also take necessary steps in creating awareness among the citizens of the State.
- 13.7 Coordination with MNRE for Technical Specification : The State shall follow the technical specifications and standards as specified by the MNRE, from time to time. The Nodal Agency shall provide its inputs to the MNRE for specifying new standards or amending existing technical specifications for different component of solar plant photovoltaic.

#### 14. ROLE OF DEPARTEMENT OF ELECTRICITY(EDG), GOA

The EDG shall extend their support and guidance to the eligible entities installing solar power plant and their connectivity with their electricity system.

The EDG shall comply with the regulatory framework specified by JERC and provisions contained in this policy only if they are not contradicting the JERC regulations. Its role includes:

- 14.1 To provide banking facility for solar energy, incentives in the form of exclusion from open access charges, wheeling charges, T & D loss for solar power.
- 14.2 To conduct feasibility study for evacuation facility and connectivity with the local grid facility.
- 14.3 The voltage of evacuation of electricity generated, from the solar power plant shall be governed by the directions of the JERC. The evacuation infrastructure for the solar power plant wherever necessary shall be developed and augmented, by the EDG as per the JERC regulations in force.
- 14.4 EDG will conduct supervision, safety check and extend technical support to Developers wherever the evacuation line is laid from site of power production to the nearest grid connectivity point as per the JERC regulations in force.

#### 15. TIME FRAME FOR IMPLEMENTATION OF PROJECT

For solar projects beyond 100kW capacity proposed under Reverse Bidding, the time schedule of completion will be from the date of approval by the EDG is as follows:

<u>Plant Capacity</u>	<u>Time Schedule</u>
100kW - 1MW	240 Days
1MW - & above	1Year

unless specifically provided for in the bid document.

#### 16. EMPOWERED COMMITTEE

To oversee, monitor and resolve various issues arising out of this policy and disputes settlements, an Empowered committee will be constituted under the Chairmanship of the Secretary (NCES) of the state. The committee shall have following members.

Secretary, NCES	: Chairman
Jt. Secretary (Finance) or Rep. not below Under Secretary	: Member
Chief Electrical Engineer, GED	: Member
Director Science & Technology or his Rep. not below Dy. Director	: Member
Director (Accounts)	: Member
Member Secretary, GEDA	: Member Secretary

The Chairman of the Committee is empowered to co-opt subject matter experts if required. The committee shall be authorized to deliberate and decide on aspects related to implementation of this policy on its own motion or on the written representation by the stakeholders. It can take help/assistance of Technical experts as Consultants on payment basis for the same. The Government reserves the right to change any of the provisions of this policy giving 30 days public notice. However, the said changes will not have any retrospective effect and will not have any effect on the agreements already entered in by Solar producers with EDG or any other State Government Department/Organisation.

In case of any dispute with regard to this policy wherein the policy is silent, then provision of **Solar Regulation of JERC-2015** as amended from time to time shall apply.

#### 17. POWER TO REMOVE DIFFICULTIES

In case of any difficulty arising in implementing this policy the Government [Min (Power) with approval of Chief Minister] may clarify subject to condition that no such clarification will impact already signed contracts.

**18. COMMUNICATION FACILITIES.**

All grid connected Solar Power Projects shall have electricity meters with features to record energy for 45 days data storage for injection into the grid through solar meter as provided under JERC Regulation-2015. All projects with capacity of above 25KWp shall have communication port for exchanging real time information with the distribution licensee. For plant size of 1 MWP and above the communication will be with state load Dispatch Centre (SLDC) also in addition to the distribution Licensee.

**19. POWER TO AMEND AND INTERPRET THE POLICY**

Government of Goa will have power to amend / review / relax/ interpret any of the provisions under this policy as and when required.

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Agenda No.9

**Discussion on improving Rural Infrastructure / credit absorption capacity**

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

## Agenda No.10

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

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

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

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

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

**Agricultural Technology Management Agency (ATMA)**

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

**Aims and Objectives of ATMA**

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

## Agenda No.11

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

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

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

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

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

Agenda No.12

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

### SUCCESS STORY OF MUDRA FROM STATE BANK OF INDIA



Mr. Ratnadeep Dadaso Sawant with the machinery financed by the Bank



Mr. Ratnadeep Dadaso Sawant in his manufacturing unit

1	<b>Name and Address of the Borrower:</b> <b>OVERLOCKEDD</b> <b>Proprietor: Mr. Ratnadeep Dadaso Sawant</b> 9/982/2, Opp H.P. Gas Station, Maulingtad, Sankhali, Goa	5	<b>Brief Description of the unit:</b> <b>Manufacturer of Jerseys and other garments</b>
2	<b>Bank Name: State Bank of India</b>	6	<b>Branch with District and State:</b> <b>Sanquelim Branch (11156)</b> <b>North Goa, Goa</b>
3	<b>Loan Type: Kishor</b>	7	<b>Borrower Category: Non-Minority</b>
4	<b>Loan Amount: Rs. 1,98,000</b>	8	

□ **Back ground of the promoter/beneficiary:**

Mr. Ratnadeep Dadaso Sawant is a permanent resident of House No. 1838, Desai Nagar, Sanquelim, Goa. He is in the business of designing and manufacturing of Sports jerseys. His registered unit is located at Sanvordem, Goa and he has factories and retail stores at Valpoi and Sanquelim. He is in the business of manufacturing of sports jerseys since 2015.

Prior to Banks assistance, Mr, Sawant's monthly sales were limited to Rs. 60,000 and his monthly income was around Rs. 15,000. He used to manufacture sports jersey's himself however designing and printing was outsourced. Mr. Sawant wanted to purchase two printing machines so that the entire process i.e from designing to printing could be carried out in-house.

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

Mr. Ratnadeep Sawant gained information of Pradhan Mantri Mudra Yojana from a small businessman meet hosted by the local MLA where officers from State Bank of India were also present. He came to enquire about the scheme from us and got detailed information. We explained to him the benefits of the Mudra scheme with special emphasis on "Loan Without Collateral Security" and "Guarantor."

**Details about the business including products / services offered by the unit:**

Manufacture of Sports Jerseys.

**The success achieved:**

Mr. Sawant wanted to purchase two printing machines total amounting to Rs. 3,00,000/-

He approached State Bank of India, Sanquelim Branch for Mudra Loan. After assessing his proposal, the branch provided him Mudra loan (Kishor) of Rs. 1,98,000 and the rest was brought in by him as margin.

After buying the machinery, Mr. Sawant could carry out the entire process of designing and manufacturing in his own unit, thus saving the additional cost of outsourcing. As a result, his net sales doubled to Rs. 1,50,000 per month and his net income came to around Rs 60,000 per month. He also opened Display store at Sanquelim, Goa and one at Valpoi, Goa.

At present, the stock of his business has nearly tripled to Rs. 3,00,000/- monthly, including raw material and finished goods.

The timely help under Mudra Scheme helped Mr. Sawant to purchase the machinery he needed to expand his business, thus resulting in increase in the revenue and income.

**No. of employment generated:**

**Earlier: 2 employees**

**Current: 10 employees**

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

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

**b. Banking related Cyber frauds, phishing, etc.**

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

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

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

**d. Credit related frauds by borrower groups, etc.**

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

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

## Agenda No.14

**1. Issues remained unresolved at DCC / DLRC meetings.**

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

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

<b>Sr.No.</b>	<b>Steering Sub Group</b>	<b>Date of Meeting</b>
1	Priority Sector Lending	06.12.2018
2	Self Help Group	06.12.2018
3	Govt. Sponsored Schemes	06.12.2018
4	Financial Inclusion	06.12.2018

**Following action points emerged in the sub committee meetings of SLBC held on the 6th December, 2018.**

1. Meeting of Banks having less than 40% priority sector advances to be called by 1st January, 2019.
2. All Banks to appoint BC wherever possible.

## Agenda No.15

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

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

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

**The percentage of submission of LBRs as on 31.12.2017, 31.03.2018, 30.06.2018 and 30.09.2018 as under:**

Type of Returns	As on 31.12.2017	As on 31.03.18	As on 30.06.18	As on 30.09.18
LBR 2/U2	99.00%	99.00%	99.00%	99.00%
LBR 3/U3	99.00%	99.00%	99.00%	99.00%

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

**REVAMPED SCHEME**

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

**Agenda No.16**

**Management of Data Flow at LBS Fora - Procedure**

Reserve Bank of India vide circular No. FIDD.CO.LBS.BC. No. 19/02.01.001/2017-18 dtd. 06.04.2018 on 06.04.2018 on Revamp of Lead Bank Scheme – Action Points for SLBC Convener Banks / Lead Banks has provided procedure for Management of Data Flow at LBS Fora.

SLBC has already developed a portal for submission of Reserve Bank of India MIS (I, II, & III), Key indicators as well as crop loan data. As per the guidelines, the data is generated by banks from their CBS and is entered on the portal.

## Lead Bank Scheme – Conduct of State Level Bankers’ (SLBC) meetings for the year 2019

SLBC plays a very important role in coordinating and supervising developmental efforts of Government agencies and banks in the state. As per the extant instructions, the meetings of these committees are required to be held at quarterly intervals.

In order to improve the effectiveness and streamlining the functioning of SLBC, it has been advised by Reserve Bank of India vide their circular No. RPCD.CO.LBS.BC. No. 44/02.19.10/2010-11 dated 29.12.2010 that Convener Bank has to prepare a yearly calendar of program in the beginning of the year itself, for conducting the meetings.

### Calendar of Conduct of SLBC meetings during the Year 2019

Sr. No.	Activity	1 <sup>st</sup> Quarter	2 <sup>nd</sup> Quarter	3 <sup>rd</sup> Quarter	4 <sup>th</sup> Quarter
1	Intimation regarding the exact date of meeting and submission of data by banks to SLBC	27.12.2018	22.03.2019	25.06.2019	26.09.2019
2	Dead line for receipt of information/data by SLBC Convener Bank	25.01.2019	24.04.2019	25.07.2019	25.10.2019
3	Distribution of Agenda cum background papers.	20.02.2019	22.05.2019	20.08.2019	18.11.2019
4	Holding of the SLBC meeting (Tentative Dates)	26.02.2019	29.05.2019	28.08.2019	27.11.2019
5	Forwarding the minutes of the SLBC meeting to all stakeholders	18.03.2019	18.06.2019	18.09.2019	16.12.2019
6	Follow up of the action points emerged from the meeting.	12.04.2019	10.07.2019	11.10.2019	08.01.2020

The dates of holding SLBC meetings are tentative and same will be finalized in consultation with representatives of State Government.

The Calendar of program for SLBC meetings for the year 2019 is submitted for consideration and approval of the house.

All Lead District Managers are requested to prepare the calendar for the year 2019 for all DLCC meetings on the above lines and strictly adhere to the schedule for conduct of the meetings. The schedule be submitted to SLBC immediately on finalization.

**OTHER MATTERS OF IMPORTANCE:****1) SHG BANK LINKAGE : CREDIT TARGET FOR THE YEAR 2018-19**

Project Director & Fx-Officio, Joint Secretary (RD) DRDA North Goa, forwarded a copy of letter No. I-12011/33/2016-RL (C) dated 28.05.2018 from Ministry of Rural Development, Government of India regarding credit target for FY 2018-19 and advised to place the same in SLBC / SLBC Sub-committee meeting for confirmation. (Letter attached as Annexure-18.1)

**2) FINANCING OF FARMER PRODUCER COMPANIES (FPCs) BY BANKS**

Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare vide their letter No.D.O.No.22016/22/2017-M-II dated 22.10.2018 advised to Secretary, Department of Financial Services, GoI, to issue directives / instructions regarding financing to FPCs by Banks, for inclusion in SLBC/DLBC meetings, so that all aspect of credit requirement of FPCs by the banking system is regularly monitored and reviewed. (Letter attached as Annexure – 18.2)

Annexure- 18.1

भारत सरकार  
 कृषि एवं किसान कल्याण मंत्रालय  
 कृषि, सहकारिता एवं किसान कल्याण विभाग  
 Government of India  
 Ministry of Agriculture & Farmers Welfare  
 Department of Agriculture, Cooperation  
 & Farmers Welfare  
 October 22, 2018

  
 सत्यमेव जयते



e-815563 / AS(B) / FA(LNSR) / AC Section  
**SANJAY AGARWAL**  
 SECRETARY

D.O.No.22016/22/2017-M-II

Dear Rajiv,

Please refer to my predecessor's DO letter of even number dated 16<sup>th</sup> May, 2018 (copy enclosed) regarding financing of Farmer Producer Companies (FPCs) by banks. Small Farmers' Agri-business Consortium (SFAC) under Department of Agriculture, Cooperation & Farmers Welfare is promoting Farmer Producer Companies (FPCs) across the country. In order to meet the credit requirement of such FPCs, SFAC is also entering into Memorandum of Understanding (MoU) with banks and extending credit guarantees to such lending of banks upto Rs.1 crore.

The banks are, however, not forthcoming in financing FPCs despite SFAC's guarantee. Only 38 credit guarantee cases have been availed by 8 banks inclusive of one Regional Rural Bank to the extent of Rs.19.50 crore till date while 22 banks have entered MoU with SFAC. Hence, there is a need to put in place institutional arrangement so that the credit requirements of FPCs are fulfilled by banks.

I propose that financing of FPCs by banks may be made a Standing Issue in the meetings of SLBCV/DLBC so that all aspect of credit requirement of FPCs by the banking system is regularly monitored and reviewed.

It is requested that necessary directives/instructions may please be issued in this regard for the said inclusion in SLBC/DLBC meetings.

With regards

Yours sincerely,  
  
 (Sanjay Agarwal)

Encl: As above

Shri Rajiv Kumar,  
 Secretary,  
 Department of Financial Services,  
 Jeevan Deep Building,  
 Parliament Street,  
 New Delhi

Office : Krishi Bhawan, New Delhi-110001, दूरभाष / Phone : 23382651, 23388444 फ़ैक्स सं० / Fax No. : 23386004  
 E-mail : secy-agri@gov.in

S.K. PATTANAYAK  
SECRETARY

भारत सरकार  
कृषि एवं किसान कल्याण मंत्रालय  
कृषि, सहकारिता एवं किसान कल्याण विभाग  
Government of India  
Ministry of Agriculture & Farmers Welfare  
Department of Agriculture, Cooperation  
& Farmers Welfare

F.No.22016/22/2017-M.II

16<sup>th</sup> May, 2018Dear *Suni Kumar,*

Small Farmers' Agribusiness Consortium (SFAC) is a society promoted by the Department of Agriculture, Cooperation & Farmers Welfare, Government of India, which extend support to small and marginal farmers by facilitating formation of Farmer Producer Organisations (FPOs) and also through various schemes extended by Government of India. The objective is to increase the income of small and marginal farmers and also create employment in the rural areas.

2. SFAC provides handholding support to these FPOs including training and capacity building, infrastructural support is provided through dovetailing with existing schemes of DAC&FW like NFSM, MIDH etc. However, for long term viability and sustainability of these FPOs, credit from the banking system is a must. SFAC has been mandated to implement the Central Sector Scheme titled Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies since Financial Year 2013-14.

3. After formation of Farmer Producer Company (FPC), matching equity grant is given which is equal to the paid up capital of the Company subject to a cap of Rs. 15.00 lakh. The grant is given with the primary objective of enhancing the viability and sustainability and increasing the credit worthiness of FPCs. Credit Guarantee Fund has been set up with the primary objective of providing a Credit Guarantee Cover to Bank to enable them to provide collateral free credit to FPCs by minimizing their lending risk upto 85% of loans not exceeding Rs.100.00 lakh.

4. SFAC is promoting the above scheme and have entered into MoUs with 21 Banks for implementation of the Scheme. Further, SFAC has been undertaking awareness camps across the country for benefit of Banks, FPCs and other Stake holders for popularization of Credit Guarantee Scheme. However, till date only 30 credit guarantee cases have been availed by 6 Banks inclusive of one Regional Rural Bank to the extent of Rs.16.93 crore.

MD Suman  
Dr. No. 9263  
Date 22.5.18

*In deb*  
*22/5/18*  
*MD*  
*22/5/18*  
*Sr. Consultant*  
*22/5/18*

- 2 -

*Continuation Sheet*

5. SFAC has entered into MoU with Bank of Baroda recognizing the bank as preferred banker for the State of Maharashtra for their financing of FPCs. SBI has also been given their in-principle approval for recognizing it as preferred banker for the State of Karnataka, West Bengal and Madhya Pradesh.

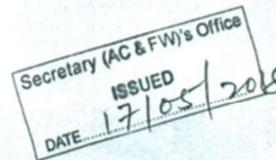
6. I request you to kindly issue necessary directives/ instructions to all scheduled commercial banks to consider lending to viable FPCs on priority basis to encourage FPC financing on holistic basis.

*With kind regards*

Yours sincerely,

*S.K. Pattanayak*  
(S.K. Pattanayak)

Shri Rajiv Kumar,  
Secretary  
Department of Financial Services,  
JeevanDeep Building, Sansad Marg,  
New Delhi - 110001



Annexure- 18.2

DRDA/N/3-1/GSRI.M/2018-19/1075  
District Rural Development Agency,  
North Goa,  
Spaces Building 7<sup>th</sup> floor  
Patto Plaza, Panaji-Goa.  
Date :- 19<sup>th</sup> September, 2018

To,  
✓ The Lead District Manager, Zonal office  
State Bank Bhavan,  
M.G.Road,  
Panaji-Goa-403001.

Sub:- SHG Bank Linkage- Credit target for the year 2018-19

Sir,

Please find enclosed herewith the copy of the letter No. I-12011/33/2016-RI.(C) dated 28/05/2018 which is received from Govt. of India, Ministry of Rural Development, Department of Rural Development, New Delhi informing about SHG Bank Linkage credit disbursement target for the year 2018-19 for your information and necessary action. The total number of blocks identified as intensive blocks are 8 nos. i.e. Bardez, Pernem, Bicholim, Tiswadi, in North Goa District & Cancona, Quepem, Ponda, Dharbandora in South Goa District. The remaining 4 blocks are non-intensive i.e. Sattari in North Goa District and Salcette, Sanguem, Mormugao in South Goa District.

You are kindly requested to finalize the district wise block wise and bank branch wise credit target with intimation to this office so as to recommend eligible SHGs for obtaining credit from the concerned banks.

Encl: As above

Yours faithfully,

(Mahesh V. Corjuenkar)  
Project Director & Ex-Officio  
JL Secretary (RD)

Copy to:-

1. The Project Director, DRDA South Goa
2. All BDOs

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DRDA - N. Panaji - Goa

Entry No. 1165

Date 07/06/18

I-12011/33/2016-RL(C)

Government of India

Ministry of Rural Development

Department of Rural Development - RL Division

D-133444/18

Hotel Samrat, New Delhi  
28<sup>th</sup> May 2018

To

✓ The SMDs/CBOs of SRLM All States /UTS

DRDA N, Panaji, Goa

Entry No.: 1165

Date: 07/6/18

Sub: SHG Bank Linkage – Credit target for the year 2018-19

Sir/Madam,

Access of credit and other financial services is key for promoting livelihoods of the poor. DAY-NRLM has a strong focus on building access to financial services by poor. The mission envisages leveraging at least Rs.1 lakh per member as credit to enable them make investment in their immediate and livelihood needs.

We appreciate the efforts taken by your SRLM in stepping up credit linkage of SHGs during the previous years. On recommendations of the IBA sub-committee, target for the FY 2018-19, has been set for total disbursement during the financial year and outstanding at the end of the financial year. Based on the potential and trend of credit linkage, for the FY 2018-19, credit disbursement target of Rs 50671 Crore during the year and Rs 84753 Crore as total outstanding at the end of the year has been finalized. The target for each state and bank has been finalized after incorporating suggestions made at the Consultation with SRLMs and banks held on 11th May 2018 at New Delhi. A note on the method followed for finalizing the target and state specific target is given in the annexure.

All SRLMs are requested to make necessary arrangements for ensuring flow of bank credit to eligible SHGs effectively and timely. Illustrative list of arrangements for implementation as well as monitoring are placed below:

Received copy  
for information  
from SPC, Shiroda  
07/6/2018

- Based on your state target, work out the district wise; block wise; bank branch wise credit targets.
- Place these targets in SLBC/SLBC Sub-committee meeting for confirmation. MoRD may be communicated the confirmation of targets by respective SLBC.
- Hold state & district level workshop involving of all the controlling officers of banks, LDMs, DDMs to apprise them of the targets and evolve strategies for achievement of the same.

177k

**Annexure****Credit Target for FY 2018-19**

Credit target for FY 2018-19 (bank wise and State-wise) have been worked out. The logic being used for arriving at the target is as below:

- Targets will be of two types:
  - A. Disbursements during the FY
  - B. Outstanding at end of financial year.

Actual disbursement (as defined by RBI) during the year will be used as a measure for Credit Linkage of SHGs. Further growth in Loan Outstanding at the end of the financial year will also be tracked to understand actual loan utilization by SHGs.

- The targets will be set
  1. State wise,
  2. Bank wise,
  3. State wise for individual bank,
  4. Bank wise for respective states.

**A. Disbursements during the FY**

For calculation of disbursement, the following calculation will be used:

**1. Term Loan - Repeat Linkage:**

- Loans which are getting matured between April 2017 and February 2018 are eligible for repeat loans/linkages.

Repeat Loan disbursement will be as follows:

Existing TL Amount	Subsequent disbursement target
Less than 1 Lakh	2 Lakhs
Between 1 Lakh to 2 Lakhs	3 Lakhs
Between 2 Lakh to 3 Lakhs	4 Lakhs
Between 3 Lakh to 5 Lakhs	5 Lakhs

**2. Cash Credit Limit - Enhancement:**

- All the CCL sanctioned up to December 2017 will be considered for renewals & Enhancement.
- Existing Drawing Power (DP) will be enhanced with minimum Rs 1 Lakh & maximum up to 5 lakhs.
- The difference between enhanced limits and outstanding amount will be considered in the disbursement target.

**Deendayal Antyodaya Yojna - National Rural Livelihoods Mission**  
**Credit Plan for the FY 2018-19**  
**Goa - Bank wise**

Amt. In Lakhs

1	BANK OF BARODA	0	0	0	0.00	50.00
2	BANK OF INDIA	164	36	200	200.00	590.00
3	BANK OF MAHARASHTRA	18	2	20	10.00	20.00
4	CANARA BANK	145	30	175	140.00	350.00
5	CENTRAL BANK OF INDIA	18	5	23	40.00	130.00
6	CORPORATION BANK	91	19	110	140.00	280.00
7	DENA BANK	0	1	1	10.00	40.00
8	HDFC BANK	73	16	89	150.00	320.00
9	IDBI BANK	0	0	0	0.00	10.00
10	INDIAN BANK	1	0	1	10.00	10.00
11	INDIAN OVERSEAS BANK	73	17	90	110.00	140.00
12	ORIENTAL BANK OF COMMERCE	0	0	0	0.00	10.00
13	STATE BANK OF INDIA	0	1	1	10.00	240.00
14	SYNDICATE BANK	18	5	23	20.00	60.00
15	UNION BANK OF INDIA	200	44	244	210.00	620.00
16	VIJAYA BANK	0	1	1	10.00	10.00

Agenda No.19

**Any other issues with the permission of the chair.**

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