

Agenda & Background Papers of

105TH SLBC Meeting

VENUE

HOTEL MANDOVI

Panaji, Goa

Date : 24.06.2019 at 11:00 AM.



भारतीयस्टेटबैंक
State Bank of India

Convener

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

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Agenda No.1

Confirmation of minutes of the 104th SLBC Meeting dated 06.03.2019

The Minutes of the 104th SLBC meeting for the quarter ended 31.12.2018 (held on 06.03.2019) were circulated vide letter No. RBU/LB-12/SLBC-G/965 dated 03.04.2019 and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes of 104th SLBC meeting held on 06.03.2019 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.

**ANNEXURE
1.01**

**MINUTES OF
104th MEETING OF STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 06th March 2019
AT HOTEL MANDОВI, PANAJI, GOA**

The 104th meeting of State Level Bankers' Committee, Goa State was held on 06th March 2019, at Hotel Mandovi, Panaji Goa, under the Chairmanship of Shri Parimal Rai, Chief Secretary, Govt. of Goa and Shri Sanjay Kumar, General Manager, SBI and Convener SLBC Goa. The other officials present during the meeting were Smt. Meenakshi Gad, Deputy General Manager RBI, Ms. 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 SLBC, welcomed all participants and presented highlights of the performance for the quarter ended December 2018:

- i) As far as ACP performance is concerned, the achievement is at 61.03% as against 60.06% for the corresponding period last year.
- ii) On the social banking front in the area of PMJDY: 1.52 lac accounts have been opened as on the quarter ended 31.12.2018.
- iii) Under PMMY, of ₹.325.00 Crores disbursement made in approximately 10,000 accounts, as against ₹.113.00 Crores during the corresponding period last year.
- iv) Under SUI scheme 42 accounts have been sanctioned for ₹.28.56 crores out of which ₹.20.47 cores have been disbursed.
- v) Priority sector advances has decreased by 4.05% on YoY basis and stands at 33.81 %.
- vi) CD ratio has been increased to 31.79% from 29.32% of the previous quarter ended September 2018.
- vii) Advances to women are slightly below the benchmark of 10% and stands at 9.54%. Despite discussions and efforts, Advances to Agriculture was also far below the benchmark of 18% which stands at 3.16% of total advances.

3. Shri Parimal Rai, Chief Secretary, advised all the stakeholders to be more vigilant and he also advised that any suspicious transaction should immediately be investigated further. He also advised all the Banks and Regulatory bodies of the State to keep communication channels open with each other. He also stated that we should all work as a team for a common cause i.e. Nation first.

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4. Smt. Meenakshi Gad, Deputy General Manager, RBI, also showed concern regarding fraudulent activities against banks and cited the cases of Bank of India ATM at Arambol, and vandalism in Central Bank of India, Cuncolim. She requested Banks to take utmost care especially in rural areas. Smt. Gad re-iterated that agenda of the meeting should be in accordance with revamped lead bank scheme as discussed in the last SLBC meeting. She also requested that steering sub-committee of SLBC be constituted before 31/03/2019. She further requested that data for the SLBC meeting to be taken from CBS directly and all the data should be readily available on the SLBC portal. She showed concern about the lack of full / adequate attendance in BLBC, DLRC and SLBC meetings and requested Banks to improve it. She advised banks to complete the FLC camps and to organize at least one camp every month in rural areas. She added that Popularization of Vidyalakshmi portal for education loan and acceptance of Bharat bill pay should be arranged by all banks.

5. Ms. Kamakshi S. Pai, General Manager / Officer-in-Charge NABARD, said that the quarter was very eventful, as it witnessed both Union and State Budgets and several farmer centric policy decisions and modifications were announced. She presented salient features of Pradhan Mantri Kisan Samman (PM-KISAN) scheme, provision of KCC to Animal Husbandry farmers and Fishermen for meeting their working capital requirements, increase in the limit of collateral free agricultural loans to ₹.1.60 lakh, interest subvention scheme for MSME loans, and waiving of processing fee / inspection / ledger folio charges & all other service charges for KCC loans up to ₹.3 lakh. Shri Parimal Rai, Chief Secretary Goa stated that Roadmap for Doubling of Farmers' Income by 2022 should be submitted to SLBC by 15.04.2019.

Ms. Kamakshi Pai also shared NABARD's observation, that banks are not leveraging DAY-NRLM Interest Subvention Scheme for financing SHGs in North Goa district as a result SHGs are deprived of loans at concessional rates. She requested banks to comply with DAY-NRLM guidelines and provide loans to SHGs at 7% rate of interest and claim subvention from the nodal bank – Canara Bank. Goa State Co op Bank has to claim interest subvention from NABARD. Further, Banks have to claim further incentive of 3% on prompt repayment of loans by SHGs, making effective borrowing rate for SHGs at 4%. SRLM has to introduce interest subvention scheme for South Goa district, which is non-intensive district under NRLM. She also called for expediting preparation of Annual Credit Plans for both North Goa and South Goa districts, to be consolidated into State Credit Plan.

Expressing concern over lack of awareness about the policy framework among the branch managers, as felt during the Branch Managers' Meet conducted by NABARD, Ms. Kamakshi Pai suggested that regional heads may guide their branch personnel suitably, especially in their training programmes. NABARD would also be conducting sensitization and awareness meets for the Branch Managers of Banks in the ensuing year.

Other issues:

Financial Literacy by FL Centres (FLCs) and Rural Branches in Goa: Lead Bank was advised to complete all the camps as per the target and also to report the data

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of all FLCs in the State and FL camps conducted by all rural branches of banks for future meetings.

6. Shri Santosh Kumar Mohapatra, Deputy General Manager (ABU), SBI, LHO Mumbai and Member Secretary, SLBC Goa, then piloted the discussion on agenda items. He pointed out that Kotak Mahindra bank has not submitted the data for the quarter ended December 2018. He stated that data integrity has improved substantially and suggested workshop may be conducted for further improvement and error free data. Shri Mohapatra also suggested that co operative banks should do more number of digital transactions.

Shri Mohapatra advised that banks have achieved ₹.3596.65 Crs against the ACP target of ₹.5893.12 Crs up to the quarter December 2018. The achievement works out to be 61.03% against 60.06% of the corresponding period of the previous year. It was also decided that LDMs should organize more FLC camps in the state of Goa and priority should be given for conversion of zero balance PMJDY accounts to funded accounts. It was also decided that Banks should come forward with Success stories and new initiatives for MUDRA loans.

It was also decided that connectivity problem in unbanked villages should be consolidated and communicated to Service Provider BSNL by SLBC.

7. 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 December 2018 quarter	All Banks	30.04.2019
2.	Roadmap to be given for doubling of farmers income by 2022	All Banks	15.04.2019
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

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: 30th March 2019



[Signature]
General Manager (NW-I)
& Convener, SLBC Goa

List of Participants of 104th Meeting of SLBC Goa at Hotel Mandovi, Panaji held on 06.03.2019 at 11.00 a.m. for the quarter ended 30.12.2018

Government of Goa

1	Parimal Rai	Chief Secretary	Government of Goa
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Reserve Bank of India

2	Meenakshi Gad	Deputy General Manager	Reserve Bank of India
3	Carey Mascarenhas	AGM	Reserve Bank of India

State Bank of India (SLBC Convener)

4	Mr. Sanjay Kumar	General Manager & Convener, SLBC	SBI, LHO Mumbai
5	Santosh K. Mohapatra	DGM, Member Secretary SLBC	SBI, LHO Mumbai
6	Suyash Asthana	DGM (B&O), Panaji	SBI, Zonal Office, Panaji
7	Shrianshu	AGM RBO I	SBI, RO, North Goa
8	Mohan Rao	AGM RBO II	SBI, RO, South Goa
9	Suresh Ugavekar	LDM, North Goa	SBI LDM North Goa
10	Ashok Kanekar	CMFI, Panaji	CMFI & Nodal Officer SLBC
11	Ganesh Phate	Dy. Manager, LHO, Mumbai	SBI, LHO Mumbai

NABARD

12	Kamakshi Pai	General Manager	NABARD
13	Annie Alexander	Deputy General Manager	NABARD
14	N N Raju	Asst. General Manager	NABARD

Government Departments

15	A.S.Desai	DET	BSNL
16	C. D. Velip	Fisheries Surveyor	Directorate of Fisheries
17	Daniel Cardoso	Manager	H.U.D.C.O.
18	Veera V Nayak		Dir. Of Civil Supply
19	Shivaji B Desai	Project Officer	DRDA(N)
20	Rohan J Kaskar	DD (ADM) DIC	DITC
21	Bhaskar Naik	Asstt Project Officer	DRA NORTH GOA
22	A.K. Banarjee	Director	Goa Chamber of Commerce

Public Sector Banks

23	Prashant Naik	DGM	Bank of India
24	Pawan Kulkarni	Sr. Manager	Bank of India
25	Ramakant Kadam	DY. Zonal Manager	Bank of Maharashtra
26	Swadhin Kadam	Manager	Bank of Maharashtra
27	Arvind Lohi	Deputy General Manager	Bank of Baroda
28	Rishabh Kamble	FI Officer	Bank of Baroda
29	Shrivallabh Paradkar	Manager (Agri)	Corporation Bank
30	Chittaranjan Nayak	Chief Manager	Corporation Bank
31	P Bhakta	Asst. General Manager	Canara Bank
32	Chandras Samal	Officer	Canara Bank
33	Nagaraj	RDO	Indian Overseas Bank
34	M.L.Sharma	Sr.Manager	Indian Overseas Bank
35	Prasanth H	Officer	Punjab & Sind Bank
36	Raghava Naik	Regional Manager	Syndicate Bank
37	Pranava Piyush	Asst. General Manager	SIDBI
38	C. F. Lewis	Chief Manager	Union Bank of India
39	Anmol Topuo	Sr. Manager	United Bank of India



Private Sector Banks

40	Sandy Fernandes	Manager	Bandhan Bank
41	Vinod Rathod	CSE	DCB Bank Ltd
42	Augustine F Fernandes	Senior Manager & Branch Head	Federal Bank
43	Sandesh Barekar	Asst. Vice President	HDFC Bank Ltd.
44	Elizabeth D Souza	Regional Head	ICICI Bank
45	Vishnu Gawas	RSM	ICICI Bank
46	Panduranga Bhat	Branch Manager	Karnataka Bank Ltd.
47	M. S. Vamsidhar	Sr Manager	Karur Vyasa Bank
48	Prashant Teli	Senior Manager	RBL Bank Ltd.
49	Mangesh Gadade	Relationship Manager	RBL Bank Ltd.
50	Naresh Gidwani	Manager	SVC Co op Bank
51	Shailesh Malik	Branch Manager	Yes Bank

Co-operative Banks

52	Sadashiv S. Phadte	Deputy CEO	Citizen Coop Bank Ltd
53	Janice Plavinkal	Sr. Manager	Citizen Credit Coop Bank Ltd.
54	Varsha Dhaimodkar	GM (P&S)	The Goa State Coop Bank Lt.
55	P.M. Shetgaonkar	Officer	Mapusa Urban Coop Bank
56	Hemkumar G	Regional Manager	NHB
57	Pushkar Deodar	Manager	TJSB Bank
58	Arun Bhat	Regional Head	TJSB Bank
59	Jyoti V Kamat	Manager	Womens Co op Bank
60	Antara Mahatme	Clerk	Womens Co op Bank
61	Sweeja Parab	Branch Manager	AU Small Finance Bank

Absentees

Public Sector Banks		Private Sector Banks	
1	Allahabad Bank	11	Axis Bank Ltd.
2	Andhra Bank	12	Catholic Syrian Bank Ltd.
3	Central Bank of India	13	Indusind bank Ltd.
4	Dena Bank	14	Jammu & Kashmir Bank Ltd.
5	Indian Bank	15	Kotak Mahindra Bank Ltd.
6	Oriental Bank of Commerce	16	South Indian Bank Ltd.
7	Punjab National Bank		
8	UCO bank		
9	Vijaya Bank		
10	IDBI Bank		

Co-operative Banks

17	Bicholim Urban Co-op. Bank Ltd.
18	Goa Urban Co-op. Bank Ltd.
19	Kokan Mercantile Bank Ltd.
20	Madgaon Urban Bank Ltd.
21	NKGSB Bank Ltd.
22	PMC Bank Ltd.
23	Saraswat Co-op. Bank Ltd.
24	Apna Sahakari Bank Ltd.
25	GP Parsik Coop Bank Ltd.
26	Indian Post Payment Bank



**Position in respect of Action Points of last meeting
held on 06.03.2019**

Sr. No	Action points	To be dealt by	Present Position
1	Submission of data for the quarter ending March 2019.	All Banks	All Banks except Kotak Mahindra Bank have submitted data. Though the Banks have submitted the data, there was lot of delay observed. Banks to observe time frame in future.
2	Roadmap to be given for doubling of farmer's income by 2022	All Banks	Banks are yet to submit the Road Map, except of Goa State Co-op Bank.
3	Doubling of farmer's income by 2022 to be a regular agenda in BLBC / DLRC meetings.	LDMs	Topic is discussed at every BLBC/ DLRC and suggestions from various Branch Managers are shared for improving of farmer's income. Camps are held at Branch levels and farmers are appraised of the various Banks products.
4	Review of Stand Up India as an agenda in BLBC / DLRC meetings.	LDMs	Stand Up of India is not picking upto the desired level.

Agenda No.2
Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy
a. Status of Opening of Banking Outlets in unbanked villages. CBS enabled banking outlets at the unbanked rural centres (URCs)

SLBC has been following up with member banks in respect of opening of banking outlets. This matter is also being discussed in quarterly SLBC meetings as part of the agenda. Present status of opening of banking outlets of the 15 identified and allotted centres is as under. The Respective Banks are exploring the possibility of opening the BC outlet wherever feasible.

List of Uncovered Villages in Goa State											
(as on 31.03.2019)											
Sr. No.	District	Sub-District	Village	cov_by_all	Linked SSA village	population	covered by			allotted to	Remarks
							BC	BANK	PO	BANK Name	
1	North	Satari	Satrem	Uncovered	SANVORDEM	176	NO	NO	NO	Central Bank of India, Valpoi	No connectivity
2	North	Satari	Caranzol	Uncovered	SANVORDEM	839	NO	NO	NO	Bank of India, Valpoi	No connectivity
3	South	Sanguem	Santona	Uncovered	SANVORDEM	1403	NO	NO	NO	Bank of India, Curchorem	No connectivity
4	South	Sanguem	Dudal	Uncovered	BHATI	446	NO	NO	NO	HDFC, Sanguem	No Connectivity
5	South	Sanguem	Maulinguem	Uncovered	BHATI	354	NO	NO	NO	HDFC, Sanguem	No Connectivity
6	South	Sanguem	Potrem	Uncovered	BHATI	201	NO	NO	NO	HDFC, Sanguem	No Connectivity
7	South	Sanguem	Cumbari	Uncovered	BHATI	283	NO	NO	NO	HDFC, Sanguem	No Connectivity
8	South	Sanguem	Viliena	Uncovered	BHATI	540	NO	NO	NO	HDFC, Sanguem	No Connectivity
9	South	Quepem	Molcozona	covered	MOLCORNEM	457	NO	SBI, Zambaulim	NO	SBI, Zambaulim	SBI Zambauli within 5 km radius
10	South	Quepem	Cazur	covered	CAOREM-PIRLA	510	NO	CBI, Rivona	NO	CBI, Rivona	CBI Rivona within 5 km
11	South	Quepem	Mangal	covered	CAVOREM-PIRLA	296	NO	CBI, Rivona	NO	CBI, Rivona	CBI Rivona within 5 Km
12	North	Pernem	Porsacedem	Uncovered	Porsacedem	675	NO	NO	NO	CBI Pernem	Br.Within 5 km
13	North	Pernem	Casarvarnem	Uncovered	Casarvarnem	1382	NO	NO	NO	GSCB, Nagzer	Br.Within 5 km
14	North	Pernem	Chandel	Uncovered	Casarvarnem	1152	NO	NO	NO	-d0-	Br.Within 5 km
15	North	Pernem	Ozarim	Uncovered	Ozarim	1669	NO	NO	NO	-d0-	Br.Within 5 km
16	North	Pernem	Tuem	Covered	Tuem	2751	NO	NO	NO	IOB Tuem	IOB Tuem
17	North	Pernem	Warkhand	Uncovered	Nagzer	2208	NO	NO	NO	GSCB, Nagzer	Br.Within 5 km
18	North	Satari	Surla	Covered	DONGURLI-THANE	460	YES	NO	NO	SBI Querim	BC at Querim
19	South	Sanguem	Oxel	Uncovered	INHABITED	0	NO	NO	NO	--	--
20	South	Sanguem	Dongurli	Uncovered	INHABITED	0	NO	NO	NO	--	--
21	South	Sanguem	Verlem	covered	NETORLIM	568	NO	BOB, Netravalli	NO	BOB, Netravalli	No Connectivity BC Approved
22	South	Quepem	Caurem	Uncovered	CAOREM-PIRLA	920	NO	NO	NO	CBI, Rivona	BC proposed
23	South	Quepem	Pirla	Uncovered	CAOREM-PIRLA	474	NO	NO	NO	CBI, Rivona	BC proposed
24	North	Satari	Nagargaon	Uncovered	Nagargaon	4000	NO	NO	NO	Canara Bank, Valpoi	BC proposed
25	North	Pernem	Alorna	Uncovered	Talarna	2651	NO	NO	NO	GSCB, Nagzer	BC proposed
26	North	Pernem	Casne	Uncovered	Porsacedem	319	NO	NO	NO	-do-	BC proposed

b. Review of operations of Business Correspondents – hurdles / issues involved.
Details of Business Correspondents / Customer Service Point (BC/ CSP) as on 31.03.2019

Sr. No.	Name of the Bank	Active	In Active	Total
1	STATE BANK OF INDIA	2	1	3
2	BANK OF BARODA	1	0	1
3	BANK OF INDIA	15	3	18
4	CENTRAL BANK OF INDIA	0	2	2
5	INDIAN OVERSEAS BANK	2	0	2
6	CORPORATION BANK	1	0	1
6	SYNDICATE BANK	1	2	3
7	UNION BANK OF INDIA	8	0	8
	TOTAL	30	8	38

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 31.03.2019

Sr. No.	Name of the Bank	Target For Current Year		
		NO. OF TOTAL TRANSACTIONS DURING QUARTER (A)	NO. OF DIGITAL TRANSACTIONS DURING QUARTER (B)	% OF B TO A
1	STATE BANK OF INDIA	1252327	764701	61.062
2	ANDHRA BANK	50000	24570	49.14
3	BANK OF BARODA	2905427	2485216	85.54
4	CENTRAL BANK OF INDIA	290027	181055	62.43
5	ORIENTAL BANK OF COMMERCE	126720	56479	44.57
6	UNION BANK OF INDIA	309496	197478	63.81
7	UNITED BANK OF INDIA	375127	179000	47.72
8	VIJAYA BANK	3050	2585	84.75
	SUB TOTAL	5312174	3891084	73.25
9	HDFC BANK LTD.	2264948	1213157	53.56
	SUB TOTAL	2264948	1213157	53.56
10	GOA STATE CO-OP BANK LTD.	1467848	84267	5.74
11	GOA URBAN CO-OP BANK LTD.	1133497	122231	10.78
12	TJSB SAHAKARI BANK LTD.	104745	27142	25.91
13	GP PARSIK SAHAKARI BANK LTD.	19958	1847	9.25
	SUB TOTAL	2726048	235487	8.64
	GRAND TOTAL	10303170	5339728	51.83

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 47 Aadhaar Enrolment Centres functioning in the Various Bank branches and post offices in the State.

**List of Aadhar Enrolment Centres
 As on 31.03.2019**

Sr.no.	Registrar Name	No of Centres
1	ICICI Bank Limited	3
2	IndusInd Bank	2
3	Bandhan Bank Ltd	1
4	Bank of India	4
5	Union Bank Of India	1
6	Canara Bank	1
7	Bank of Baroda	1
8	HDFC Bank Limited	5
9	Indiapost	17
10	Kotak Mahindra Bank	2
11	STATE BANK OF INDIA	2
12	Syndicate Bank	2
13	Axis Bank Ltd	2
14	RBL Bank Limited	1
15	YES Bank Limited	1
16	UCO BANK	1
17	INDIAN OVERSEAS BANK	1
	Total	47

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 FOUR FLCs (North and South) in Goa for the **March, 2019** quarter is given below:

	17-Dec			18-Mar			18-Jun			18-Dec			19-Mar		
	Special Camps			Special Camps			Special Camps			Special Camps			Special Camps		
	Targe t	Camp s	Defici t												
North	6	-	-6	6	7	1	6	2	-4	6	15	3	6	6	0
South	6	2	-4	6	1	-5	6	5	-1	6	7	5	6	2	-4

	17-Dec			18-Mar			18-Jun			18-Dec			19-Mar		
	Target Specific Camps			Target Specific Camps			Target Specific Camps			Target Specific Camps			Target Specific Camps		
	Targe t	Camp s	Defici t												
North	15	4	-11	15	15	0	15	5	-10	15	30	15	15	12	-3
South	15	5	-10	15	7	-8	15	10	-5	15	25	5	15	16	0

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 understand the importance of the wealth, they will start proper management and use in case of need.

Digital Banking :

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

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

1. Crop Insurance

PMFBY (Pradhan Mantri Fasal Bima Yojana)

i) Objectives:

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

ii) Implementing Agency:

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

iii) The highlights of this scheme are as under:

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

2. Renewable Energy:

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

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

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

2.2 Wave Power:

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

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

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

It is important to issue all the 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 (18136 accounts) into funded 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 31.03.2019 (Amount in Rupees)

Sr. No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	PSB	1559	0	731	828	1559	2421706.14	91	1347	1476
2	Andhra Bank	PSB	787	0	598	189	787	3247148.13	130	679	629
3	Bank of Baroda	PSB	13658	5818	10710	8766	19476	135207056.4	882	16694	15293
4	Bank of India	PSB	7347	14332	11816	9863	21679	155091558.3	2500	20552	18625
5	Bank of Maharashtra	PSB	1500	0	647	853	1500	8311294	227	997	1323
6	Canara Bank	PSB	27500	0	17087	10413	27500	145224049.4	3454	17386	22036
7	Central Bank of India	PSB	15635	0	8496	7139	15635	51574702.56	483	14097	12561
8	Corporation Bank	PSB	11384	7045	10170	8259	18429	157872410.7	1948	17650	13683
9	Indian Bank	PSB	2824	31	1556	1299	2855	5574917.21	525	2480	2240
10	Indian Overseas Bank	PSB	1542	4109	2967	2684	5651	23521684.14	931	5200	4354
11	IDBI Bank Ltd.	PVT	2308	0	1350	958	2308	14747352.73	290	1983	1831
12	State Bank of India	PSB	3289	5543	3793	5039	8832	27988131.79	1716	6907	6656
13	Syndicate Bank	PSB	5743	0	2693	3050	5743	42123648.35	756	4910	5045
14	UCO Bank	PSB	768	857	693	932	1625	10532110.64	94	1103	1308
15	Union Bank of India	PSB	6912	0	3251	3661	6912	17031094.16	1662	3976	6117
16	United Bank of India	PSB	1773	2456	2607	1622	4229	45050673.4	616	1839	3821
17	Punjab National Bank	PSB	1420	0	402	1018	1420	3809458.95	53	1404	1052
18	Oriental Bank of Commerce	PSB	6836	0	5176	1660	6836	43434823.55	469	6417	3594
19	Punjab & Sind Bank	PSB	242	0	64	178	242	1518906	0	241	232
20	Axis Bank Ltd	PVT	277	383	504	156	660	2286227.58	160	626	461
21	Federal Bank Ltd	PVT	562	0	261	301	562	4030025.1	83	222	387
22	HDFC Bank Ltd	PVT	1680	1152	971	1861	2832	10393386.86	632	2832	1711
23	ICICI Bank Ltd	PVT	64	192	186	70	256	726103.9	207	256	68
24	IndusInd Bank Ltd	PVT	249	516	456	309	765	1154691.75	106	723	664
25	Jammu & Kashmir Bank Ltd	PVT	21	0	9	12	21	10430	9	25	9
26	Karur Vysya Bank	PVT	0	4	3	1	4	2077	0	4	3
27	Yes Bank Ltd	PVT	1	0	1	0	1	1240.96	0	1	0
28	Kotak Mahindra Bank Ltd	PVT	60	0	40	20	60	48838.45	20	59	34
29	RBL Bank Ltd	PVT	457	0	22	435	457	199019.68	83	454	294
30	South Indian Bank Ltd	PVT	0	58	15	43	58	434734	9	340	44
	Grand Total		116398	42496	87275	71619	158894	913569501.8	18136	131404	125551

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 : CONVENOR BANK- STATE BANK OF INDIA GOA STATE: PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AS ON 31.03.2019

PMJJBY				
SR. No.	Name of the Bank	NORTH GOA	SOUTH GOA	TOTAL
1	STATE BANK OF INDIA	8390	8544	16934
2	ALLAHABAD BANK	6	2	8
3	ANDHRA BANK	10	0	10
4	BANK OF BARODA	2626	4185	6811
5	BANK OF INDIA	5724	5912	11636
6	BANK OF MAHARASHTRA	108	0	108
7	CANARA BANK	1500	1754	3254
8	CENTRAL BANK OF INDIA	2204	0	2204
9	CORPORATION BANK	10	0	10
10	DENA BANK	345	115	460
11	INDIAN BANK	116	473	589
12	INDIAN OVERSEAS BANK	1350	0	1350
13	ORIENTAL BANK OF COMMERCE	132	130	262
14	PUNJAB NATIONAL BANK	54	14	68
15	SYNDICATE BANK	584	465	1049
16	UCO BANK	15	89	104
17	UNION BANK OF INDIA	1729	1934	3663
18	UNITED BANK OF INDIA	114	419	533
19	VIJAYA BANK	185	165	350
20	IDBI BANK LTD.	30	0	30
	SUB TOTAL	25232	24201	49433
21	AXIS BANK LTD.	618	237	855
22	CATHOLIC SYRIAN BANK LTD.	0	0	0
23	DCB BANK LIMITED	19	39	58
24	FEDERAL BANK LTD.	2	0	2
25	HDFC BANK LTD.	3896	2771	6667
26	ICICI BANK LTD	806	695	1501
27	INDUSIND BANK LTD.	14	12	26
28	JAMMU & KASHMIR BANK LTD.	0	0	0
29	KARNATAKA BANK LTD.	267	142	409
30	RBL BANK LTD.	297	127	424
31	SOUTH INDIAN BANK LTD.	142	63	205
32	YES BANK LTD.	45	50	95
	SUB TOTAL	6106	4136	10242
33	GOA STATE CO-OP BANK LTD.	2194	2145	4339
34	MADGAON URBAN CO-OP BANK LTD.	306	289	595
	SUB TOTAL	2500	2434	4934
	GRAND TOTAL	33838	30771	64609

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

**SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA
 GOA STATE: PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)
 AS ON 31.03.2019**

PMSBY				
SR. No.	Name of the Bank	NORTH GOA	SOUTH GOA	TOTAL
1	STATE BANK OF INDIA	19432	22758	42190
2	ALLAHABAD BANK	5	2	7
3	ANDHRA BANK	10	0	10
4	BANK OF BARODA	8941	9974	18915
5	BANK OF INDIA	12475	12997	25472
6	BANK OF MAHARASHTRA	187	0	187
7	CANARA BANK	1689	3760	5449
8	CENTRAL BANK OF INDIA	4396	0	4396
9	CORPORATION BANK	210	0	210
10	DENA BANK	472	166	638
11	INDIAN BANK	277	1251	1528
12	INDIAN OVERSEAS BANK	1200	0	1200
13	ORIENTAL BANK OF COMMERCE	127	147	274
14	PUNJAB & SIND BANK	42	0	42
15	PUNJAB NATIONAL BANK	22	12	34
16	SYNDICATE BANK	578	412	990
17	UCO BANK	15	186	201
18	UNION BANK OF INDIA	3475	3731	7206
19	UNITED BANK OF INDIA	361	739	1100
20	VIJAYA BANK	195	160	355
21	IDBI BANK LTD.	220	0	220
	SUB TOTAL	54329	56295	110624
22	AXIS BANK LTD.	1400	511	1911
23	CATHOLIC SYRIAN BANK LTD.	0	0	0
24	DCB BANK LIMITED	35	70	105
26	FEDERAL BANK LTD.	2	0	2
27	HDFC BANK LTD.	6292	3572	9864
28	ICICI BANK LTD	1204	1015	2219
29	INDUSIND BANK LTD.	189	523	712
30	KARNATAKA BANK LTD.	384	168	552
31	RBL BANK LTD.	418	142	560
32	SOUTH INDIAN BANK LTD.	311	58	369
33	YES BANK LTD.	56	60	116
	SUB TOTAL	10291	6119	16410
34	GOA STATE CO-OP BANK LTD.	4060	4408	8468
35	GOA URBAN CO-OP BANK LTD.	1	3	4
36	MADGAON URBAN CO-OP BANK LTD.	812	767	1579
37	WOMEN CO-OP BANK LTD.	39	0	39
	SUB TOTAL	4912	5178	10090
	GRAND TOTAL	69532	67592	137124

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)

Ac tivity	Achievement under ACP 2017-18 upto 31.03.2018	% Achievement 31.03.2018	Achievement under ACP 2018-19 upto 31.03.2019	% Achievement 31.03.2019
Crop loans	421.84	95.90	109.15	24.76%
Agri Term loans	574.90	121.48	269.71	59.20%
Sub Total AGRI	996.74	109.16	378.87	42.26%
Agri Infrastructure	16.85	31.26	33.74	72.44%
Ancillary Activities	29.00	67.69	106.48	260.70%
Credit Potential for Agriculture	1042.59	103.24	519.09	52.76%
MSME	2996.56	81.31	2897.29	61.58%
Export Credit	83.15	15.14	3.30	0.71%
Education	89.08	22.06	54.79	14.51%
Housing	1025.48	79.03	260.81	22.57%
Renewable Energy	0.18	2.37	0.01	0.20%
Others	80.44	113.37	192.88	193.78%
Social Infrastructure	7.08	7.59	0	-
TOTAL	5324.56	74.80	3928.17	49.99%

3.02 Sector wise achievement of advances: Position as on 31.03.2019

i) The **Crop Loan** disbursement for the year ended March 2019, is 109.15 cr as against the target of Rs. 440.83 Cr i.e. 24.76% achievement. Th performance under crop loan is decreased by Rs. 312.69 Crs i.e.from Rs.421.84 Crs as on 31.03.2018.

ii) The **Agri. Term Loan** disbursement for the year ended March, 2019 is Rs. 269.71 Crs as against the target of Rs. 455.61 Cr i.e. 59.20% from Rs. 574.90 achievement. The performance under the Agri Term Loan is decreased to Rs. 305.19 Crs as on 31.03.2018.

iii) The disbursement of loan to **Agriculture Sector** for the year ended March 2019 is Rs. 519.09 Cr as against the target of Rs. 983.86 Cr i.e. 52.76% achievement. The performance under Agri Sector is decreased to Rs. 523.50 Cr from Rs. 1042.59 Cr as on 31.03.2018.

iv) The disbursement of loan to **MSME** for the year ended March 2019 is Rs. 2897.29 Cr i.e. 61.58% achievement. The performance under loan to Industries is decreased by 99.27 Cr from Rs. 2996.56 Cr as on 31.03.2018.

v) The overall achievement under **ACP 2018-19** for the year ended March 2019 is Rs. 3928.17 Cr as against the target of Rs.7857.50 Cr i.e 49.99% achievement. The achievement was lower by Rs. 1396.39 Crs i.e. from Rs. 5327.56 Crs as on 31.03.2018.

3.03 Review of Performance under ACP 2018-19:

(Amount Rs. in Crores)

Activity	Annual Credit Plan 2018-19 (Targets up to 31.03.2019)	Achievement up to 31.03.2019	% Achievement
Crop loans	440.83	109.15	24.76%
Agri Term Loans	455.61	269.71	59.20%
SUB TOTAL AGRI	896.44	378.87	42.26%
Agri Infrastructure	46.57	33.74	72.44%
Ancilliary Activities	40.85	106.48	260.70%
CREDIT POTENTIAL FOR AGRICULTURE.	983.86	519.09	52.76%
MSME	4704.56	2897.29	61.58%
Export Credit	465.67	3.30	0.71%
Education	377.65	54.79	14.51%
Housing	1155.63	260.81	22.57%
Renewable energy	5.70	0.01	0.20%
Others	99.54	192.88	193.78%
Social infrastructure	64.89	-	0
TOTAL	7857.50	3928.17	49.99%

(Detailed reports attached as Annexure 3.3.1 to Annexure 3.3.5)

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

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

Annexure 3.3.1
**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
 THE QUARTER ENDED MARCH 2019**

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	68.24	8.32	12.19	57.35	14.05	24.51	125.59	22.37	17.81
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	17.28	0.35	2.03	22.35	23.75	106.28	39.63	24.10	60.83
5	BANK OF INDIA	34.81	0.16	0.45	46.17	17.56	38.03	80.98	17.72	21.88
6	BANK OF MAHARASHTRA	3.51	0.16	4.45	4.03	7.33	181.72	7.54	7.49	99.27
7	CANARA BANK	37.49	3.25	8.67	43.45	26.34	60.61	80.95	29.59	36.55
8	CENTRAL BANK OF INDIA	21.74	13.04	59.96	26.10	13.86	53.11	47.84	26.90	56.23
9	CORPORATION BANK	40.93	5.46	13.34	46.39	19.70	42.46	87.32	25.16	28.81
10	DENA BANK	4.70	0.28	5.96	4.70	0.35	7.45	9.40	0.63	6.70
11	INDIAN BANK	0.85	0.00	0.00	0.80	2.55	318.43	1.65	2.55	154.39
12	INDIAN OVERSEAS BANK	19.26	7.03	36.52	9.56	8.82	92.26	28.82	15.85	55.01
13	ORIENTAL BANK OF COMMERCE	0.25	0.24	94.60	0.25	0.00	0.00	0.50	0.24	47.30
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	2.20	0.00	0.00	2.10	0.00	0.00	4.30	0.00	0.00
16	SYNDICATE BANK	13.52	3.87	28.59	19.06	10.77	56.53	32.58	14.64	44.94
17	UCO BANK	1.60	0.00	0.00	1.61	1.17	72.93	3.21	1.17	36.58
18	UNION BANK OF INDIA	18.86	7.12	37.75	21.45	6.96	32.45	40.32	14.08	34.93
19	UNITED BANK OF INDIA	0.65	0.00	0.00	0.68	1.99	293.45	1.33	1.99	149.84
20	VIJAYA BANK	13.99	3.83	27.41	1.84	0.00	0.00	15.83	3.83	24.22
21	IDBI BANK LTD.	1.80	2.80	155.62	1.78	0.60	33.60	3.58	3.40	95.01
	SUB TOTAL	301.68	55.90	18.53	309.66	155.80	50.31	611.34	211.70	34.63
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	0.25	73.53	0.69	0.25	36.23
24	DCB BANK LIMITED	0.35	0.00	0.00	0.35	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	1.20	3.28	273.58	1.40	0.00	0.00	2.60	3.28	126.07
27	HDFC BANK LTD.	34.00	3.60	10.59	33.96	27.94	82.27	67.96	31.55	46.42
28	ICICI BANK LTD	13.84	5.77	41.71	14.18	16.64	117.34	28.02	22.41	79.99
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	6.65	0.00	0.00	6.65	0.00
30	JAMMU & KASHMIR BANK LTD.	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	1.50	0.00	0.00	1.58	10.44	661.03	3.08	10.44	339.10
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.10	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	7.10	15.88	223.64	7.79	12.87	165.27	14.89	28.74	193.11
35	SOUTH INDIAN BANK LTD.	1.00	0.00	0.00	0.95	0.00	0.00	1.95	0.00	0.00
36	YES BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	61.93	28.53	46.07	63.65	74.89	117.66	125.59	103.43	82.35
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	60.03	24.72	41.18	65.01	38.42	59.09	125.04	63.14	50.50
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 LTD.	0.50	0.00	0.00	0.55	0.00	0.00	1.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.50	0.00	0.00	1.55	0.00	0.00	3.05	0.00	0.00
44	MAPUSA URBAN CO-OP BANK 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	1.40	0.00	0.00	1.50	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.50	0.00	0.00	0.50	0.00	0.00	1.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.24	0.00	0.00	0.28	0.60	215.68	0.52	0.60	116.13
	SUB TOTAL	77.22	24.72	32.01	82.29	39.02	47.42	159.51	63.74	39.96
	GRAND TOTAL	440.84	109.16	24.76	455.61	269.71	59.20	896.44	378.87	42.26

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING
INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
THE QUARTER ENDED MARCH 2019**

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	0.59	11.35	4.92	44.60	906.41	135.70	67.56	49.78
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.15	0.00	0.00	0.15	0.00
4	BANK OF BARODA	2.72	2.95	108.56	1.87	5.26	282.00	44.21	32.32	73.10
5	BANK OF INDIA	4.42	1.56	35.25	3.33	0.00	0.00	88.73	19.28	21.72
6	BANK OF MAHARASHTRA	0.56	0.00	0.00	0.40	0.00	0.00	8.50	7.49	88.08
7	CANARA BANK	4.40	0.00	0.00	3.35	7.10	211.60	88.70	36.68	41.36
8	CENTRAL BANK OF INDIA	1.47	0.00	0.00	4.20	5.46	129.76	53.51	32.35	60.46
9	CORPORATION BANK	5.82	0.00	0.00	3.83	0.00	0.00	96.97	25.16	25.94
10	DENA BANK	0.63	0.00	0.00	0.32	0.00	0.00	10.35	0.63	6.09
11	INDIAN BANK	0.04	0.95	2367.50	0.06	0.00	0.00	1.75	3.49	199.68
12	INDIAN OVERSEAS BANK	1.20	0.00	0.00	0.79	1.68	211.92	30.81	17.53	56.89
13	ORIENTAL BANK OF COMMERCE	0.10	0.00	0.00	0.02	0.00	0.00	0.62	0.24	38.15
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	11.92	801.33	35.98	26.55	73.80
17	UCO BANK	0.05	0.00	0.00	0.02	0.00	0.00	3.28	1.17	35.80
18	UNION BANK OF INDIA	0.98	0.00	0.38	1.01	0.33	33.08	42.30	14.42	34.09
19	UNITED BANK OF INDIA	0.10	1.14	1138.20	0.05	0.00	0.00	1.48	3.13	211.64
20	VIJAYA BANK	0.29	0.00	0.00	0.27	1.00	366.72	16.39	4.84	29.50
21	IDBI BANK LTD.	0.17	0.00	0.00	0.05	0.01	15.00	3.80	3.41	89.70
	SUB TOTAL	30.43	7.19	23.62	26.27	77.50	295.06	668.04	296.39	44.37
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	0.25	36.23
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	3.28	119.32
27	HDFC BANK LTD.	3.99	1.90	47.52	4.23	11.89	280.96	76.18	45.33	59.51
28	ICICI BANK LTD	1.98	0.00	0.00	1.36	9.22	677.12	31.36	31.63	100.86
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.65	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	2.20	439.44	0.30	0.00	0.00	3.88	12.64	325.81
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	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	3.60	232.43	1.97	0.00	0.00	18.40	32.35	175.77
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	9.41	0.00	0.00	0.10	0.00	0.00	9.52	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	17.11	211.39	8.34	21.22	254.46	142.02	141.75	99.81
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	9.45	137.65	5.62	7.76	138.03	137.52	80.34	58.42
41	GOA URBAN CO-OP BANK LTD.	0.22	0.00	0.00	0.20	0.00	0.00	5.70	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	1.09	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.05	0.00	0.00	3.10	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	2.62	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.20	0.00	0.00	0.10	0.00	0.00	2.48	0.00	0.00
46	PMC BANK LTD.	0.05	0.00	0.00	0.00	0.00	0.00	3.04	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	0.30	0.00	0.00	0.07	0.00	0.00	4.92	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	2.69	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.52	0.60	116.13
	SUB TOTAL	8.05	9.45	117.35	6.24	7.76	124.34	173.80	80.95	46.57
	GRAND TOTAL	46.57	33.74	72.44	40.84	106.48	260.70	983.86	519.09	52.76

Annexure 3.3.3

SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2019

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	640.23	903.81	141.17	82.78	0.00	0.00	63.91	32.40	50.70
2	ALLAHABAD BANK	11.41	3.66	32.04	1.40	0.00	0.00	1.75	0.00	0.00
3	ANDHRA BANK	10.00	11.03	110.31	0.40	0.00	0.00	1.30	0.00	0.00
4	BANK OF BARODA	113.50	136.60	120.36	23.65	1.99	8.41	14.91	1.16	7.76
5	BANK OF INDIA	383.61	190.70	49.71	23.00	0.00	0.00	31.40	6.88	21.92
6	BANK OF MAHARASHTRA	32.20	116.40	361.50	4.46	0.00	0.00	3.77	0.16	4.24
7	CANARA BANK	264.13	252.46	95.58	41.38	0.00	0.00	24.93	1.55	6.22
8	CENTRAL BANK OF INDIA	143.15	95.79	66.91	25.81	1.31	5.06	17.30	0.24	1.37
9	CORPORATION BANK	376.23	172.15	45.76	45.26	0.00	0.00	23.61	2.32	9.81
10	DENA BANK	29.70	5.53	18.62	5.67	0.00	0.00	5.56	0.00	0.00
11	INDIAN BANK	8.49	6.76	79.64	1.00	0.00	0.00	0.80	0.00	0.00
12	INDIAN OVERSEAS BANK	39.84	17.13	42.99	17.32	0.00	0.00	7.84	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	21.70	31.95	147.24	3.50	0.00	0.00	3.50	0.85	24.23
14	PUNJAB & SIND BANK	3.00	1.59	53.00	0.62	0.00	0.00	0.60	0.43	70.88
15	PUNJAB NATIONAL BANK	45.64	3.58	7.83	7.08	0.00	0.00	7.05	0.24	3.40
16	SYNDICATE BANK	108.47	140.26	129.30	20.26	0.00	0.00	36.90	1.02	2.77
17	UCO BANK	11.00	43.66	396.94	2.59	0.00	0.00	3.65	0.95	26.10
18	UNION BANK OF INDIA	112.54	63.68	56.59	11.47	0.00	0.00	8.25	1.11	13.41
19	UNITED BANK OF INDIA	5.00	3.98	79.58	1.05	0.00	0.00	0.90	0.00	0.00
20	VIJAYA BANK	62.25	20.05	32.21	2.04	0.00	0.00	3.11	1.10	35.41
21	IDBI BANK LTD.	21.00	54.87	261.26	2.00	0.00	0.00	2.25	1.55	68.83
	SUB TOTAL	2443.09	2275.65	93.15	322.76	3.30	1.02	263.28	51.95	19.73
22	AXIS BANK LTD.	27.20	20.75	76.28	3.70	0.00	0.00	3.80	0.00	0.00
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	20.52	180.58	1.07	0.00	0.00	8.20	0.25	3.11
27	HDFC BANK LTD.	251.27	279.99	111.43	26.60	0.00	0.01	30.73	0.00	0.00
28	ICICI BANK LTD	186.09	13.91	7.48	31.13	0.00	0.00	17.13	0.00	0.00
29	INDUSIND BANK LTD.	18.00	17.25	95.82	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	23.45	195.40	0.83	0.00	0.00	2.05	0.00	0.00
32	Karur Vysya Bank Ltd	2.00	0.00	0.00	0.20	0.00	0.00	0.20	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	12.00	0.00	0.00	1.20	0.00	0.00	1.40	0.00	0.00
34	RBL BANK LTD.	25.54	33.69	131.87	5.58	0.00	0.00	3.60	2.27	63.18
35	SOUTH INDIAN BANK LTD.	3.00	0.01	0.35	0.46	0.00	0.00	0.40	0.00	0.00
36	YES BANK LTD.	1320.00	76.22	5.77	6.00	0.00	0.00	4.20	0.00	0.00
37	BANDHAN BANK	3.00	14.59	486.38	0.20	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	1899.97	500.37	26.34	80.22	0.00	0.00	75.16	2.53	3.36
38	BICHOLIM URBAN CO-OP BANK LTD.	21.60	0.00	0.00	8.20	0.00	0.00	2.29	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	13.16	10.54	80.14	0.40	0.00	0.00	0.13	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	163.62	33.59	20.53	29.19	0.00	0.00	20.94	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	62.91	26.73	42.49	16.09	0.00	0.00	3.86	0.17	4.39
42	KONKAN MERCANTILE CO-OP BANK LTD.	2.50	0.00	0.00	0.05	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	2.20	0.44	19.84	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	3.55	18.27	2.00	0.00	0.00	2.65	0.01	0.28
47	SARASWAT CO-OP BANK LTD.	18.98	8.09	42.62	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	2.04	33.99	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	0.00	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	8.51	154.68	0.00	0.00	0.00	0.40	0.05	13.38
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	8.00	27.79	347.42	2.60	0.00	0.00	0.90	0.00	0.00
	SUB TOTAL	361.50	121.27	33.55	62.69	0.00	0.00	39.20	0.32	0.81
	GRAND TOTAL	4704.56	2897.29	61.58	465.67	3.30	0.71	377.65	54.79	14.51

Annexure 3.3.4

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**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING
INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER
ENDED MARCH 2019**

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	215.63	31.48	14.60	0.75	0.00	0.00	8.17	0.00	0.00
2	ALLAHABAD BANK	4.88	1.85	37.81	0.01	0.00	0.00	0.13	0.20	153.85
3	ANDHRA BANK	2.50	7.14	285.64	0.01	0.00	0.00	0.13	0.00	0.00
4	BANK OF BARODA	39.65	17.26	43.52	0.21	0.00	0.00	1.99	1.33	66.71
5	BANK OF INDIA	127.98	90.70	70.87	0.49	0.00	0.00	4.52	0.75	16.59
6	BANK OF MAHARASHTRA	12.99	1.23	9.51	0.05	0.00	0.00	0.50	0.00	0.00
7	CANARA BANK	91.20	11.03	12.09	0.40	0.00	0.00	3.71	0.94	25.23
8	CENTRAL BANK OF INDIA	57.43	4.54	7.91	0.32	0.00	0.00	2.50	0.17	6.61
9	CORPORATION BANK	129.78	37.75	29.09	0.43	0.00	0.00	4.31	1.06	24.47
10	DENA BANK	14.25	1.85	12.96	0.09	0.00	0.00	1.06	0.00	0.00
11	INDIAN BANK	5.25	1.95	37.14	0.01	0.00	0.00	0.23	0.15	63.73
12	INDIAN OVERSEAS BANK	22.26	3.71	16.67	0.16	0.01	6.22	1.52	1.91	125.81
13	ORIENTAL BANK OF COMMERCE	4.70	3.60	76.64	0.03	0.00	0.00	0.33	0.28	84.62
14	PUNJAB & SIND BANK	1.00	0.43	42.72	0.01	0.00	0.00	0.08	0.00	0.00
15	PUNJAB NATIONAL BANK	12.50	0.99	7.90	0.04	0.00	4.21	0.28	0.00	0.00
16	SYNDICATE BANK	43.03	3.01	7.00	0.26	0.00	0.00	2.33	0.84	35.85
17	UCO BANK	4.00	3.09	77.27	0.01	0.00	0.00	0.17	0.91	549.28
18	UNION BANK OF INDIA	27.38	1.89	6.91	0.22	0.00	0.00	1.74	0.82	47.33
19	UNITED BANK OF INDIA	2.10	1.15	54.63	0.01	0.00	0.00	0.17	0.00	0.00
20	VIJAYA BANK	55.03	2.52	4.58	0.03	0.00	0.00	0.38	0.68	176.83
21	IDBI BANK LTD.	5.14	7.31	142.30	0.02	0.00	0.00	0.26	0.11	43.42
	SUB TOTAL	878.69	234.47	26.68	3.58	0.01	0.32	34.50	10.13	29.35
22	AXIS BANK LTD.	1.76	0.18	10.00	0.03	0.00	0.00	0.38	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
24	DCB BANK LIMITED	0.91	0.00	0.00	0.01	0.00	0.00	0.17	0.00	0.00
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	1.33	36.15	0.04	0.00	0.00	0.35	0.00	0.00
27	HDFC BANK LTD.	32.34	7.24	22.39	0.29	0.00	0.00	48.88	174.25	356.45
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	4.50	65.60	0.17	0.00	0.00	0.94	0.26	27.64
35	SOUTH INDIAN BANK LTD.	1.25	1.00	80.00	0.01	0.00	0.00	0.23	0.00	0.00
36	YES BANK LTD.	0.88	0.00	0.00	0.03	0.00	0.00	0.27	0.00	0.00
37	BANDHAN BANK	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	#DIV/0!
	SUB TOTAL	124.98	14.25	11.40	0.98	0.00	0.00	54.52	174.51	320.10
38	BICHOLIM URBAN CO-OP BANK LTD.	14.56	0.75	5.15	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	1.74	2.59	0.59	0.00	0.00	4.77	8.24	172.91
41	GOA URBAN CO-OP BANK LTD.	38.63	4.68	12.13	0.20	0.00	0.00	1.50	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.60	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.55	0.01	0.50	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	3.10	59.06	0.02	0.00	0.00	0.26	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	3.80	0.92	24.17	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	0.68	341.75	0.00	0.00	0.00	0.09	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LTD	1.60	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
	SUB TOTAL	151.96	12.08	7.95	1.15	0.00	0.00	10.52	8.24	78.36
	GRAND TOTAL	1155.63	260.81	22.57	5.70	0.01	0.20	99.54	192.88	193.78

SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER ENDED MARCH 2019

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	8.08	0.00	0.00	1155.24	1035.25	89.61
2	ALLAHABAD BANK	0.19	0.00	0.00	19.77	5.70	28.83
3	ANDHRA BANK	0.19	0.00	0.00	14.53	18.32	126.08
4	BANK OF BARODA	2.11	0.00	0.00	240.23	190.65	79.36
5	BANK OF INDIA	5.32	0.00	0.00	665.07	308.31	46.36
6	BANK OF MAHARASHTRA	0.53	0.00	0.00	63.00	125.28	198.88
7	CANARA BANK	4.70	0.00	0.00	519.16	302.66	58.30
8	CENTRAL BANK OF INDIA	3.53	0.00	0.00	303.56	134.39	44.27
9	CORPORATION BANK	5.27	0.00	0.00	681.87	238.43	34.97
10	DENA BANK	1.21	0.00	0.00	67.89	8.01	11.79
11	INDIAN BANK	0.19	0.00	0.00	17.72	12.35	69.70
12	INDIAN OVERSEAS BANK	1.43	0.00	0.00	121.18	40.28	33.24
13	ORIENTAL BANK OF COMMERCE	0.43	0.00	0.00	34.81	36.92	106.04
14	PUNJAB & SIND BANK	0.09	0.00	0.00	5.40	2.44	45.24
15	PUNJAB NATIONAL BANK	0.40	0.00	0.00	77.93	4.80	6.16
16	SYNDICATE BANK	3.12	0.00	0.00	250.36	171.68	68.57
17	UCO BANK	0.19	0.00	0.00	24.89	49.79	200.07
18	UNION BANK OF INDIA	2.15	0.00	0.00	206.04	81.92	39.76
19	UNITED BANK OF INDIA	0.19	0.00	0.00	10.90	8.25	75.76
20	VIJAYA BANK	0.38	0.00	0.00	139.61	29.19	20.90
21	IDBI BANK LTD.	0.28	0.00	0.00	34.75	67.24	193.53
	SUB TOTAL	39.98	0.00	0.00	4653.91	2871.89	61.71
22	AXIS BANK LTD.	0.40	0.00	0.00	42.47	20.92	49.26
23	CATHOLIC SYRIAN BANK LTD.	0.09	0.00	0.00	5.71	0.25	4.38
24	DCB BANK LIMITED	0.20	0.00	0.00	23.24	0.00	0.00
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	25.40	90.80
27	HDFC BANK LTD.	3.69	0.00	0.00	469.98	506.81	107.84
28	ICICI BANK LTD	3.53	0.00	0.00	339.34	45.55	13.42
29	INDUSIND BANK LTD.	0.22	0.00	0.00	24.91	23.90	95.95
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	36.09	157.75
32	Karur Vysya Bank Ltd	0.08	0.00	0.00	3.07	0.10	3.27
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	73.07	116.85
35	SOUTH INDIAN BANK LTD.	0.09	0.00	0.00	7.79	1.01	12.98
36	YES BANK LTD.	0.35	0.00	0.00	1331.72	85.73	6.44
37	BANDHAN BANK	0.09	0.00	0.00	4.09	14.59	356.76
	SUB TOTAL	11.31	0.00	0.00	2389.15	833.42	34.88
38	BICHOLIM URBAN CO-OP BANK LTD.	1.69	0.00	0.00	54.81	0.75	1.37
39	CITIZEN CO-OP BANK LTD,	0.08	0.00	0.00	22.29	10.54	47.29
40	GOA STATE CO-OP BANK LTD.	6.08	0.00	0.00	429.84	123.92	28.83
41	GOA URBAN CO-OP BANK LTD.	2.32	0.00	0.00	131.20	31.58	24.07
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	0.44	5.84
44	MAPUSA URBAN CO-OP BANK LTD.	1.28	0.00	0.00	33.67	0.00	0.00
45	NGGSB 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	6.65	20.21
47	SARASWAT CO-OP BANK LTD.	0.61	0.00	0.00	33.82	9.09	26.89
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	2.24	21.77
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	9.24	127.68
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.19	0.00	0.00	13.97	28.40	203.22
	SUB TOTAL	13.61	0.00	0.00	814.44	222.86	27.36
	GRAND TOTAL	64.89	0.00	0.00	7857.50	3928.17	49.99

ACP TARGET FOR THE YEAR 2019-20

Amount in Crores

Sr.no	Activity	North Goa	South Goa	Total
1	Crop Loan	60	222	282
2	Agri term Loan	140	259.36	399.36
3	Sub Total Agri (1+2)	200	481.36	681.36
4	Agri. Infrastructure	25	18.53	43.53
5	Ancillary Activities	25	22.15	47.15
6	Credit Potential for Agriculture (3+4+5)	250	522.04	772.04
7	MSME	2500	1791.79	4291.79
8	Export Credit	5	280.00	285
9	Education	45	130.05	175.05
10	Housing	277	855.00	1132
11	Renewable Energy	0	4.50	4.5
12	Others	11	42.84	53.84
13	Social Infrastructure	12	53.78	65.78
	Total (6+7+8+9+10+11+12+13)	3100	3680	6780

Annexure 3.3.6

LBS- MIS-I

Statement showing Targets of Annual Credit Plans (ACP) for the quarter ended March, 2019
Name of the State/Union Territory: GOA

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

Sr. No	Categories	Yearly Targets under ACP	
		Number	Amount
1	Priority Sector		
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	1,02,000	98,38,614 8964436
1A(i)	Farm Credit	44,000	89,64,436
1A(ii)	Agriculture Infrastructure	7,000	4,65,743
1A(iii)	Ancillary Activities	51,000	4,08,435
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	60,000	470,45,600
1B(i)	Micro Enterprises (Manufacturing + Service)	30,000	235,22,800
1B(ii)	Small Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iii)	Medium Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iv)	Khadi and Village Industries		
1B(v)	Others under MSMEs		
1C	Export Credit	2,500	46,56,697
1D	Education	16,000	37,76,472
1E	Housing	32,000	115,56,334
1F	Social Infrastructure	7,000	6,48,913
1G	Renewable Energy	500	57,004
1H	Others	6,000	9,95,357
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	2,26,000	785,74,991
3	Loans to weaker Sections under Priority Sector		
4	Non-Priority Sector		
4A	Agriculture	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 March, 2019

Name of the State/Union Territory: GOA

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

Sr.No.	Sector	Disbursements upto the end of current quarter		Outstanding upto the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture = 1A(i) +1A(ii)+1A(iii)	13011	5190933	33451	8173481
1A(i)	Farm Credit	4154	3788731	5749	5544072
1A(ii)	Agriculture Infrastructure	910	337406	355	259753
1A(iii)	Ancillary Activities	7947	1064796	27347	2369656
1B	Micro, Small and Medium Enterprises = 1B(i)+ 1B (ii)+1B(iii) +1B(iv)+1B(v)	10746	28972879	20176	20462612
1B(i)	Micro Enterprises (Manufacturing + Service)	2158	5637224	5358	5434869
1B(ii)	Small Enterprises (Manufacturing + Service)	2913	6094560	4949	5019426
1B(iii)	Meduim Enterprises (Manufacturing + Service)	5675	17241095	9869	10008267
1B(iv)	Khadi and village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit	6	32978	6	32978
1D	Education	712	547939	2182	558310
1E	Housing	3020	2608050	9966	11959210
1F	Social Infrastructure	0	0	0	0
1G	Renewable Energy	1	115	1	115
1H	Others under MSMEs	9248	1928798	99735	39895728
2	Sub Total + 1A+1B+1C+1D+1E+1F+1G+1H	36744	39281682	165517	81082434
3	Loans to Weaker Sections under Priority Sector				
4	Non- Priority Sector				
4A	Agriculture	0	0	0	0
4B	Education	2004		534	787353
4C	Housing	32955		26009	23587089
4D	Personal Loans under Non- Priority Sector			71513	22144897
4E	Others			210587	94362498
5	Sub-Total = 4A+ 4B+4C+4D+4E	34959		308643	140881837
	Total = 2+5	71703	39281682	474160	221964271

LBS- MIS-III

Annexure 3.3.8

Statement showing Achievement vis-à-vis Targets for the quarter ended March,2019

Name of the State/Union Territory: GOA

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

Sr.No.	Sector	Disbursements upto the end of current quarter		Outstanding upto the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture = 1A(i) +1A(ii)+1A(iii)	102000	9838614	12.75	83.07
1A(i)	Farm Credit	44000	8964436	9.44	42.26
1A(ii)	Agriculture Infrastructure	7000	465743	13	72.44
1A(iii)	Ancillary Activities	51000	408435	15.58	260.7
1B	Micro, Small and Medium Enterprises = 1B(i)+ 1B (ii)+1B(iii) +1B(iv)+1B(v)	60000	47045600	17.91	61.58
1B(i)	Micro Enterprises (Manufacturing + Service)	30000	23522800	7.19	23.96
1B(ii)	Small Enterprises (Manufacturing + Service)	15000	11761400	19.42	51.81
1B(iii)	Medium Enterprises (Manufacturing + Service)	15000	11761400	37.83	146.59
1B(iv)	Khadi and village Industries				
1B(v)	Others under MSMEs				
1C	Export Credit	2500	4656697	0.24	0.7
1D	Education	16000	3776472	4.45	14.5
1E	Housing	32000	11556334	9.43	22.57
1F	Social Infrastructure	7000	648913	0	0
1G	Renewable Energy	500	57004	0.2	0
1H	Others under MSMEs	6000	995357	154.13	193.77
2	Sub Total + 1A+1B+1C+1D+1E+1F+1G+1H	226000	78574991	16.25	49.99
3	Loans to Weaker Sections under Priority Sector				
4	Non- Priority Sector				
4A	Agriculture				
4B	Education	29000	5414298		
4C	Housing	61000	99427784		
4D	Personal Loans under Non- Priority Sector	545000	66589596		
4E	Others	59000	81332741		
5	Sub-Total = 4A+ 4B+4C+4D+4E	694000	163279419		
	Total = 2+5	920000	241854410		

3.04 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.03.2018, 30.06.2018, 30.09.2018, 31.12.2018 and 31.03.2019 is as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.03.18	30.06.18	30.09.18	31.12.18	31.03.19
i	Total Deposits	N.A.	70108.74	71843.48	72432.12	81918.00	72848.28
ii	Total Advances	N.A.	21748.84	21649.02	21235.70	23904.00	22196.42
iii	C.D. Ratio	N.A.	31.02%	30.13%	29.32%	29.18%	30.47%
iv	Total PSA.	N.A.	7906.77	7134.56	7837.82	8082.00	8108.24
	%age of PSA to Total Advances	40%	36.35%	32.96%	36.91%	33.81%	36.53%
v	DIR Advances	N.A.	0.33	1.56	1.37	2.27	0.88
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.04%	0.00%
vi	Weaker Section Advances	N.A.	1087.36	936.23	824.34	901.00	833.40
	%age of Weaker Sec. Adv. to Total Adv.	10%	5.00%	4.32%	3.88%	3.77%	3.75%
vii	SC/ST Advances	N.A.	319.00	259.48	604.11	260.00	255.91
	%age of SC/ST* Adv. To Total Advances	5%	1.47%	1.19%	2.84%	0.91%	1.15%
viii	Advances to Women	N.A.	2563.09	2636.07	2137.17	2268.00	2307.15
	%age of Adv. to Women to Total Adv.	10%	11.79%	12.18%	10.06%	9.49%	10.39%
ix	Direct Agriculture Advances	N.A.	805.37	940.93	766.84	756.00	817.35
	%age of Direct Agri. Adv. To Total Adv.	18%	3.70%	4.35%	3.61%	3.16%	3.68%

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

(Detailed reports enclosed as Annexure 3.4.1 to 3.4.4)

3.05 Priority sector advances: position as on 31.03.2019

- i) Total Priority Sector Advances as on 31.03.2019 was Rs. 8,108.24 Crs which was 36.53% of total advances level of Rs.22196.42 Crs. The level of priority sector advances has increased by Rs.201.47 Crs over March 2018 last year.
- ii) The total Advances under DIR Scheme as on 31.03.2019 was Rs.0.88 Crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 31.03.2019 was Rs.833.40 Crs with a decrease of Rs.253.56 Crs over March, 2018 level. The percentage of advances to weaker sections of society was 3.75% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 31.03.2015 was Rs.255.91 Crs with a decrease of Rs.63.00 Crs over March, 2018 level. In percentage terms the advances to SC / ST was 1.15% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances was Rs. 817.35 Crs as on 31.03.2019 with an increase of Rs. 11.98 Crs over March, 2018 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 3.68% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women was Rs.2307.15 Crs as on 31.03.2019 with decrease of Rs.255.94 Crs over March, 2018 level. In percentage terms the Advances to Women was 10.39% as against the bench mark level of 10% of total advances outstanding.
- vii) 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 31.03.2019 was Rs.22196.42 Crs with an increase of Rs.448.58 Crs over the March, 2018 level of Rs.21,748.84 Crs. The deposit level as on 31.03.2018 being at Rs.70108.74 Crs has increased by Rs.2739.54 Crs over March, 2018 level of Rs.72848.28 Crs
- ii) The CD ratio as on 31.03.2019 was 30.47% which is 0.55% below March, 2018 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.607.93 Crs till March, 2019 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 31.30%.
- iv) The NRE deposit level as on 31.03.2019 was Rs. 8967.80 Crs. The CD ratio works out to 34.75% if NRE deposit is excluded from the total Deposit and considering the RIDF disbursement.

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.03.2019
(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	15169.04	44.94	15213.98	51681.00	4132.42	27.16
2	ALLAHABAD BANK	55.81	1.64	57.46	454.00	33.86	58.93
3	ANDHRA BANK	166.83	5.14	171.97	695.00	82.29	47.85
4	BANK OF BARODA	2738.76	1446.44	4185.20	10535.00	502.93	12.02
5	BANK OF INDIA	7171.61	102.51	7274.12	29158.00	1660.52	22.83
6	BANK OF MAHARASHTRA	824.47	41.71	866.18	2769.00	287.20	33.16
7	CANARA BANK	5114.93	1518.10	6633.03	38479.00	1759.69	26.53
8	CENTRAL BANK OF INDIA	2013.21	357.85	2371.06	8326.00	523.69	22.09
9	CORPORATION BANK	2716.73	1748.15	4464.88	15320.00	1118.09	25.04
10	DENA BANK	582.39	177.17	759.55	585.00	195.07	25.68
11	INDIAN BANK	347.85	77.10	424.95	653.00	77.45	18.22
12	INDIAN OVERSEAS BANK	1203.83	224.20	1428.03	11715.00	423.89	29.68
13	ORIENTAL BANK OF COMMERCE	536.66	43.50	580.16	1678.00	329.09	56.72
14	PUNJAB & SIND BANK	37.93	0.09	38.03	227.00	15.92	41.86
15	PUNJAB NATIONAL BANK	270.92	25.16	296.07	1134.00	291.47	98.44
16	SYNDICATE BANK	2214.27	500.99	2715.25	20550.00	368.88	13.59
17	UCO BANK	306.88	12.23	319.11	1069.00	57.31	17.96
18	UNION BANK OF INDIA	1344.82	186.88	1531.69	4850.00	496.06	32.39
19	UNITED BANK OF INDIA	95.24	4.22	99.46	795.00	53.31	53.60
20	VIJAYA BANK	559.70	72.55	632.25	4640.00	507.70	80.30
21	IDBI BANK LTD.	607.96	164.35	772.30	1134.00	139.92	18.12
	SUB TOTAL	44079.84	6754.91	50834.74	206447.00	13056.75	25.68
22	AXIS BANK LTD.	1569.62	0.00	1569.62	9503.00	526.96	33.57
23	CATHOLIC SYRIAN BANK LTD.	93.59	10.28	103.87	995.00	47.91	46.13
24	DCB BANK LIMITED*	298.80	0.00	298.80	250.00	12.50	4.18
25	FEDERAL BANK LTD.	529.56	150.83	680.39	5337.00	283.51	41.67
26	HDFC BANK LTD.	5247.96	1795.13	7043.09	121707.00	2408.12	34.19
27	ICICI BANK LTD	2010.93	0.00	2010.93	19185.00	697.42	34.68
28	INDUSIND BANK LTD.	481.85	13.69	495.55	16674.00	655.55	132.29
29	JAMMU & KASHMIR BANK LTD.	34.18	0.13	34.30	367.00	30.11	87.77
30	KARNATAKA BANK LTD.	531.07	108.37	639.44	4466.00	195.44	30.56
31	Karur Vysya Bank Ltd	30.07	11.91	41.98	381.00	37.50	89.34
32	KOTAK MAHINDRA BANK LTD.*	564.33	0.00	564.33	350.00	112.63	19.96
33	RBL BANK LTD.	514.36	33.32	547.68	15251.00	64.97	11.86
34	SOUTH INDIAN BANK LTD.	239.33	18.94	258.27	925.00	247.69	95.90
35	YES BANK LTD.	1089.68	57.29	1146.97	1310.00	354.57	30.91
36	BANDHAN BANK	36.85	0.00	36.85	5624.00	8.38	22.74
	SUB TOTAL	13272.18	2199.88	15472.06	202325.00	5683.25	36.73
37	BICHOLIM URBAN CO-OP BANK LTD.	615.94	0.00	615.94	7121.00	241.68	39.24
38	CITIZEN CO-OP BANK LTD,	174.04	0.00	174.04	1239.00	93.64	53.80
39	GOA STATE CO-OP BANK LTD.	1908.96	0.01	1908.98	28136.00	1329.38	69.64
40	GOA URBAN CO-OP BANK LTD.	914.07	0.00	914.07	8585.00	534.94	58.52
41	KONKAN MERCANTILE CO-OP BANK LTD.	3.69	0.00	3.69	68.00	8.87	240.51
42	MADGAON URBAN CO-OP BANK LTD.	219.87	0.00	219.87	2810.00	81.64	37.13
43	MAPUSA URBAN CO-OP BANK LTD.	349.15	0.00	349.15	3655.00	70.87	20.30
44	NKGSB CO-OP BANK LTD.	775.39	0.59	775.97	4016.00	247.23	31.86
45	PMC BANK LTD.	337.09	8.12	345.21	1297.00	28.77	8.33
46	SARASWAT CO-OP BANK LTD.	707.35	0.00	707.35	3600.00	314.93	44.52
47	SHAMRAO VITHAL CO-OP BANK LTD.	85.58	1.62	87.19	260.00	62.75	71.96
48	TJSB SAHAKARI BANK LTD.	197.64	0.42	198.06	896.00	170.40	86.03
49	APNA SAHAKARI BANK LTD.	39.35	0.00	39.35	178.00	83.72	212.74
50	WOMEN CO-OP BANK LTD.	69.95	0.00	69.95	2739.00	41.81	59.77
51	GP PARSIK SAHAKARI BANK LTD.	19.60	0.02	19.61	202.00	8.70	44.35
52	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	110.79	2.25	113.04	586.00	137.11	121.29
	SUB TOTAL	6528.46	13.02	6541.48	65388.00	3456.42	52.84
	GRAND TOTAL	63880.47	8967.81	72848.28	474160.00	22196.43	30.47

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA

Annexure 3.4.2

GOA STATE OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION

As on 31.03.2019

(Amount in crores)

SR. No.	Name of the Bank	offsite credit*	C.D.Ratio with off site credit	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	0.00	27.16	1062.87	25.72	9.00	0.10	0.00	7565.00	82.39	1.99
2	ALLAHABAD BANK	0.00	58.93	24.83	73.33	0.00	0.00	0.00	67.00	2.96	8.74
3	ANDHRA BANK	0.00	47.85	79.27	96.33	0.00	0.00	0.00	5.00	0.55	0.67
4	BANK OF BARODA	0.00	12.02	243.38	48.39	0.00	0.00	0.00	0.00	0.00	0.00
5	BANK OF INDIA	0.00	22.83	679.84	40.94	0.00	0.00	0.00	8247.00	199.76	12.03
6	BANK OF MAHARASHTRA	0.00	33.16	141.29	49.20	0.00	0.00	0.00	836.00	20.74	7.22
7	CANARA BANK	0.00	26.53	1437.95	81.72	266.00	0.19	0.01	2733.00	24.04	1.37
8	CENTRAL BANK OF INDIA	0.00	22.09	319.03	60.92	0.00	0.00	0.00	3970.00	34.39	6.57
9	CORPORATION BANK	0.00	25.04	627.13	56.09	14.00	0.54	0.05	1912.00	36.11	3.23
10	DENA BANK	0.00	25.68	17.59	9.02	15.00	0.03	0.01	0.00	5.75	2.95
11	INDIAN BANK	0.00	18.22	28.77	37.15	0.00	0.00	0.00	0.00	0.34	0.44
12	INDIAN OVERSEAS BANK	0.00	29.68	344.15	81.19	12.00	0.02	0.00	2246.00	6.37	1.50
13	ORIENTAL BANK OF COMMERCE	0.00	56.72	124.67	37.88	0.00	0.00	0.00	223.00	16.29	4.95
14	PUNJAB & SIND BANK	0.00	41.86	10.90	68.51	0.00	0.00	0.00	1.00	0.04	0.24
15	PUNJAB NATIONAL BANK	0.00	98.44	161.40	55.37	0.00	0.00	0.00	0.00	0.01	0.00
16	SYNDICATE BANK	0.00	13.59	158.26	42.90	0.00	0.00	0.00	255.00	2.56	0.69
17	UCO BANK	0.00	17.96	38.27	66.78	0.00	0.00	0.00	83.00	2.44	4.26
18	UNION BANK OF INDIA	0.00	32.39	327.30	65.98	0.00	0.00	0.00	1156.00	25.97	5.23
19	UNITED BANK OF INDIA	0.00	53.60	31.12	58.37	0.00	0.00	0.00	0.00	0.00	0.00
20	VIJAYA BANK	0.00	80.30	45.06	8.87	0.00	0.00	0.00	746.00	5.93	1.17
21	IDBI BANK LTD.	0.00	18.12	90.33	64.56	0.00	0.00	0.00	240.00	16.72	11.95
	SUB TOTAL	0.00	25.68	5993.42	45.90	316.00	0.88	0.01	30285.00	483.36	3.70
22	AXIS BANK LTD.	0.00	33.57	111.14	21.09	0.00	0.00	0.00	0.00	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	46.13	7.24	15.11	0.00	0.00	0.00	0.00	0.00	0.00
24	DCB BANK LIMITED*	0.00	4.18	1.63	13.02	0.00	0.00	0.00	3.00	0.07	0.53
25	FEDERAL BANK LTD.	0.00	41.67	19.81	6.99	0.00	0.00	0.00	27.00	1.17	0.41
26	HDFC BANK LTD.	0.00	34.19	470.22	19.53	0.00	0.00	0.00	8067.00	53.95	2.24
27	ICICI BANK LTD	0.00	34.68	142.23	20.39	0.00	0.00	0.00	1045.00	39.00	5.59
28	INDUSIND BANK LTD.	0.00	132.29	28.86	4.40	0.00	0.00	0.00	1525.00	11.30	1.72
29	JAMMU & KASHMIR BANK LTD.	0.00	87.77	16.31	54.15	1.00	0.00	0.00	0.00	0.00	0.00
30	KARNATAKA BANK LTD.	0.00	30.56	72.68	37.19	0.00	0.00	0.00	2617.00	48.00	24.56
31	Karur Vysya Bank Ltd	0.00	89.34	17.55	46.80	0.00	0.00	0.00	0.00	0.00	0.00
32	KOTAK MAHINDRA BANK LTD.*	0.00	19.96	18.11	16.08	0.00	0.00	0.00	0.00	0.00	0.00
33	RBL BANK LTD.	0.00	11.86	53.09	81.72	0.00	0.00	0.00	15005.00	47.93	73.78
34	SOUTH INDIAN BANK LTD.	0.00	95.90	30.25	12.21	0.00	0.00	0.00	0.00	0.00	0.00
35	YES BANK LTD.	0.00	30.91	96.50	27.22	0.00	0.00	0.00	59.00	3.53	1.00
36	BANDHAN BANK	0.00	22.74	2.57	30.67	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	36.73	1088.19	19.15	1.00	0.00	0.00	28348.00	204.95	3.61
37	BICHOLIM URBAN CO-OP BANK LTD.	0.00	39.24	77.01	31.86	0.00	0.00	0.00	371.00	24.72	10.23
38	CITIZEN CO-OP BANK LTD,	0.00	53.80	64.58	68.97	0.00	0.00	0.00	236.00	33.92	36.23
39	GOA STATE CO-OP BANK LTD.	0.00	69.64	418.22	31.46	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA URBAN CO-OP BANK LTD.	0.00	58.52	311.70	58.27	0.00	0.00	0.00	1691.00	38.59	7.21
41	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	240.51	8.69	98.02	0.00	0.00	0.00	7.00	0.11	1.19
42	MADGAON URBAN CO-OP BANK LTD.	0.00	37.13	29.76	36.45	0.00	0.00	0.00	1236.00	7.98	9.78
43	MAPUSA URBAN CO-OP BANK LTD.	0.00	20.30	20.48	28.90	0.00	0.00	0.00	216.00	2.81	3.96
44	NKGSB CO-OP BANK LTD.	0.00	31.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	PMC BANK LTD.	0.00	8.33	19.01	66.07	0.00	0.00	0.00	143.00	3.57	12.42
46	SARASWAT CO-OP BANK LTD.	0.00	44.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	71.96	4.48	7.14	0.00	0.00	0.00	11.00	0.51	0.81
48	TJSB SAHAKARI BANK LTD.	0.00	86.03	26.45	15.52	0.00	0.00	0.00	37.00	2.51	1.48
49	APNA SAHAKARI BANK LTD.	0.00	212.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	WOMEN CO-OP BANK LTD.	0.00	59.77	14.49	34.65	0.00	0.00	0.00	259.00	1.21	2.89
51	GP PARSIK SAHAKARI BANK LTD.	0.00	44.35	3.14	36.07	0.00	0.00	0.00	3.00	0.68	7.85
52	CITIZEN CREDIT CO-OPERATIVE BANK LTD	0.00	121.29	28.63	20.88	0.00	0.00	0.00	144.00	28.47	20.76
	SUB TOTAL	0.00	52.84	1026.64	29.70	0.00	0.00	0.00	4354.00	145.08	4.20
	GRAND TOTAL	0.00	30.47	8108.24	36.53	317.00	0.88	0.00	62987.00	833.40	3.75

GOA STATE
SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
ADVANCES TO SC, ST & WOMENS AS ON 31.03.2019

Annexure 3.4.3

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	
1	STATE BANK OF INDIA	712.00	11.34	0.27	3371.00	159.22	3.85	1773.00	250.35	6.06
2	ALLAHABAD BANK	51.00	4.49	13.27	9.00	0.18	0.54	85.00	8.43	24.90
3	ANDHRA BANK	3.00	0.28	0.34	2.00	0.01	0.01	20.00	1.99	2.42
4	BANK OF BARODA	68.00	2.99	0.59	135.00	1.59	0.32	2634.00	94.90	18.87
5	BANK OF INDIA	85.00	3.66	0.22	140.00	4.35	0.26	6903.00	342.17	20.61
6	BANK OF MAHARASHTRA	46.00	0.58	0.20	28.00	0.65	0.23	482.00	14.49	5.05
7	CANARA BANK	0.00	0.00	0.00	485.00	4.57	0.26	2866.00	380.09	21.60
8	CENTRAL BANK OF INDIA	2872.00	1.86	0.35	1543.00	1.16	0.22	3650.00	24.49	4.68
9	CORPORATION BANK	101.00	2.44	0.22	144.00	4.46	0.40	3514.00	96.60	8.64
10	DENA BANK	88.00	0.64	0.33	20.00	0.41	0.21	65.00	7.26	3.72
11	INDIAN BANK	0.00	0.02	0.03	0.00	0.00	0.00	58.00	6.37	8.23
12	INDIAN OVERSEAS BANK	215.00	2.63	0.62	242.00	2.55	0.60	1232.00	89.42	21.09
13	ORIENTAL BANK OF COMMERCE	14.00	1.12	0.34	0.00	0.00	0.00	435.00	32.29	9.81
14	PUNJAB & SIND BANK	7.00	0.01	0.07	0.00	0.00	0.00	52.00	3.70	23.22
15	PUNJAB NATIONAL BANK	0.00	0.00	0.00	0.00	0.00	0.00	208.00	13.35	4.58
16	SYNDICATE BANK	144.00	1.05	0.29	98.00	0.72	0.19	271.00	3.54	0.96
17	UCO BANK	11.00	0.03	0.05	1.00	0.09	0.15	350.00	7.18	12.53
18	UNION BANK OF INDIA	27.00	0.47	0.09	33.00	0.58	0.12	1222.00	63.22	12.74
19	UNITED BANK OF INDIA	19.00	0.97	1.81	5.00	0.18	0.34	13.00	3.01	5.64
20	VIJAYA BANK	27.00	0.53	0.11	0.00	0.05	0.01	373.00	9.87	1.94
21	IDBI BANK LTD.	61.00	6.19	4.43	53.00	8.38	5.99	248.00	17.86	12.76
	SUB TOTAL	4551.00	41.31	0.32	6309.00	189.14	1.45	26454.00	1470.59	11.26
22	AXIS BANK LTD.	16.00	0.61	0.12	27.00	0.04	0.01	2938.00	6.73	1.28
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	0.20
25	FEDERAL BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	164.00	6.06	2.14
26	HDFC BANK LTD.	6.00	0.27	0.01	10.00	0.32	0.01	14285.00	218.23	9.06
27	ICICI BANK LTD	15.00	1.09	0.16	13.00	1.36	0.20	3348.00	194.45	27.88
28	INDUSIND BANK LTD.	51.00	0.36	0.06	9.00	0.36	0.05	3225.00	60.47	9.22
29	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	28.00	1.21	4.02
30	KARNATAKA BANK LTD.	14.00	0.14	0.07	2.00	0.07	0.03	1323.00	11.65	5.96
31	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	10.00	0.26	0.69
32	KOTAK MAHINDRA BANK LTD.*	0.00	0.00	0.00	0.00	0.00	0.00	29.00	1.17	1.04
33	RBL BANK LTD.	83.00	0.30	0.46	175.00	2.10	3.23	14682.00	125.06	192.50
34	SOUTH INDIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	YES BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	BANDHAN BANK	22.00	0.01	0.16	0.00	0.00	0.00	5548.00	2.57	30.71
	SUB TOTAL	207.00	2.79	0.05	236.00	4.25	0.07	45582.00	627.89	11.05
37	BICHOLIM URBAN CO-OP BANK LTD.	4.00	0.05	0.02	2.00	0.02	0.01	492.00	12.91	5.34
38	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	103.00	18.54	19.80
39	GOA STATE CO-OP BANK LTD.	27.00	0.90	0.07	556.00	16.84	1.27	2963.00	107.77	8.11
40	GOA URBAN CO-OP BANK LTD.	1.00	0.02	0.00	19.00	0.51	0.09	1381.00	36.38	6.80
41	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	7.00	0.03	0.34
42	MADGAON URBAN CO-OP BANK LTD.	1.00	0.00	0.00	0.00	0.00	0.00	1234.00	7.93	9.72
43	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	163.00	2.74	3.87
44	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	PMC BANK LTD.	10.00	0.07	0.26	0.00	0.00	0.00	122.00	2.83	9.85
46	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
47	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	13.00	0.68	1.08
48	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	30.00	1.90	1.11
49	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	34.00	0.31	0.37
50	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	222.00	1.09	2.61
51	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.05
52	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	165.00	15.56	11.35
	SUB TOTAL	43.00	1.05	0.03	577.00	17.37	0.50	6930.00	208.68	6.04
	GRAND TOTAL	4801.00	45.15	0.20	7122.00	210.77	0.95	78966.00	2307.15	10.39

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
GOA STATE
OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE
AND TOTAL NPA AS ON 31.03.2019**

Annexure 3.4.4

(Amount in Crores)

SR. No.	Name of the Bank	DIRECT AGRICULTURE ADVANCE		% of DIRECT AGRI Adv to Total Adv	TOTAL NPA ACCOUNTS		% of TOTAL NPA to Total Adv
		NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	13468.00	177.30	4.29	1348.00	33.33	0.81
2	ALLAHABAD BANK	0.00	0.00	0.00	4.00	1.75	5.17
3	ANDHRA BANK	1.00	0.02	0.03	0.00	0.00	0.00
4	BANK OF BARODA	96.00	5.06	1.01	0.00	0.00	0.00
5	BANK OF INDIA	7361.00	130.29	7.85	1287.00	75.80	4.56
6	BANK OF MAHARASHTRA	76.00	6.67	2.32	0.00	0.00	0.00
7	CANARA BANK	9927.00	105.86	6.02	0.00	0.00	0.00
8	CENTRAL BANK OF INDIA	3354.00	80.92	15.45	439.00	24.95	4.76
9	CORPORATION BANK	1508.00	51.13	4.57	0.00	0.00	0.00
10	DENA BANK	4.00	1.99	1.02	0.00	0.00	0.00
11	INDIAN BANK	0.00	0.29	0.37	24.00	1.79	2.32
12	INDIAN OVERSEAS BANK	466.00	57.10	13.47	0.00	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	6.00	0.25	0.08	5.00	1.12	0.34
14	PUNJAB & SIND BANK	0.00	0.00	0.00	9.00	0.13	0.81
15	PUNJAB NATIONAL BANK	0.00	0.00	0.00	72.00	22.75	7.80
16	SYNDICATE BANK	117.00	13.09	3.55	45.00	1.25	0.34
17	UCO BANK	42.00	0.54	0.94	16.00	0.20	0.35
18	UNION BANK OF INDIA	999.00	28.51	5.75	376.00	30.45	6.14
19	UNITED BANK OF INDIA	9.00	0.06	0.11	33.00	0.93	1.74
20	VIJAYA BANK	347.00	3.04	0.60	0.00	0.00	0.00
21	IDBI BANK LTD.	129.00	0.73	0.52	0.00	0.00	0.00
	SUB TOTAL	37910.00	662.86	5.08	3658.00	194.46	1.49
22	AXIS BANK LTD.	0.00	0.00	0.00	488.00	26.12	4.96
23	CATHOLIC SYRIAN BANK LTD.	900.00	2.81	5.87	5.00	0.61	1.27
24	DCB BANK LIMITED*	2.00	0.05	0.37	0.00	0.00	0.00
25	FEDERAL BANK LTD.	454.00	4.39	1.55	13.00	0.48	0.17
26	HDFC BANK LTD.	1067.00	15.26	0.63	1325.00	14.01	0.58
27	ICICI BANK LTD	1009.00	14.49	2.08	0.00	0.00	0.00
28	INDUSIND BANK LTD.	476.00	11.45	1.75	0.00	0.00	0.00
29	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	22.00	1.40	4.64
30	KARNATAKA BANK LTD.	1155.00	8.63	4.42	10.00	0.52	0.27
31	Karur Vysya Bank Ltd	10.00	0.10	0.27	0.00	0.00	0.00
32	KOTAK MAHINDRA BANK LTD.*	0.00	0.00	0.00	0.00	0.00	0.00
33	RBL BANK LTD.	2115.00	16.14	24.84	0.00	0.00	0.00
34	SOUTH INDIAN BANK LTD.	11.00	12.59	5.08	12.00	6.13	2.47
35	YES BANK LTD.	0.00	0.00	0.00	6.00	0.18	0.05
36	BANDHAN BANK	63.00	0.03	0.35	0.00	0.00	0.00
	SUB TOTAL	7262.00	85.93	1.51	1881.00	49.45	0.87
37	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	498.00	15.03	6.22
38	CITIZEN CO-OP BANK LTD,	10.00	1.06	1.13	31.00	6.89	7.36
39	GOA STATE CO-OP BANK LTD.	3710.00	66.91	5.03	265.00	11.92	0.90
40	GOA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	634.00	103.66	19.38
41	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
42	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	138.00	15.12	18.52
43	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	1508.00	36.48	51.48
44	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	5.00	1.69	0.68
45	PMC BANK LTD.	0.00	0.00	0.00	55.00	1.66	5.76
46	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
47	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
48	TJSB SAHAKARI BANK LTD.	0.00	0.00	0.00	9.00	0.42	0.25
49	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
50	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	198.00	2.07	4.94
51	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	10.00	0.16	1.80
52	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	2.00	0.58	0.43	0.00	0.00	0.00
	SUB TOTAL	3722.00	68.55	1.98	3351.00	195.09	5.64
	GRAND TOTAL	48894.00	817.35	3.68	8890.00	438.99	1.98

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 31.03.2019			
			Sponsored	Sanctioned	Rejected	Pending
1.	PMEGP-DIC	100	93	25	14	54
2.	PMEGP-KVIC	42	00	00	00	00
3.	PMEGP-KVIB	100	105	28	35	42
	PMEGP TOTAL	242	198	53	49	96
4.	NULM	300	182	75	55	52
5	NRLM	*	00	00	00	00
6	PMAY	*	528	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 31.03.2019 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

Shishu		Kishor		Tarun		Total	
(upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
7012	48.13	2,991	45.82	1,179	78.19	11,182	172.15

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 31.03.2019 for the State of Goa is as under:

(Rs. in Crores)

	No. of accounts	Limit sanctioned	Disbursed
Sanctioned	159	30.71	--
Disbursed	129	-	21.21

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	NAME OF BANK	NO. OF A/CTS ENROLLED DURING 01.01.19 TO 31.03.19 QUARTER IN NORTH GOA	NO. OF A/CTS ENROLLED DURING 01.01.19 TO 31.03.19 QUARTER IN SOUTH GOA	NO. OF ACCOUNTS AS ON 31.03.19 IN NORTH GOA	NO. OF ACCOUNTS AS ON 31.03.19 IN SOUTH GOA
1	ALLAHABAD BANK			33	59
2	ANDHRA BANK	29	3	193	155
3	AXIS BANK	51	30	528	411
4	BANK OF BARODA	13	11	629	951
5	BANK OF INDIA	18	16	855	714
6	BANK OF MAHARASHTRA	10	25	116	167
7	CANARA BANK	365	456	2999	3422
8	CENTRAL BANK OF INDIA	16	11	821	761
9	CORPORATION BANK	90	35	1136	1216
10	DCB BANK LIMITED				3
11	DENA BANK	22	9	611	261
12	DHANLAXMI BANK LIMITED			5	
13	HDFC BANK LTD	65	37	1393	1253
14	CICI BANK LIMITED	5	5	106	111
15	IDBI BANK LTD	13	8	131	175
16	INDIAN BANK		1	85	306
17	INDIAN OVERSEAS BANK	34	64	331	447
18	INDUSIND BANK LIMITED			4	
19	KARNATAKA BANK LIMITED	2	6	122	409
20	KOTAK MAHINDRA BANK			5	7
21	ORIENTAL BANK OF COMMERCE	77	54	522	628
22	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	1		6	5
23	PUNJAB AND SIND BANK	6		62	5
24	PUNJAB NATIONAL BANK	1	2	104	214
25	RBL BANK LIMITED			5	7
26	STATE BANK OF INDIA	70	55	1073	1250
27	SYNDICATE BANK	16	17	843	411
28	THE CATHOLIC SYRIAN BANK LIMITED			3	6
29	THE FEDERAL BANK LTD		1	12	11
30	THE JAMMU AND KASHMIR BANK LTD			14	1
31	THE KARUR VYSYA BANK LTD			9	
32	THE SOUTH INDIAN BANK LT		1	4	19
33	UCO BANK	11	7	37	170
34	UNION BANK OF INDIA	13	4	621	253
35	UNITED BANK OF INDIA	6	5	31	126
36	VIJAYA BANK			425	578
37	YES BANK LIMITED			17	18
Grand Total		934	863	13892	14530

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

STATE OF GOA

SELF HELP GROUP DATA DURING THE CURRENT QUARTER (OUTSTANDING) in crores

Sr. No.	Name of the Bank	No. of SHGs	Dep. Of SHGs	No. of SHGs linked	Limits sanctioned	Credit outstanding
1	STATE BANK OF INDIA	984	0.06	189	5.34	3.12
2	BANK OF BARODA	764	2.24	38	1.38	0.70
3	CANARA BANK	646	10.89	95	3.52	1.70
4	CENTRAL BANK OF INDIA	38	0.03	0	0.18	0.30
5	DENA BANK	37	0.03	0	0.00	0.00
6	INDIAN BANK	19	0.07	0	0.01	0.00
7	INDIAN OVERSEAS BANK	150	0.37	89	0.31	0.33
8	SYNDICATE BANK	29	1.26	14	0.17	0.16
9	UNION BANK OF INDIA	28	0.07	21	0.40	0.00
	SUB TOTAL	2695	15.03	446	11.32	6.34
10	AXIS BANK LTD.	0	0.00	0	0.00	0.00
11	HDFC BANK LTD.	294	7.44	294	0.00	7.44
	SUB TOTAL	294	7.44	294	0.00	7.44
12	GOA STATE CO-OP BANK LTD.	3812	8.98	376	7.00	5.96
13	MAPUSA URBAN CO-OP BANK LTD.	17	0.02	0	0.00	0.00
	SUB TOTAL	3829	8.99	386	7.00	5.96
	GRAND TOTAL	6818	31.46	1126	18.32	19.73

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.

- A number of camps are being organised by branches of all banks to educate about various financial help available from Banks.

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%

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
1	STATE BANK OF INDIA	151690400	449400	152139800	51681	41324200	27.16
2	BANK OF BARODA	27387571	14464435	41852006	10535	5029309	12.02
3	BANK OF INDIA	71716107	1025093	72741200	29158	16605200	22.83
4	BANK OF MAHARASHTRA	8244686	417105	8661791	2769	2871994	33.16
5	CANARA BANK	51149310	15181010	66330320	38479	17596910	26.53
6	CENTRAL BANK OF INDIA	20132130	3578513	23710643	8326	5236854	22.09
7	CORPORATION BANK	27167271	17481487	44648758	15320	11180900	25.04
8	DENA BANK	5823855	1771657	7595512	585	1950710	25.68
9	INDIAN BANK	3478547	770958	4249505	653	774456	18.22
10	INDIAN OVERSEAS BANK	12038331	2241962	14280293	11715	4238927	29.68
11	SYNDICATE BANK	22142660	5009869	27152529	20550	3688824	13.59
12	UCO BANK	3068844	122283	3191127	1069	573076	17.96
13	UNION BANK OF INDIA	13448185	1868750	15316935	4850	4960621	32.39
14	IDBI BANK LTD.	6079596	1643452	7723048	1134	1399170	18.12
	SUB TOTAL	423567493	66025974	489593467	196824	117431151	23.99
15	AXIS BANK LTD.	15696232	0	15696232	9503	5269562	33.57
16	DCB BANK LIMITED*	2988018	0	2988018	250	124999	4.18
17	HDFC BANK LTD.	52479576	17951289	70430865	121707	24081213	34.19
18	ICICI BANK LTD	20109300	0	20109300	19185	6974200	34.68
19	KARNATAKA BANK LTD.	5310737	1083671	6394408	4466	1954384	30.56
20	KOTAK MAHINDRA BANK LTD.*	5643268	0	5643268	350	1126253	19.96
22	RBL BANK LTD.	5143604	333173	5476777	15251	649685	11.86
21	YES BANK LTD.	10896761	572910	11469671	1310	3545652	30.91
22	BANDHAN BANK	368494	0	368494	5624	83803	22.74
	SUB TOTAL	118635990	19941043	138577033	177646	43809751	31.61
23	BICHOLIM URBAN CO-OP BANK LTD.	6159368	0	6159368	7121	2416816	39.24
24	MADGAON URBAN CO-OP BANK LTD.	2198668	0	2198668	2810	816362	37.13
25	MAPUSA URBAN CO-OP BANK LTD.	3491524	0	3491524	3655	708662	20.30
26	NKGSB CO-OP BANK LTD.	7753875	5869	7759744	4016	2472314	31.86
27	PMC BANK LTD.	3370866	81220	3452086	1297	287672	8.33
	GRAND TOTAL	542203483	85967017	628170500	374470	161240902	25.67

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, 10.05.2019
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 31.03.2019					
		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	83	179	48	52	57.83	29.05
2	INDIAN BANK	2	4.43	0	0	0	0.00
3	PUNJAB NATIONAL BANK	1	0.8	1	0.8	100	100.00
4	UCO BANK	1	0.13	0	0	0	0.00
5	UNION BANK OF INDIA	354	846.18	9	23.4	24	2.77
	GRAND TOTAL	441	1030.54	58	76.2	13.15	7.39

MUDRA Position as on 31.03.2019

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	11183	57.24	479	1.35
KISHORE	5465	114.85	349	5.78
Tarun	2986	117.68	131	6.60
Total	19634	289.77	959	13.74
				4.74%

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.

**Governor's Statement - Second Bi-Monthly Monetary Policy, 2019-20,
June 6, 2019**

During June 3rd and 4th, 2019 the Monetary Policy Committee (MPC) assessed recent macroeconomic developments and the outlook. In its meeting today, it voted unanimously to reduce the policy repo rate by 25 basis points, and to change the stance of monetary policy from neutral to accommodative. The unanimous vote reflects the resolve of the MPC to act decisively and act in time.

2. I thank the MPC members for the rich and fruitful discussions, which are reflected in the resolution and the policy decision.

3. I also wish to express my gratitude to our teams in the Reserve Bank for their hard work and diligence in providing valuable support to the MPC in its work.

4. Let me now turn to the key global and domestic developments that the MPC reviewed. At the outset, it noted that global economic activity has not been able to sustain the improved performance seen in the first quarter of calendar 2019 in the face of the deepening slowdown in trade and manufacturing, which has impacted advanced and emerging market economies alike. Inflation remains below target in several economies. In advanced economies, incoming data for the second quarter of 2019 point to loss of momentum relative to the first quarter. In major emerging market economies, economic activity has either slowed or has contracted. It is in this context that central banks across the world have moved to an accommodative stance in setting monetary policy. Financial markets have been unsettled by the acrimonious US-China trade tensions. Crude oil prices remained volatile,

reflecting evolving demand-supply conditions and geo-political concerns. Most EME currencies have depreciated against the US dollar.

5. On the domestic front, the MPC noted that the May 31st, 2019 data release of the National Statistical Office (NSO) showed that GDP growth for 2018-19 has been placed lower by 20 basis points at 6.8 per cent, relative to its February 28th estimate. In Q4 of 2018-19, GDP growth decelerated sharply to 5.8 per cent, down from 6.6 per cent in Q3 and 8.1 per cent a year ago.

6. On the supply side, agriculture and allied activities contracted, while manufacturing activity weakened sharply. Service sector growth accelerated, although construction activity slowed down markedly. Looking ahead, the India Meteorological Department (IMD) has predicted that south-west monsoon rainfall (June to September, 2019) is likely to be normal at 96 per cent of the long period average (LPA). The third advance estimates of food grains production at 283.4 million tonnes for 2018-19 were lower by only 0.6 per cent as compared with the final estimates for the previous year. Further, the stock of food grains at 72.6 million tonnes as on May 16th, 2019 were 3.4 times the prescribed buffer norms, and provide a backstop against any supply disruptions due to weather adversities. In the industrial sector, growth in eight core industries decelerated sharply in April. Credit flows from banks to large industries strengthened, though they remained muted for micro, small and medium industries. Seasonally adjusted capacity utilisation (CU) in the manufacturing sector slipped to 75.2 per cent in Q4 from 75.8 per cent in Q3. Imports of capital goods – a key indicator of investment activity – remained anaemic in April. High frequency indicators suggest moderation in activity in the service sector.

7. Turning to inflation, the MPC took note of the fact that retail CPI inflation remained unchanged in April from its March level of 2.9 per cent. Higher inflation in food and fuel groups was offset by lower inflation in items excluding

food and fuel. Inflation expectations of households in the May 2019 round of Reserve Bank's survey declined by 20 basis points for the three-month ahead horizon compared with the previous round but remained unchanged for the one-year ahead horizon. Nominal growth in rural wages and in organised sector staff costs remained muted.

8. Liquidity in the system turned into an average daily surplus in early June after remaining in deficit during April and most of May due to restrained government spending. Apart from liquidity injections through LAF operations, the Reserve Bank conducted two OMO purchase auctions in May amounting to ₹25,000 crore and a US dollar buy/sell swap auction of US\$ 5 billion (₹34,874 crore) for a tenor of 3 years in April to inject durable liquidity into the system. An OMO purchase auction of ₹15,000 crore (₹150 billion) on June 13, 2019 has also been announced.

9. Transmission of the cumulative reduction of 50 bps in the policy repo rate in February and April 2019 was 21 bps to the weighted average lending rate (WALR) on fresh rupee loans. Interest rates on longer tenor money market instruments remained broadly aligned with the overnight WACR, reflecting near full transmission of the reduction in policy rate. The 10-year government securities benchmark yield has also declined by about 40 basis points from its average in April 2019 to about 7 per cent. This was the position before the announcement of the MPC resolution today. The Reserve Bank will ensure that adequate liquidity is available in the system for all productive purposes.

10. Exports grew by 0.6 per cent in April 2019, but imports grew at a somewhat accelerated pace, leading to a widening of the trade deficit. After a sharp recovery in March 2019, net foreign portfolio inflows have been relatively modest at US\$ 2.3 billion in 2019-20 in April-May. India's foreign exchange reserves were at US\$ 421.9 billion on May 31, 2019.

11. Taking into account these factors, the impact of recent policy rate cuts and assuming a normal monsoon in 2019, the MPC revised the path of CPI inflation to 3.0-3.1 per cent for H1:2019-20 and 3.4-3.7 per cent for H2:2019-20, with risks broadly balanced, as against 2.4 per cent for Q4:2018-19, 2.9-3.0 per cent for H1:2019-20 and 3.5-3.8 per cent for H2:2019-20. Risks around the baseline inflation trajectory emanate from uncertainties relating to the monsoon, unseasonal spikes in vegetable prices, international fuel prices and their pass-through to domestic prices, geo-political tensions, financial market volatility, and the fiscal scenario.

12. The headline inflation trajectory remains below the target even after taking into account the expected transmission of the past two policy rate cuts. Hence, there is scope to boost aggregate demand, and in particular, private investment activity, while remaining consistent with the mandate of flexible inflation targeting. The MPC also revised the projection of GDP growth for 2019-20 to 7.0 per cent – in the range of 6.4-6.7 per cent for H1:2019-20 and 7.2-7.5 per cent for H2 – with risks evenly balanced, as against 7.2 per cent – in the range of 6.8-7.1 per cent for H1 and 7.3-7.4 per cent for H2 – with risks evenly balanced. The MPC noted that growth impulses have significantly weakened as reflected in a further widening of the output gap

13. Let me now set out some developmental and regulatory policy measures that we have announced today.

14. In the area of regulation and supervision, banks have been monitored against an indicative Basel III Leverage Ratio of 4.5% to mitigate risks of excessive leverage. Keeping in mind financial stability and with a view to moving further towards harmonization with Basel-III standards, it has been decided that the minimum Leverage Ratio should be 4% for Domestic Systemically Important Banks (DSIBs) and 3.5% for other banks.

15. In pursuance of the Guidelines for Licensing of [Payments Banks](#) and [Small Finance Banks](#) of November 27, 2014 it is proposed to issue Draft Guidelines for 'on tap' Licensing of Small Finance Banks by the end of August 2019. More time is, however, needed to review the performance of Payments Banks before considering the licensing of more payment banks to be 'on tap'.

16. It may be recalled that in August 2010, the Reserve Bank introduced a separate framework for the regulation of systemically important Core Investment Companies (CICs). In the light of the increased complexity of these corporate structures, their growing inter-connectedness with the financial system and the various recent developments, it has been decided to set up a Working Group to review the regulatory guidelines and supervisory framework applicable to CICs.

17. Turning to financial markets, it has been decided to constitute an Internal Working Group to review comprehensively the existing liquidity management framework and suggest measures to simplify the current liquidity management framework and clearly communicate the objectives, quantitative measures and toolkit of liquidity management by the Reserve Bank. The Group is expected to submit its report by mid-July 2019.

18. In October 2017, the Reserve Bank had proposed the setting up of a foreign exchange trading platform for retail participants that would provide customers with access to an electronic trading platform through an internet-based application on which they can purchase/sell foreign currency at market clearing prices. The trading platform has now been developed by the Clearing Corporation of India (CCIL) and is being tested by users. The platform will be available to users for transactions from early August 2019. Operational guidelines for the platform shall be issued by the end of June 2019.

19. It has been the endeavour of the Reserve Bank to increase retail participation in the government security market. In addition to scheduled commercial banks and primary dealers, it has been decided to also allow the Specified Stock Exchanges approved by SEBI to act as Aggregators/Facilitators to aggregate the bids of their stockbrokers/other retail participants and submit a single consolidated bid under the non-competitive segment of the primary auctions of State Development Loans (SDLs). The measure will be implemented in consultation with the respective State governments.

20. In the area of payment and settlement systems, it has been decided to do away with the charges levied by the Reserve Bank for transactions processed in the RTGS and NEFT systems in order to provide an impetus to digital funds movement. Banks will be required, in turn, to pass these benefits to their customers. Instructions to banks in this regard will be issued within a week.

21. Finally, with the usage of Automated Teller Machines (ATMs) growing significantly, it has been decided to set up a Committee involving all stakeholders, under the chairmanship of the Chief Executive Officer, Indian Banks' Association (IBA), to examine the entire gamut of ATM charges and fees. The Committee is expected to submit its recommendations within two months of its first meeting.



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RBI/2018-19/203

DBR.No.BP.BC.45/21.04.048/2018-19

June 7, 2019

Prudential Framework for Resolution of Stressed Assets

Introduction

In exercise of the powers conferred by the Banking Regulation Act, 1949 and the Reserve Bank of India Act, 1934, the Reserve Bank, being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the directions hereinafter specified.

Short title and commencement

1. These directions shall be called the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions 2019.
2. These directions shall come into force with immediate effect.

Applicability

3. The provisions of these directions shall apply to the following entities:
 - (a) Scheduled Commercial Banks (excluding Regional Rural Banks);
 - (b) All India Term Financial Institutions (NABARD, NHB, EXIM Bank, and SIDBI);
 - (c) Small Finance Banks; and,
 - (d) Systemically Important Non-Deposit taking Non-Banking Financial Companies (NBFC-ND-SI) and Deposit taking Non-Banking Financial Companies (NBFC-D).

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ

Purpose

4. These directions are issued with a view to providing a framework for early recognition, reporting and time bound resolution of stressed assets.
5. These directions are issued without prejudice to issuance of specific directions, from time to time, by the Reserve Bank to banks, in terms of the provisions of Section 35AA of the Banking Regulation Act, 1949, for initiation of insolvency proceedings against specific borrowers under the Insolvency and Bankruptcy Code, 2016 (IBC).

I. Framework for Resolution of Stressed Assets

A. Early identification and reporting of stress

6. Lenders¹ shall recognise incipient stress in loan accounts, immediately on default², by classifying such assets as special mention accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days

7. In the case of revolving credit facilities like cash credit, the SMA sub-categories will be as follows:

SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	31-60 days
SMA-2	61-90 days

¹ For the purpose of these directions, 'lenders' shall mean all entities mentioned at paragraph 3, unless specified otherwise.

² 'Default' means non-payment of debt (as defined under the IBC) when whole or any part or instalment of the debt has become due and payable and is not paid by the debtor or the corporate debtor, as the case may be.

For revolving facilities like cash credit, default would also mean, without prejudice to the above, the outstanding balance remaining continuously in excess of the sanctioned limit or drawing power, whichever is lower, for more than 30 days.

8. As provided in terms of the circular³ [DBS.OSMOS. No.14703/33.01.001/2013-14 dated May 22, 2014](#) and subsequent amendments thereto, lenders shall report credit information, including classification of an account as SMA to Central Repository of Information on Large Credits (CRILC), on all borrowers having aggregate exposure⁴ of ₹ 50 million and above with them. The CRILC-Main Report shall be submitted on a *monthly* basis. In addition, the lenders shall submit a weekly report of instances of default by all borrowers (with aggregate exposure of ₹ 50 million and above) by close of business on every Friday, or the preceding working day if Friday happens to be a holiday.

B. Implementation of Resolution Plan

9. All lenders must put in place Board-approved policies for resolution of stressed assets, including the timelines for resolution. Since default with any lender is a lagging indicator of financial stress faced by the borrower, it is expected that the lenders initiate the process of implementing a resolution plan (RP) even before a default. In any case, once a borrower is reported to be in default by any of the lenders mentioned at 3(a), 3(b) and 3(c), lenders shall undertake a *prima facie* review of the borrower account within thirty days from such default ("**Review Period**"). During this Review Period of thirty days, lenders may decide on the resolution strategy, including the nature of the RP, the approach for implementation of the RP, etc. The lenders may also choose to initiate legal proceedings for insolvency or recovery.
10. In cases where RP is to be implemented, all lenders shall enter into an inter-creditor agreement (ICA), during the above-said Review Period, to provide for ground rules for finalisation and implementation of the RP in respect of borrowers with credit facilities from more than one lender.⁵ The ICA shall provide that any decision agreed by lenders representing 75 per cent by value of total outstanding

³ In these directions, wherever a reference is made to the circulars addressed to banks, other lenders indicated at paragraph 3 should refer to corresponding circulars applicable to them, if any.

⁴ Aggregate exposure under the guidelines would include all fund based and non-fund based exposure, including investment exposure with the lenders.

⁵ In cases where asset reconstruction companies (ARCs) have exposure to the borrower concerned, they shall also sign the ICA and adhere to all its provisions.

credit facilities (fund based as well non-fund based) and 60 per cent of lenders by number shall be binding upon all the lenders. Additionally, the ICA may, *inter alia*, provide for rights and duties of majority lenders, duties and protection of rights of dissenting lenders, treatment of lenders with priority in cash flows/differential security interest, etc. In particular, the RPs shall provide for payment not less than the liquidation value⁶ due to the dissenting lenders.

11. In respect of accounts with aggregate exposure above a threshold with the lenders, as indicated below, on or after the 'reference date', RP shall be implemented within 180 days from the end of Review Period. The Review Period shall commence not later than:

- (a) The reference date, if in default as on the reference date; or
- (b) The date of first default after the reference date.

12. The reference dates for the above purpose shall be as under:

Aggregate exposure of the borrower to lenders mentioned at 3(a), 3(b) and 3(c)	Reference date
₹ 20 billion and above	Date of these Directions
₹ 15 billion and above, but less than ₹ 20 billion	January 1, 2020
Less than ₹ 15 billion	To be announced in due course

13. The RP may involve any action / plan / reorganization including, but not limited to, regularisation of the account by payment of all over dues by the borrower entity, sale of the exposures to other entities / investors, change in ownership and restructuring⁷. The RP shall be clearly documented by the lenders concerned (even if there is no change in any terms and conditions).

⁶ Liquidation value would mean the estimated realisable value of the assets of the relevant borrower, if such borrower were to be liquidated as on the date of commencement of the Review Period.

⁷ Restructuring is an act in which a lender, for economic or legal reasons relating to the borrower's financial difficulty, grants concessions to the borrower. Restructuring would normally involve modification of terms of the advances / securities, which would generally include, among others, alteration of payment period / payable amount / the amount of instalments / rate of interest; roll over of credit facilities; sanction of additional credit facility/ release of additional funds for an account in default to aid curing of default / enhancement of existing credit limits; compromise settlements where time for payment of settlement amount exceeds three months.

C. Implementation Conditions for RP

14. RPs involving restructuring / change in ownership in respect of accounts where the aggregate exposure of lenders is ₹ 1 billion and above, shall require independent credit evaluation (ICE) of the residual debt⁸ by credit rating agencies (CRAs) specifically authorised by the Reserve Bank for this purpose. While accounts with aggregate exposure of ₹ 5 billion and above shall require two such ICEs, others shall require one ICE. Only such RPs which receive a credit opinion of RP4⁹ or better for the residual debt from one or two CRAs, as the case may be, shall be considered for implementation. Further, ICEs shall be subject to the following:

- (a) The CRAs shall be directly engaged by the lenders and the payment of fee for such assignments shall be made by the lenders.
- (b) If lenders obtain ICE from more than the required number of CRAs, all such ICE opinions shall be RP4 or better for the RP to be considered for implementation.

15.A RP in respect of borrowers to whom the lenders continue to have credit exposure, shall be deemed to be 'implemented' only if the following conditions are met:

- (a) A RP which does not involve restructuring/change in ownership shall be deemed to be implemented only if the borrower is not in default with any of the lenders as on 180th day from the end of the Review Period. Any subsequent default after the 180 day period shall be treated as a fresh default, triggering a fresh review.
- (b) A RP which involves restructuring/change in ownership shall be deemed to be implemented only if all of the following conditions are met:
 - i. all related documentation, including execution of necessary agreements between lenders and borrower / creation of security

⁸ The residual debt of the borrower entity, in this context, means the aggregate debt (fund based as well as non-fund based) envisaged to be held by all the lenders as per the proposed RP.

⁹ [Annex – 2](#) provides list of RP symbols that can be provided by CRAs as ICE and their meanings.

charge / perfection of securities, are completed by the lenders concerned in consonance with the RP being implemented;

- ii. the new capital structure and/or changes in the terms of conditions of the existing loans get duly reflected in the books of all the lenders and the borrower; and,
- iii. borrower is not in default with any of the lenders.

16. A RP which involves lenders exiting the exposure by assigning the exposures to third party or a RP involving recovery action shall be deemed to be implemented only if the exposure to the borrower is fully extinguished.

D. Delayed Implementation of Resolution Plan

17. Where a viable RP in respect of a borrower is not implemented within the timelines given below, all lenders shall make additional provisions as under:

Timeline for implementation of viable RP	Additional provisions to be made as a % of total outstanding, if RP not implemented within the timeline
180 days from the end of Review Period	20%
365 days from the commencement of Review Period	15% (i.e. total additional provisioning of 35%)

18. The additional provisions shall be made over and above the higher of the following, subject to the total provisions held being capped at 100% of total outstanding:

- (a) The provisions already held; or,
- (b) The provisions required to be made as per the asset classification status of the borrower account.

19. The additional provisions shall be made by all the lenders with exposure to such borrower.

20. The additional provisions shall also be required to be made in cases where the lenders have initiated recovery proceedings, unless the recovery proceedings are fully completed.

21. The above additional provisions may be reversed as under:

- (a) Where the RP involves only payment of overdues by the borrower – the additional provisions may be reversed only if the borrower is not in default for a period of 6 months from the date of clearing of the overdues with all the lenders;
- (b) Where RP involves restructuring/change in ownership outside IBC – the additional provisions may be reversed upon implementation of the RP;
- (c) Where resolution is pursued under IBC – half of the additional provisions made may be reversed on filing of insolvency application and the remaining additional provisions may be reversed upon admission of the borrower into the insolvency resolution process under IBC; or,
- (d) Where assignment of debt/recovery proceedings are initiated – the additional provisions may be reversed upon completion of the assignment of debt/recovery.

E. Prudential Norms

22. The prudential norms applicable to any restructuring/change in ownership, whether under the IBC framework or outside the IBC, are contained in [Annex-1](#)¹⁰.

II. **Supervisory Review**

23. Any action by lenders with an intent to conceal the actual status of accounts or evergreen the stressed accounts, will be subjected to stringent supervisory / enforcement actions as deemed appropriate by the Reserve Bank, including, but not limited to, higher provisioning on such accounts and monetary penalties¹¹.

III. **Disclosures**

24. Lenders shall make appropriate disclosures in their financial statements, under 'Notes on Accounts', relating to RPs implemented.

¹⁰ During the period when the RP is being finalised and implemented, the usual asset classification norms would continue to apply subject to additional provisioning requirements of this circular. The process of re-classification of an asset should not stop merely because RP is under consideration.

¹¹ This may be in addition to direction to bank/s to file insolvency application under the IBC.

IV. Exceptions

25. Restructuring in respect of projects under implementation involving deferment of date of commencement of commercial operations (DCCO), shall continue to be covered under the guidelines contained at paragraph 4.2.15 of the [Master Circular No. DBR.No.BP.BC.2/21.04.048/2015-16 dated July 1, 2015](#) on 'Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances'.
26. Section I(B), I(C) and I(D) of the framework shall not be applicable to revival and rehabilitation of MSMEs covered by the instructions contained in [Circular No. FIDD.MSME & NFS.BC.No.21/ 06.02.31/ 2015-16 dated March 17, 2016](#), as amended from time to time. Section I(E) of the framework shall not be in derogation to the provisions of the [circular DBR.No.BP.BC.18/21.04.048/ 2018-19 dated January 1, 2019](#).
27. Restructuring of loans in the event of a natural calamity, including asset classification and provisioning, shall continue to be guided as per the extant instructions.
28. The framework shall not be available for borrower entities in respect of which specific instructions have already been issued or are issued by the Reserve Bank to the banks for initiation of insolvency proceedings under the IBC. Lenders shall pursue such cases as per the specific instructions issued to them.

V. Withdrawal of extant instructions

29. The extant instructions on resolution of stressed assets such as Framework for Revitalising Distressed Assets, Corporate Debt Restructuring Scheme, Flexible Structuring of Existing Long Term Project Loans, Strategic Debt Restructuring Scheme (SDR), Change in Ownership outside SDR, and Scheme for Sustainable Structuring of Stressed Assets (S4A) stand withdrawn with immediate effect. Accordingly, the Joint Lenders' Forum (JLF) as mandatory institutional mechanism for resolution of stressed accounts also stands discontinued.

30. The list of circulars/directions/guidelines that stand repealed is given in [Annex - 3](#).

31. The lenders shall not reverse the provisions maintained as on April 2, 2019 in respect of any borrower unless the reversal is a consequence of an asset classification upgrade or recovery or resolution following the instructions of this circular. Any RP under consideration as on the date of this circular may be pursued by lenders under this revised framework subject to meeting the requirements/conditions specified in this framework.

Yours faithfully,

(Saurav Sinha)
Chief General Manager-in-Charge

Annex – 1

Prudential Norms Applicable to Restructuring

1. Restructuring is an act in which a lender, for economic or legal reasons relating to the borrower's financial difficulty, grants concessions to the borrower. Restructuring may involve modification of terms of the advances / securities, which would generally include, among others, alteration of payment period / payable amount / the amount of instalments / rate of interest; roll over of credit facilities; sanction of additional credit facility/ release of additional funds for an account in default to aid curing of default / enhancement of existing credit limits; compromise settlements where time for payment of settlement amount exceeds three months.

2. For this purpose, the board-approved policies of lenders on resolution of stressed assets, required to be in place in terms of the this framework, shall also have detailed policies on various signs of financial difficulty, providing quantitative as well as qualitative parameters, for determining financial difficulty as expected from a prudent bank. In order to enable lenders to frame respective policies for determination of financial difficulty, a non-exhaustive indicative list of signs of financial difficulty are provided as under¹²:
 - (a) A default, as per the definition provided in the framework, shall be treated as an indicator for financial difficulty, irrespective of reasons for the default.
 - (b) A borrower not in default, but it is probable that the borrower will default on any of its exposures in the foreseeable future without the concession, for instance, when there has been a pattern of delinquency in payments on its exposures.
 - (c) A borrower's outstanding securities have been delisted, are in the process of being delisted, or are under threat of being delisted from an

¹² Based on the Basel Committee Guidelines on "Prudential treatment of problem assets – definitions of non-performing exposures and forbearance".

exchange due to noncompliance with the listing requirements or for financial reasons.

- (d) On the basis of actual performance, estimates and projections that encompass the borrower's current level of operations, the borrower's cash flows are assessed to be insufficient to service all of its loans or debt securities (both interest and principal) in accordance with the contractual terms of the existing agreement for the foreseeable future.
 - (e) A borrower's credit facilities are in non-performing status or would be categorised as nonperforming without the concessions.
 - (f) A borrower's existing exposures are categorised as exposures that have already evidenced difficulty in the borrower's ability to repay in accordance with the bank's internal credit rating system.
3. The above list provides examples of possible indicators of financial difficulty, but is not intended to constitute an exhaustive enumeration of financial difficulty indicators with respect to restructuring. Lenders shall need to complement the above with key financial ratios and operational parameters which may include quantitative and qualitative aspects. In particular, financial difficulty can be identified even in the absence of arrears on an exposure. The robustness of the board approved policy and the outcomes would be examined as part of the supervisory oversight of the Reserve Bank.

I. Prudential Norms¹³

A. Asset Classification

4. In case of restructuring, the accounts classified as 'standard' shall be immediately downgraded as non-performing assets (NPAs), i.e., 'sub-standard' to begin with. The NPAs, upon restructuring, would continue to have the same asset classification as prior to restructuring. In both cases, the asset classification shall continue to be governed by the ageing criteria as per extant asset classification norms.

¹³ Applicable to all resolution plans, including those undertaken under IBC.

B. Conditions for Upgrade

5. Standard accounts classified as NPA and NPA accounts retained in the same category on restructuring by the lenders may be upgraded only when all the outstanding loan / facilities in the account demonstrate 'satisfactory performance'¹⁴ during the period from the date of implementation of RP up to the date by which at least 10 per cent of the sum of outstanding principal debt¹⁵ as per the RP and interest capitalisation sanctioned as part of the restructuring, if any, is repaid ('**monitoring period**').

Provided that the account cannot be upgraded before one year from the commencement of the first payment of interest or principal (whichever is later) on the credit facility with longest period of moratorium under the terms of RP.

6. Additionally, for accounts where the aggregate exposure of lenders is ₹ 1 billion and above at the time of implementation of RP, to qualify for an upgrade, in addition to demonstration of satisfactory performance, the credit facilities of the borrower shall also be rated as investment grade¹⁶ (BBB- or better), at the time of upgrade, by CRAs accredited by the Reserve Bank for the purpose of bank loan ratings. While accounts with aggregate exposure of ₹ 5 billion and above shall require two ratings, those below ₹ 5 billion shall require one rating. If the ratings are obtained from more than the required number of CRAs, all such ratings shall be investment grade for the account to qualify for an upgrade.
7. If the borrower fails to demonstrate satisfactory performance during the monitoring period, asset classification upgrade shall be subject to

¹⁴ Satisfactory performance means that the borrower entity is not in default at any point of time during the period concerned.

¹⁵ Outstanding principal debt shall include all credit facilities, including debt/debt like instruments (viz., non-convertible debentures, optionally convertible debentures, optionally convertible preference shares, non-convertible preference shares etc.) that exist post implementation of the RP. Only equity and instruments compulsorily convertible into equity (without any embedded optionality) shall be exempt from determining outstanding principal debt.

¹⁶ These ratings shall be the normal ratings provided by the CRAs and not ICEs referred to in paragraph 14 of the covering circular.

implementation of a fresh restructuring/ change in ownership under this Framework or under IBC. Lenders shall make an additional provision of 15% for such accounts at the end of the Review Period. This additional provision, along with other additional provisions, may be reversed as per the norms laid down at paragraph 21 of the covering circular.

8. Provisions held on restructured assets may be reversed when the accounts are upgraded to standard category.
9. Any default by the borrower in any of the credit facilities with any of the lenders (including any lender where the borrower is not in “**specified period**”) subsequent to upgrade in asset classification as above but before the end of the specified period, will require a fresh RP to be implemented within the above timelines as any default would entail. However, lenders shall make an additional provision of 15% for such accounts at the end of the Review Period. This additional provision, along with other additional provisions, may be reversed as per the norms laid down at paragraph 21 of the covering circular.

“Specified period” means the period from the date of implementation of RP¹⁷ up to the date by which at least 20 per cent of the sum of outstanding principal debt as per the RP and interest capitalisation sanctioned as part of the restructuring, if any, is repaid.

C. Provisioning Norms¹⁸

10. Accounts restructured under the revised framework shall attract provisioning as per the asset classification category as laid out in the Master Circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015, as amended from time to time.
11. In respect of accounts of debtors where a final RP, as approved by the Committee of Creditors, has been submitted by the Resolution Professional for approval of the Adjudicating Authority (in terms of section 30(6) of the IBC),

¹⁷ For accounts restructured under IBC, the specified period shall be deemed to commence from the date of implementation of the resolution plan as approved by the Adjudicating Authority

¹⁸ Additional provisions for delayed implementation of RP within timelines shall be as per paragraph 17-20 of the framework

lenders may keep the provisions held as on the date of such submission of RP frozen for a period of six months from the date of submission of the plan or up to 90 days from the date of approval of the resolution plan by the Adjudicating Authority in terms of section 31 (1) of the IBC, whichever is earlier.

12. The above facility of freezing the quantum of the provision shall be available only in cases where the provisioning held by the lenders as on the date of submission of the plan for approval of the Adjudicating Authority is more than the expected provisioning required to be held in the normal course upon implementation of the approved resolution plan, taking into account the contours of the resolution plan approved by Committee of Creditors/ Adjudicating Authority, as the case may be, and extant prudential norms. However, lenders shall not reverse the excess provisions held as on the date of submission of the resolution plan for approval of the Adjudicating Authority at this stage. In cases where the provisioning held is lower than the expected required provisioning, lenders shall make additional provisioning to the extent of the shortfall. Subsequent to the lapse of above mentioned period, provisioning shall be as per the norms compiled in the Master Circular – Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015 (amended from time to time). The facility of freezing of provisions shall also lapse immediately if the Adjudicating Authority rejects the resolution plan thus submitted. Asset classification in respect of such borrower shall continue be governed by the extant asset classification norms.

D. Additional Finance

13. Any additional finance approved under the RP (including any resolution plan approved by the Adjudicating Authority under IBC) may be treated as 'standard asset' during the monitoring period under the approved RP, provided the account demonstrates satisfactory performance (as defined at footnote 14) during the monitoring period. If the restructured asset fails to perform satisfactorily during the monitoring period or does not qualify for upgradation at the end of the monitoring period, the additional finance shall be placed in the same asset classification category as the restructured debt.

14. Similarly, any interim finance [as defined in section 5 (15) of the IBC] extended by the lenders to debtors undergoing insolvency proceedings under IBC may be treated as 'standard asset' during the insolvency resolution process period as defined in the IBC. During this period, asset classification and provisioning for the interim finance shall be governed by the Master Circular – Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015 (amended from time to time). Subsequently, upon approval of the resolution plan by the Adjudicating Authority, treatment of such interim finance shall be as per the norms applicable to additional finance, as per paragraph 13 above.

E. Income recognition norms

15. Interest income in respect of restructured accounts classified as 'standard assets' may be recognized on accrual basis and that in respect of the restructured accounts classified as 'non-performing assets' shall be recognised on cash basis.

16. In the case of additional finance in accounts where the pre-restructuring facilities were classified as NPA, the interest income shall be recognised only on cash basis except when the restructuring is accompanied by a change in ownership.

F. Conversion of Principal into Debt / Equity and Unpaid Interest into 'Funded Interest Term Loan' (FITL), Debt or Equity Instruments

17. An act of restructuring might create new securities issued by the borrower which would be held by the lenders in lieu of a portion of the pre-restructured exposure. The FITL / debt / equity instruments created by conversion of principal / unpaid interest, as the case may be, shall be placed in the same asset classification category in which the restructured advance has been classified.

18. The provisioning applicable to such instruments shall be the higher of:

- (a) The provisioning applicable to the asset classification category in which such instruments are held; or

- (b) The provisioning applicable based on the fair valuation of such instruments as provided in the following paragraphs.

19. Debt/quasi-debt/equity instruments¹⁹ acquired by the lenders as part of a RP shall be valued as under:

- (a) Debentures/bonds shall be valued as per the instructions compiled at paragraph 3.7.1 of the Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time).
- (b) Conversion of debt into Zero Coupon Bonds (ZCBs)/low coupon bonds (LCBs) as part of RP shall be subject to the conditions compiled at paragraph 5.4 of the Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time). Such ZCBs/LCBs shall be valued as per the instructions contained at paragraph 3.7.3 of the above said Master Circular, subject to the following:
- i. Where the borrower fails to build up the sinking fund as required under the above said Master Circular, ZCBs/LCBs of such borrower shall be collectively valued at Re.1
 - ii. Instruments without a pre-specified terminal value would be collectively valued at Re. 1.
- (c) Equity instruments, where classified as standard, shall be valued at market value, if quoted, or else, should be valued at the lowest value arrived using the following valuation methodologies:
- i. Book value (without considering 'revaluation reserves', if any) which is to be ascertained from the company's latest audited balance sheet. The date as on which the latest balance sheet is drawn up should not precede the date of valuation by more than 18 months. In case the latest audited balance sheet is not available the shares are to be collectively valued at Re.1 per company.

¹⁹ These instruments shall be subject to all the instructions contained in Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time) to the extent they are not inconsistent with the instructions contained in this circular.

- ii. Discounted cash flow method where the discount factor is the actual interest rate charged to the borrower on the residual debt post restructuring plus a risk premium to be determined as per the board approved policy considering the factors affecting the value of the equity. The risk premium will be subject to a floor of 3 per cent and the overall discount factor will be subject to a floor of 14 per cent. Further, cash flows (cash flow available from the current as well as immediately prospective (not more than six months) level of operations) occurring within 85 per cent of the useful economic life of the project only shall be reckoned.
- (d) Equity instruments, where classified as NPA shall be valued at market value, if quoted, or else, shall be collectively valued at Re.1.
- (e) Preference Shares shall be valued on discounted cash flow (DCF) basis as per the instructions compiled at paragraph 3.7.4 of the Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time), subject to the following modifications:
- i. The discount rate shall be subject to a floor of weighted average actual interest rate charged to the borrower on the residual debt after restructuring plus a mark-up of 1.5 percent.
 - ii. Where preference dividends/coupons are in arrears, no credit should be taken for accrued dividends/coupons and the value determined as above on DCF basis should be discounted further by at least 15 per cent if arrears are for one year, 25 per cent if arrears are for two years, so on and so forth (i.e., with 10 percent increments).
20. The overarching principle should be that valuation of instruments arising out of resolution of stressed assets shall be based on conservative assessment of cash flows and appropriate discount rates to reflect the stressed cash flows of the borrowers. Statutory Auditors should also specifically examine as to whether the valuations of such instruments reflect the risk of loss associated with such instruments.

21. In case lenders have acquired unquoted instruments on conversion of debt as a part of a RP, and if the RP is not deemed as implemented, such unquoted instruments shall collectively be valued at Re. 1 at that point, and till the RP is treated as implemented.
22. The unrealised income represented by FITL / Debt or equity instrument should have a corresponding credit in an account styled as "Sundry Liabilities Account (Interest Capitalization)".
23. The unrealised income represented by FITL / Debt or equity instrument can only be recognised in the profit and loss account as under:
- (a) FITL/debt instruments: only on sale or redemption, as the case may be;
 - (b) Unquoted equity/ quoted equity (where classified as NPA): only on sale;
 - (c) Quoted equity (where classified as standard): market value of the equity as on the date of upgradation, not exceeding the amount of unrealised income converted to such equity. Subsequent changes to value of the equity will be dealt as per the extant prudential norms on investment portfolio of banks.

G. Change in Ownership

24. In case of change in ownership of the borrowing entities, credit facilities of the concerned borrowing entities may be continued/upgraded as 'standard' after the change in ownership is implemented, either under the IBC or under this framework. If the change in ownership is implemented under this framework, then the classification as 'standard' shall be subject to the following conditions:
- (a) Lenders shall conduct necessary due diligence in this regard and clearly establish that the acquirer is not a person disqualified in terms of Section 29A of the IBC. Additionally, the 'new promoter' should not be a person/entity/subsidiary/associate etc. (domestic as well as overseas), from the existing promoter/promoter group. Lenders should clearly establish that the acquirer does not belong to the existing promoter group (as defined in Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018).

- (b) The new promoter shall have acquired at least 26 per cent of the paid up equity capital as well as voting rights of the borrower entity and shall be the single largest shareholder of the borrower entity.
- (c) The new promoter shall be in 'control' of the borrower entity as per the definition of 'control' in the Companies Act, 2013 / regulations issued by the Securities and Exchange Board of India/any other applicable regulations / accounting standards as the case may be.
- (d) The conditions for implementation of RP as per Section I-C of the covering circular are complied with.

25. Upon change in ownership, all the outstanding loans/credit facilities of the borrowing entity need to demonstrate satisfactory performance (as defined at footnote 14) during the monitoring period. If the account fails to perform satisfactorily at any point of time during the monitoring period, it shall trigger a fresh Review Period, in terms of paragraph 9 of the covering circular.

26. The quantum of provisions held (excluding additional provisions) by the bank against the said account as on the date of change in ownership of the borrowing entities can be reversed only after the end of monitoring period subject to satisfactory performance during the same.

II. Principles on classification of sale and lease back transactions as restructuring

27. A sale and leaseback transaction of the assets of a borrower or other transactions of similar nature will be treated as an event of restructuring for the purpose of asset classification and provisioning in the books of lenders with regard to the residual debt of the seller as well as the debt of the buyer if all the following conditions are met:

- (a) The seller of the assets is in financial difficulty;
- (b) Significant portion, i.e. more than 50 per cent, of the revenues of the buyer from the specific asset is dependent upon the cash flows from the seller; and

- (c) 25 per cent or more of the loans availed by the buyer for the purchase of the specific asset is funded by the lenders who already have a credit exposure to the seller.

III. Prudential Norms relating to Refinancing of Exposures to Borrowers

28. If borrowings/export advances (denominated in any currency, wherever permitted) for the purpose of repayment/refinancing of loans denominated in same/another currency are obtained:

- (a) From lenders who are part of Indian banking system (where permitted);
or
(b) with the support (where permitted) from the Indian banking system in the form of Guarantees/Standby Letters of Credit/Letters of Comfort, etc.,

such events shall be treated as 'restructuring' if the borrower concerned is under financial difficulty.

IV. Regulatory Exemptions

Exemptions from RBI Regulations

29. Acquisition of non-SLR securities by way of conversion of debt is exempted from the restrictions and the prudential limit on investment in unlisted non-SLR securities prescribed by the RBI.

30. Acquisition of shares due to conversion of debt to equity during a restructuring process will be exempted from regulatory ceilings/restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, these will require reporting to RBI (reporting to DBS, CO every month along with the regular DSB Return on Asset Quality) and disclosure by banks in the Notes to Accounts in Annual Financial Statements. Nonetheless, banks will have to comply with the provisions of Section 19(2) of the Banking Regulation Act, 1949.

Exemptions from Regulations of Securities and Exchange Board of India (SEBI)

31. SEBI has provided exemptions, under certain conditions, from the requirements of Securities and Exchange Board of India (SEBI) (Issue of Capital and Disclosure Requirements) (ICDR) Regulations, 2018 for restructurings carried out as per the regulations issued by the Reserve Bank.
32. With reference to the requirements contained in sub-regulations 158 (6) (a) of ICDR Regulations, 2018, the issue price of the equity shall be the lower of (a) or (b) below:
- (a) The average of the weekly high and low of the volume weighted average price of the related equity shares quoted on the recognised stock exchange during the twenty six weeks preceding the 'reference date' or the average of the weekly high and low of the volume weighted average prices of the related equity shares quoted on a recognised stock exchange during the two weeks preceding the 'reference date', whichever is lower; and
 - (b) Book value: Book value per share to be calculated from the latest audited balance sheet (without considering 'revaluation reserves', if any) adjusted for cash flows and financials post the earlier restructuring, if any. The date as on which the latest balance sheet is drawn up should not precede the date of restructuring by more than 18 months. In case the latest audited balance sheet is not available the shares are to be collectively valued at Re.1 per company.
33. In the case of conversion of debt into equity, the 'reference date' shall be the date on which the bank approves the restructuring scheme. In the case of conversion of convertible securities into equity, the 'reference date' shall be the date on which the bank approves the conversion of the convertible securities into equities.

V. Cases of frauds/wilful defaulters

34. Borrowers who have committed frauds/ malfeasance/ wilful default will remain ineligible for restructuring. However, in cases where the existing promoters are

replaced by new promoters²⁰, and the borrower company is totally delinked from such erstwhile promoters/management, lenders may take a view on restructuring such accounts based on their viability, without prejudice to the continuance of criminal action against the erstwhile promoters/management.

²⁰ New promoters must satisfy the conditions specified at paragraph 24(a), 24(b) and 24(c) above.

Annex – 2

ICE Symbols	Definition
RP1	Debt facilities/instruments with this symbol are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry lowest credit risk.
RP2	Debt facilities/instruments with this symbol are considered to have high degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry very low credit risk.
RP3	Debt facilities/instruments with this symbol are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry low credit risk.
RP4	Debt facilities/instruments with this symbol are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry moderate credit risk.
RP5	Debt facilities/instruments with this symbol are considered to have moderate risk of default regarding timely servicing of financial obligations.
RP6	Debt facilities/instruments with this symbol are considered to have high risk of default regarding timely servicing of financial obligations.
RP7	Debt facilities/instruments with this symbol are considered to have very high risk of default regarding timely servicing of financial obligations.

Annex – 3

List of circulars repealed

S. No.	Circular number	Date of issue	Subject
1)	DBR.BP.BC.No.67/21.04.048/2016-17	05-05-2017	Timelines for Stressed Assets Resolution
2)	DBR.No.BP.BC.33/21.04.132/2016-17	10-11-2016	Scheme for Sustainable Structuring of Stressed Assets – Revisions
3)	DBR.No.BP.BC.34/21.04.132/2016-17 (Excluding instructions on deferment of DCCO)	10-11-2016	Schemes for Stressed Assets – Revisions
4)	DBR.No.BP.BC.103/21.04.132/2015-16	13-06-2016	Scheme for Sustainable Structuring of Stressed Assets
5)	DBR.BP.BC.No.82/21.04.132/2015-16 (Excluding Part E on Sale of Financial Assets to SCs/RCS)	25-02-2016	Review of Prudential Guidelines - Revitalising Stressed Assets in the Economy
6)	DBR.BP.BC.No.41/21.04.048/2015-16	24-09-2015	Prudential Norms on Change in Ownership of Borrowing Entities (Outside Strategic Debt Restructuring Scheme)
7)	DBR.BP.BC.No.39/21.04.132/2015-16	24-09-2015	Framework for Revitalising Distressed Assets in the Economy - Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
8)	DBR.No.BP.BC.101/21.04.132/2014-15	08-06-2015	Strategic Debt Restructuring Scheme
9)	DBR.No.BP.BC.53/21.04.048/2014-15	15-12-2014	Flexible Structuring of Existing Long Term Project Loans to Infrastructure and Core Industries
10)	DBOD.No.BP.BC.45/21.04.132/2014-15	21-10-2014	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders Forum (JLF) and Corrective Action Plan CAP)
11)	DBOD.No.BP.BC.31/21.04.132/2014-15	07-08-2014	Refinancing of Project Loans
12)	DBOD.No.BP.BC.24/21.04.132/2014-15	15-07-2014	Flexible Structuring of Long Term Project Loans to Infrastructure and Core Industries
13)	DBOD.No.BP.BC.97/21.04.132	26.02.2014	Framework for Revitalising

	/2013-14 (Excluding paragraph 8 on 'Wilful Defaulters and Non-cooperative Borrowers' and paragraph 9 on 'Dissemination of Information')		Distressed Assets in the Economy – Guidelines on Joint Lenders Forum (JLF) and Corrective Action Plan
14)	Para 2 of circular DBOD.BP.BC.No.98/21.04.132/2013-14	26.02.2014	Framework for Revitalising Distressed Assets in the Economy - Refinancing of Project Loans, Sale of NPA and Other Regulatory Measures
15)	DBOD.No.BP.BC-99/21.04.048/2012-13 (Excluding paragraph 2 on change in DCCO)	30.05.2013	Review of Prudential Guidelines on Restructuring of Advances by Banks and Financial Institutions
16)	DBOD.BP.BC.No.80/21.04.132/2012-13	31.01.2013	Disclosure Requirements on Advances Restructured by Banks and Financial Institutions
17)	DBOD.No.BP.BC-63/21.04.048/2012-13	26.11.2012	Review of Prudential Guidelines on Restructuring of Advances by Banks and Financial Institutions
18)	DBOD.BP.BC.No.99/21.04.132/2010-11	10.06.2011	Prudential Guidelines on Restructuring of Advances by Banks
19)	DBOD.BP.BC.No.74/21.04.132/2010-11	19.01.2011	Credit Support to Micro Finance Institutions
20)	DBOD.BP.No.49/21.04.132/2010-11	07.10.2010	Prudential Guidelines on Restructuring of Advances by Banks
21)	DBOD.No.BP.BC.No.124/21.04.132/2008-09	17.04.2009	Prudential Guidelines on Restructuring of Advances
22)	DBOD.BP.BC.121/21.04.132/2008-09	09.04.2009	Prudential guidelines on Restructuring of Advances
23)	DBOD.BP.BC.76/21.04.132/2008-09	03.11.2008	Prudential guidelines on Restructuring of Advances
24)	DBOD.BP.BC.58/21.04.048/2008-09	13.10.2008	(i) Disbursal of Loans against Sanctioned Limits (ii) Restructuring of Dues of the Small and Medium Enterprises (SMEs)
25)	DBOD.BP.BC.37/21.04.132/2008-09	27.08.2008	Prudential guidelines on Restructuring of Advances-comprehensive guidelines
26)	DBOD.NO.BP.BC.45/21.04.21.04.048/2005-06	10.11.2005	Revised Guidelines on Corporate Debt Restructuring(CDR) Mechanism

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27)	DBOD No.BP.BC.101/ 21.01.002/2001-02	09.05.2002	Corporate Debt Restructuring
28)	DBOD No.BP.BC.15/ 21.04.114/2000-2001	23.08.2001	Corporate Debt Restructuring



Policy on NABARD support for development and financing of Beekeeping Value Chain

1.0 Introduction

Bees and other pollinators are recognised for their important contribution to food security, nutrition sufficiency, environment and ecosystem health, biodiversity conservation and sustainable agriculture development. Bees have a symbiotic relationship with plants. About 80% crop plants are cross-pollinated, as they need to receive pollen from other plants of the same species with the help of external agents like bees. Honey bees have proved to be effective agents in cross pollination in crops leading to increase in yields of various crops, including pulses, oilseeds, fruits and vegetables.

Breeding, rearing and managing of honey bees is a farm-based activity and can be easily undertaken by farming families to supplement their incomes. Beekeeping has a multiplier effect on incomes of rural population, not only due to higher crop productivity, but also due to generation of diversified high value products, viz., honey, bees wax, bee pollen, propolis, royal jelly, comb honey, bee venom, etc. Beekeeping also helps in maintaining bio-diversity and environmental sustainability. Beekeeping requires very small investment and simple skills but has the potential to offer direct employment to people, especially to hill dwellers, tribals and farmers. As it requires very little land, bee keeping can be taken up as a part of the Integrated Farming System (IFS) for the small/ marginal farmers and provide them an additional source of income. Bee keeping can be a sustainable occupation if taken-up in cluster mode in the farms, by farmer collectives such as Farmers Producers Organisations (FPOs), and, Joint Liability Groups (JLGs)/ Self Help Groups (SHGs).

The Government of India has adopted several schemes for the promotion of beekeeping, which it implements through DAC&FW, Ministry of Agriculture and KVIC, MSME.

2.0 NABARD's policy for development of Beekeeping Value Chain:

NABARD will adopt a comprehensive policy for the holistic development of bee keeping value chain in potential areas. The key features of its beekeeping policy are as follows:

A. Objectives:

- Promoting bee keeping for enhancing/ supplementing incomes of farmers especially small/ marginal farmers.
- Developing technical support, value chain, and market linkages for bee keeping by engaging stakeholders/user industries.
- Facilitating institutional credit support for bee keeping value chain covering bee colony rearing, paid pollination services and extraction and sale of honey and other hive –products.
- Converging NABARD's initiatives with that of the Govt. of India and State Governments under the Honey Mission and Mission for Integrated Development of Horticulture.



- Offering bee keeping as an important component of NABARD supported initiatives such as Watershed Development Programme, Wadi project, Krishak Samriddhi, Umbrella Programme on Natural Resources Management, etc.

B. Proposed regions for NABARD support: Priority States (clusters):

NABARD will focus on supporting beekeeping clusters in all the states, including the 26 potential clusters and NER identified under the Honey Mission of GOI for promotion of bee keeping by farmers. NABARD will also fund beekeeping as a component of other NABARD supported initiatives such as Watershed Development Programme, Wadi Project, UPNRM, etc.

C. Action Plan for promoting bee keeping:

NABARD's action plan for promotion of beekeeping for increasing the farmers' income will include the following:

- Finalizing scale of finance and unit cost for bee keeping in all potential states (clusters) and promoting bee keeping in potential cluster areas.
- Promoting Bee - centric FPOs in potential areas.
- Promoting Area Based Schemes in Bee clusters for enhancing GLC.
- Projecting potential for production and investment credit for beekeeping in PLPs and district credit plan and getting it approved in the SLBC.
- Providing 100% refinance facilities to Commercial, Cooperative and RRBs through the automatic refinance route.
- Converging bank loans with subsidy available under the Honey Mission, MIDH and the National Bee Board of the Govt. of India.
- Supporting need based promotional interventions in beekeeping with grant assistance.
- Arranging sensitization meets at the state/district level involving state government, banks and other stakeholders.
- Developing integrated beekeeping - centric farm development/ credit models, viz., bee keeping with horticulture, cultivation of flowering crops, agro forestry and afforestation projects, watershed programmes, etc.

D. Support for developing value chain for beekeeping:

Support for development of value chain for beekeeping is proposed as under:

- Identifying commercial and demand - based beekeeping clusters suitable for honey bee by-products, bee colony propagation and paid pollination services in each state.
- Studying and developing models for beekeeping - centric value chain in identified clusters /States for post-harvest / value addition activities.
- Converging with the various promotional and developmental interventions of the National Bee Board, Mission for Integrated Development of Horticulture and Honey Mission.
- Evolving contract farming arrangements with major processing industries.

**E. Facilitating suitable arrangements for marketing of bee products:**

In order to facilitate arrangements for marketing of bee products, the following measures will be taken:

- Supporting beekeeping clusters in aggregation and marketing of honey and other hive products through collection centres set up for this purpose by SHGs/ FPOs/ Farmer Cooperatives.
- Enabling training of farmers in good beekeeping practices and quality requirements to enable them to meet quality standards and thereby obtain better value for honey and hive products.
- Ensuring that all beekeeping project proposals contain arrangements for marketing of hive products, including linkages to processing and marketing facilities.
- Creating awareness and sensitising stake holders for financing of processing units and putting in place contractual arrangements between bee keepers and processing units / trading entities.
- Encouraging development of production and marketing strategies for accessing niche markets such as organic, flora specific, fair trade markets by which honey can be sold at high prices.
- Promoting value addition to hive products such as candle making, honey amla, etc., through SHGs/FPOs/ Farmer cooperatives and linking them to marketing centres.

F. Support for Promotional Interventions in project mode:

NABARD will support the following categories of need- based promotional interventions with grant assistance on a project basis:

- Stakeholders Consultation Meet.
- Technical Assessment/Feasibility Studies for assessing beekeeping potential in identified areas.
- Baseline Survey and preparation of DPR.
- Awareness programmes & exposure visits.
- Promotion of FPOs/JLGs for Bee keeping, related activities and products.
- Training and handholding of farmers/ entrepreneurs/ Master trainers.
- Stake holders/buyers-sellers meetings.
- Rural Entrepreneurship Development Programmes.
- Common Infrastructure facilities for making available beekeeping inputs, viz., supply of bee colonies, boxes, equipment, etc., and processing of hive products.
- Participation in domestic trade fairs/exhibitions.
- Conducting studies and research in aspects of beekeeping, bee pollination and other related areas
- Executing Agency's cost of management relating to the project implementation and supervision.
- Critical intervention identified in the project (on a case by case basis).



G. Avenues for funding of beekeeping projects by NABARD

Funding support for promotional interventions will be given by NABARD from appropriate funds such as Farm Sector Promotion Fund, Off-farm Sector Promotion Fund, Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource Management, R& D fund, etc., depending on the nature of support required. Support for activities of commercial nature will be secured from banks/RFIs.

H. Convergence:

Regional Offices of NABARD will facilitate institutional credit to Farmers and private entrepreneurs by converging/leveraging subsidy as may be available/sanctioned by the National Bee Board, Mission on Integrated Horticulture, Khadi and Village Industries Commission/ Khadi and Village Industries Board, Tribal Department etc., under various scheme in the central/ state sectors.



Policy on NABARD support for development and financing of Bamboo Value Chain

1. Introduction:

Bamboo is a versatile group of plants. It is one of the fastest growing plant species. Most bamboo species can be grown quickly to produce mature fiber in 3 years. Bamboo is sustainably harvested in 3 to 5 years cycles. It also grows on marginal and degraded lands, elevated ground, along field bunds and river banks. Bamboo has immense potential to support livelihood, employment and income generation in rural areas and thereby facilitating enhancing farmers' income as main crop, boundary plantation or livelihood through bamboo based off farm enterprises. No wonder bamboo is also therefore known as "Green Gold".

The amendment in the Indian Forest Act, 1927, easing extraction and marketing of bamboo grown in private land and the boost being provided by Govt. of India under its Restructured Bamboo Mission opens up new avenues for bamboo plantation and its value chain development in potential states.

2. Policy for Value Chain development of bamboo sector

Keeping in view the potential economic value of bamboo for improving farmers' income, promotion of rural livelihood and employment, NABARD has formulated the policy guidelines for holistic development of bamboo value chain in potential states. The salient features of the policy guidelines are as under:

2.1 Objectives

The major objectives of the policy are:

- i. Promoting cultivation of bamboo in marginal and wastelands for increasing/supplementing farmers' income.
- ii. Promoting bamboo cultivation under various natural resource management/climate change adaptation/mitigation projects funded by NABARD under Watershed Development Fund (WDF), Tribal Development Fund (TDF), Umbrella Programme on Natural Resource Management (UPNRM), various Climate Funds (GCF, AF, NAFCC), etc.
- iii. Development of value chain and market linkages for bamboo cultivated by farmers in a project mode.
- iv. Promoting use of bamboo in high potential sectors/industries/uses such as, housing and construction, paper mills, Agarbatti industries, handicrafts, biofuel, etc.
- v. Facilitating institutional credit support for bamboo value chain development including its cultivation by the farmers.
- vi. Facilitating convergence of NABARD's support with the initiatives of Govt. of India and State Governments.



2.2 Potential States/Areas

Potential States including NEER viz; Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Sikkim, Tamil Nadu, Telangana, Tripura and Uttarakhand, identified under Restructured Bamboo Mission for cultivation of bamboo by farmers under block/boundary/bunds plantation have also been prioritised for NABARD's promotional support. However, support from NABARD shall also be available in other states where potential exists for cultivation of bamboo by farmers.

2.3 Promoting cultivation of bamboo by farmers

NABARD, in consultation with other stake holders shall initiate the following steps for promotion of cultivation of bamboo by farmers.

- i. Organise sensitization meets at state/district level involving State Government, Banks, Corporates, CBOs and other stakeholders
- ii. Identify commercial and demand based bamboo species suitable for each state.
- iii. Promote establishment of nurseries (both high-tech and traditional)
- iv. Determine scale of finance / unit cost for bamboo plantation/ other activities to facilitate bank finance
- v. Promote bamboo - centric FPOs in potential areas/clusters
- vi. Promote area based schemes in bamboo clusters
- vii. Promote convergence of bank loans with subsidy available under National Bamboo Mission
- viii. Promote bamboo cultivation in Watershed, Wadi and NRM project areas
- ix. Develop bamboo centric integrated farm models

2.4 Promotion of value chain activities for bamboo

NABARD, along with other stake holders, shall facilitate development and financing of bamboo value chain through :

- i. Developing models for bamboo centric value chain covering cultivation, post-harvest management, value addition, marketing, etc.
- ii. Evolving contract farming arrangements with major user industries
- iii. Facilitating buyer seller interface for marketing of bamboo products
- iv. Supporting promotion of value added bamboo based products



2.5 Development and financing of bamboo related marketing infrastructure

NABARD together with other stake holders, shall also facilitate development and financing of the marketing infrastructure for bamboo and bamboo products, this may include :

- i. Establishment of bamboo depots
- ii. Promotion of bamboo mandi
- iii. Rural haat
- iv. Bamboo bazaar

2.6 Production of value added bamboo products

Regional Offices of NABARD will hold consultations with stake holders for encouraging establishment of bamboo related commercial units by leveraging bank credit and subsidy available under Restructured Bamboo Mission. This may include :

- i. Bamboo treatment and seasoning plants
- ii. Carbonization plants
- iii. Processing units for value addition of Bamboo
- iv. Management of Bamboo waste in primary processing units
- v. Handicrafts/Cottage industry
- vi. Furniture making
- vii. Fabric/Jewellery making
- viii. Bamboo shoots processing
- ix. Paper industries
- x. Incense stick making
- xi. Fabric/Fiber extraction
- xii. Common facility center (CFC)
- xiii. Bamboo board /mat/corrugated sheets /floor tiles making
- xiv. Bio Energy extraction
- xv. Activated Carbon product
- xvi. Ethanol Gasifier

2.7 Project based support for bamboo value chain

Regional Offices of NABARD will also invite proposals in the form of Detailed Project Report (DPR) from eligible and suitable agencies for intensive development of bamboo value chain in potential areas through grant based support from NABARD. The following aspects may be kept in view for development of proposals.

i. Stakeholders Consultation

A meeting of important stakeholders consisting of representative of State Forest / Agriculture Departments, bamboo pulp and paper industries, other user industries, CSR Wings of Corporates, KVKs, SAUs, NGOs, Bankers & DDMs of districts with



potential for bamboo cultivation, etc. may be held in Regional Offices of NABARD for identifying the areas, potentials, market linkages, etc.

ii. Grant support from NABARD

NABARD shall make available need based grant support for eligible proposals from the existing Funds viz; Farm Sector Promotion Fund, Off-farm Sector Promotion Fund, Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource Management, R& D Fund, Climate Finance, etc., depending on the nature of support required and as per extant guidelines of the respective Fund. Blended grant support also be extended to projects through combination of various Funds.

iii. Identification of Executing Entity (EE) and rating

Regional Offices of NABARD will scout for the suitable agency with appropriate technical capability and experience in bamboo value chain projects to become Executing Entity (EE) for anchoring the project. Agencies eligible for support under the respective Funds such as Farm Sector Promotion Fund, Off-farm Sector Promotion Fund, Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource Management, R& D Fund, Climate Finance etc. may be considered. NGOs, Producer Organisation Promoting Institutions (POPIs), FPOs, etc. are eligible to submit bamboo value chain development projects subject to these organisations/ institutions having appropriate technical and management capability in bamboo value chain development projects.

Projects may be sanctioned as per the terms and conditions applicable under relevant Funds and also based on guidelines from the Risk Management Department on rating of NGOs, etc., for sanction of grants under such funds.

iv. Goal Oriented Project Planning (GOPP)

A GOPP workshop will be conducted by NABARD by inviting all stakeholders to prepare outline of the interventions necessary for value chain development of bamboo in the identified project area.

v. Promotional Interventions

NABARD shall extend grant support for the following indicative activities in a project mode :

- Stakeholder Consultation Meet
- Baseline survey and preparation of DPR
- Awareness programmes & exposure visits
- Expenditure for promotion of FPOs/JLGs for Bamboo & bamboo products
- Training of farmers/artisans/ entrepreneurs/ Master trainer
- Stake holders/buyers-sellers meet
- Skill Development Programmes
- Common Facilities Centers



- Participation in domestic trade fairs/exhibitions
- Development of web portal
- Executing Agency's cost of management for project implementation and supervision
- Critical interventions identified in the project

Support for activities which are commercial in nature may be secured from banks / RFI's.

vi. Market support under the project

Success of any value chain project depends on the marketing arrangements for the commodity being promoted. The Executive Entity is therefore, expected to establish marketing linkages /tie-up for different kinds of products and has to mandatorily furnish a concrete marketing plan in this regard.

vii. Convergence

Regional Offices of NABARD will make efforts for promoting cultivation and value chain development of bamboo by leveraging institutional credit. Subsidy and other support available for various interventions under Restructured Bamboo Mission and other schemes of Govt.of India / State Govt.may also be made use of for part funding of projects.



Strategy meet on Development and Financing of Beekeeping value Chain: Action Points

NABARD has come out with policy guidelines on development and financing of the Bee Keeping Value Chain. With the objective of getting feedback on the policy guidelines of NABARD and to strategize on effective operationalization of the policy, FSPD organized the captioned meet at, NABARD Head Office on 29th January 2019. The meeting was chaired by Shri Shankar Pande, CGM, FSPD. A list of participants is furnished as Annexure. The action points emerging from the meeting are as under:

① Policy level:

1. Considering wide regional disparities in farm gate prices across India as also the high volatility of honey prices, there may be a need to fix a minimum support price (MSP) for honey in line with MSP for other agricultural commodities.
2. Honey may be included in mid-day meal for school children and also need to be promoted through Railways catering services as a part of strategy to boost demand for honey.
3. Exemption of GST for beehives/beekeeping equipment, etc.
4. There is a need for a subsidised insurance policy for bee colonies in line with the Crop insurance scheme (PMFBY) of GOI
5. Treating beekeepers as farmers in all respects for compensation, etc. in the event of damage of bee colonies
6. Considering the rising demand especially in export market, a policy promoting production, procurement, processing and exporting of organic honey is considered necessary.
7. Use of pesticide and insecticide, not only enhances chemical residue in the honey and bee by-products but also is a major threat to survival of bees. For this purpose a bee friendly pesticide policy for the bee sector needs to be brought out by Govt. of India.

(Action: GOI/NITI Aayog: FSPD to make policy suggestions to GOI)

② NABARD level:

1. Banas Cooperative Dairy Federation (Gujarat), Amaravati Honey (Maharashtra), Shivalik Honey (Uttarakhand) expressed willingness to submit umbrella project for value chain development as per policy guidelines of NABARD.

(Action: Gujarat, Maharashtra and Uttarakhand ROs)

2. NABARD to promote beekeeping centric FPOs, Area based schemes, JLGs to facilitate credit flow to the sector. National Bee Board agreed to provide list of more than 120 resource persons listed with them for facilitation of promotional efforts.

(Action: All ROs)

3. ROs of NABARD may conduct state level strategy meet with Stakeholders to facilitate project finance through bank loan and convergence with National



bee mission especially for training and creation of common infrastructure facilities. Credit facility by banks upto Rs 10.00 lakh can be covered under CGTMSE scheme.

(Action: All ROs)

② Knowledge /Operational domain:

1. More than two third of crops are cross pollinated. Awareness amongst farmers needs to be created about importance of bee in cross pollination and the consequential enhancement of crop productivity.
2. Promote indigenous bee species viz. A.cerena, A.florea, A.dorsata in bee keeping instead of the current focus on promotion of Apis mellifera (European specie)
3. State specific rearing of bee species as per the suitability of flora in the state needs to be encouraged.
4. Marketing of single flora honey viz, Apple honey, Jamun Honey, Eucalyptus honey, Pomegranate honey, and Litchi honey needs to be encouraged.
5. The current focus in India is production of honey. Production other bee by products such as bee wax, bee pollen, royal jelly, propolis and bee venom production also needs to be encouraged. These products have got good local and international market.
6. Regarding the quality production of honey, FSSAI norms have been put in place. Processing industries necessarily need to adopt these standards and ensure quality products in the market.
7. NDDDB and Dairy Cooperative Unions in Gujrat have made tie-up arrangements for production and procurement of honey along with milk by their members. Increasing honey production by linking of Dairy cooperatives with the beekeepers can be an important strategy.
8. Mustard honey, being the major honey in India, gets crystallised without reducing its quality during storage. Demand for such crystallised honey in the market gets reduced considerably. Public awareness in this regard needs to be created through publicity using print and TV media.
9. Capacity building for creation of bee catchers, beekeepers, and manufacturer of bee hives needs to be given focus under honey mission of KVIC and Beekeeping and Honey Mission of National Bee Board, DAC& FW, Govt.of India.
10. R-SETI setup by banks may include a training module on bee farming and honey processing in their curriculum in order to attract rural youth to this sector.

(Action: All Stake holders -National Bee Board, KVIC, KVIB, NABARD, Banks, etc)



**List of participants to Strategy meet on NABARD support for
development and financing of Beekeeping Value Chain held on
29.01.2019**

Sr. No.	Name	Designation	Location
1	Shri Shankar A.Pande	CGM FSPD NABARD HO	Mumbai
2	Shri K.V.Rao	CGM mCID NABARD HO	Mumbai
3	Dr.P.M.Ghole	CGM FSDD NABARD HO	Mumbai
4	Shri S.K.Dora	GM FSPD NABARD HO	Mumbai
5	Dr.A.R.Khan	GM FSPD NABARD HO	Mumbai
6	Mr B L Sarawat, CEO	National Bee Board DARE, MoA&FW	New Delhi
7	Mr. A K Singh	KVIC	Mumbai
8	Mr. M K Singh	KVIC	Mumbai
9	Mr. Imtiwapang Aier	Nagaland Bee Keeping	Nagaland
10	Mr. Ram Kumar Gupta	Brij Honey	
11	Mr. Somit Mukherjee	Vice President Dabur Honey	
12	Mr. Vinit Singh	Brij Honey	
13	DrBheem Singh	Lupin Foundation	
14	Mr. Atar Singh Kainthura	Shivalik Honey	
15	Ms.Sujana Krishnamoorthy	ED, Under the Mango Tree	Mumbai
16	Mr. Ram Kishor	Director Sankalp Honey	
17	Mr Shiv Shankar Verma	Sankalp Honey	
18	Mr. Vimal Anand	APIS India	
19	Shri Apoorva BV	MD, The Hive Trust	
20	Mr. Narsinh Gurjar	Banas Dairy	
21	Mr. K D Kamle	Ex Joint CEO, KVIC	Mumbai
22	Mr. Milind Waghode	Expert Beekeeping	
23	Ms. Shubha Mazumdar	Expert, Beekeeping	
24	Mr. Vivek Khalolkar	Master Trainer and marketing	
25	Mr. Pathan	Master Trainer and marketing	
26	Mr. Hrishikesh Kumar	Sr.Manager, NDDB	Anand

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27	Mr. N K Mishra, DGM	Indian Bank	Mumbai
28	Mr. Shaikh Amir		Latur
29	Mr. Shrikant R Ashar	CE Director, SEDM-Srl, Paris	
30	Shrushti Khuni	Beekeeper	Pune
30	Mrs. Shylaja Nair	Consultant	Mumbai
31	Praveen Dixit	Sr. Manager, Patanjali Ayurved	
32	Dr. Surendra Babu	DGM FSPD NABARD HO	Mumbai
33	Mr. Shaji Zacharia	DGM, FSDD	
34	Mr. Loken Das	DGM FSPD NABARD HO	Mumbai
35	Dr K S Mayadevi	DGM OFDD NABARD HO	Mumbai
36	Mrs Trapti Mishra	AGM DOR NABARD HO	Mumbai
37	Mr Diganta Das	AGM FSPD NABARD HO	Mumbai
38	Smt Srividya Rajan	AGM FSPD NABARD HO	Mumbai
39	Mrs Sundermini	Manager DOR NABARD HO	Mumbai
40	Mrs Munmi khaund	AM FSPD NABARD HO	Mumbai

Note : Maharashtra RO, Jharkhand RO, Punjab RO and Chennai RO joined the Strategy Meet through VC.

13



Strategy Meet on Development and Financing of Bamboo Value Chain:

Action Points

NABARD has come out with policy guidelines on development and financing of the Bamboo Value Chain. With the objective of getting feedback on the policy guidelines and to strategize on effective operationalization of the policy, FSPD organized the captioned meet at, NABARD Head Office on 30th January 2019. The meeting was chaired by Shri Shankar Pande, CGM, FSPD. A list of participants is furnished as Annexure. The action points emerging from the meeting are as under:

❶ Policy level:

1. Some of the states like Karnataka, MP, and Tripura have not amended their Forest Act, keeping in view the amendment affected in Indian Forest Act 1927, thereby necessitating obtaining of both felling and transit permission for bamboo extraction and sale. Cultivation of bamboo in private waste land in these states is hampered.
2. Subsidy from Govt. of India may be credit linked under National Bamboo Mission (NBM).
3. Promoting use of bamboo as tiles other construction materials in Government and offices of PSUs will facilitate use of bamboo products and create awareness about eco-friendly nature of bamboo and its products.
4. There is a need for a subsidised insurance policy for bamboo plantation in line with the Crop insurance scheme (PMFBY) of GOI.

(Action: GOI/NITI Aayog: FSPD to make policy suggestions to GOI)

❷ NABARD/Banks level:

1. Tripura, Maharashtra, Karnataka, Kerala, Jharkhand and Madhya Pradesh ROs need to explore possibility of implementing bamboo value chain projects as per extant policy guidelines with the support of reputed Executive entities.
(Action: concerned ROs)
2. Need was felt to fix separate Scale of Finance / Unit cost using drip irrigation, good quality tissue culture bamboo planting material in every state.
3. Model bamboo projects using drip/sprinkler needs to be developed
(Action on 1 & 2: FSPD, HO/ROs)
4. Regional offices will be conducting the State Level Consultative Meet and Goal Oriented Project Planning during February-March 2019 and finalise the action plan for development of Bamboo value chain in the potential clusters
5. Bamboo centric FPOs may be promoted in the potential clusters and need based support from NABARD may be provided.
6. Boundary plantation around the sugarcane field may be encouraged. NABARD promotional programmes may be focussed in this direction
(Action : all ROs on point 4, 5 & 6)



7. A project sanctioned by State Bank of India to Maharashtra Bamboo Development can be replicated in other states.

③ **Knowledge /Operational domain:**

1. Bamboo finds an important place in tourism industry in India. Bamboo tourism may be developed in states like Kerala, NE States, etc.
2. Design Development and skill development for Bamboo products needs to be given focus.
3. Besides use of Bamboo for high value projects such as handicraft, construction, furniture, etc., bamboo may be grown for its use as bio-fuel, ethanol production, charcoal production, etc. Huge market awaits for bio refinery by using bamboo as raw material.
4. Industrial units, processing units and manufacturing units, paper industries using bamboo need to ensure buy back arrangement of bamboo.
5. Use of good quality planting material of tissue culture bamboo will give higher income to farmers and need to be promoted.
6. Regarding production of incense sticks in India, raw material is being imported from China or Vietnam as our Indian bamboo species are not suitable due to high (80 %) waste. Therefore, there is a need to grow bamboo species (Bamboosa tulda & Bamboosa balcoa) which are suitable for incense production with high recovery percentage.
7. Most of the paper mills are using soft wood rather than bamboo as raw material for paper production because of high silica content. However, BILT paper mills Maharashtra and Cent Papers Gujarat are using bamboo as raw material. The bamboo is being outsourced from NER, Assam and Odisha.
8. Success story of Nagaland for development of product Mix such as Bamboo Match board and Incense sticks have yielded good results. Such models may be replicated in other parts of India.
9. Govt. of Maharashtra has started a three years diploma programme on Bamboo development for youth. Other states may also take a lead in this regard.

(Action: Various Stake holders)



**List of participants to Strategy meet on NABARD support for
development and financing of Bamboo Value Chain held on 30.01.2019**

Sr. No.	Name	Designation	Location	Remark
1	Shri Shankar A.Pande	CGM FSPD NABARD HO	Mumbai	
2	Shri K.V.Rao	CGM mCID NABARD HO	Mumbai	
3	Dr.P.M.Ghole	CGM FSDD NABARD HO	Mumbai	
4	Shri S.K.Dora	GM FSPD NABARD HO	Mumbai	
5	Dr.A.R.Khan	GM FSPD NABARD HO	Mumbai	
6	Dr.Alka Bhargava	Jt. Secretary, MoA	New Delhi	Joined through VC
7	Mr. TSK Reddy, IFS	APCCF and MD, Maharashtra Bamboo Development Board	Nagpur	
8	Mr Rahul Patil	Director, Bamboo Research and Training Center	Chandrapur (Maharashtra)	
9	Mr. Abhinav Kant	Director, Bamboo and Cane Development Institute (Ministry of Textiles), Govt of India	Agartala (Tripura)	
10	Mr. Preetam Sinde	Forest Department, Govt. of Maharashtra	Mumbai	
11	Mr. Sandeep Theng	Member Maharashtra Bamboo Development Board	Nagpur	
12	Mr. Praful Dhal	General Manger JK Paper, CSR	Bhuvaneshwar	Joined through VC
13	Dr.K.Sundar Naik, IFS	Bamboo Society Of India	Bangaluru	
14	Dr. N. Barathi	Director Grow more Biotech	Hosur, T.N.	
15	Mr. Rajshekhar Patil	Bamboo Grower	Latur	
16	Mr. J. K. Hegde	Bamboo Grower	Shirsi, North Kanara, Karnataka	
17	Mr Sandeep Chopde	Bamboo Grower	Pune	
18	Mr Parmeshwaran Iyer	Director, Bamboo pecker	Bangalore	
19	Shri G S Sharma	President , Rajasthan Bal Kalyan Samiti (NGO)	Udaipur (Rajasthan)	
20	Mrs. Neetu Singh	Programme Coordinator , Rajasthan Bal Kalyan Samiti	Udaipur (Rajasthan)	

16



21	Mr. Abhay Gandhe	Sir Dorabjee TATA Trust	Mumbai	
22	Mr. Vijay Deshpande	Programme Director BAIF (NGO)	Pune	
23	Mr. Yogesh Sawant	Thematic Programme Director, BAIF (NGO)	Balsad Gujrat	
24	Mr. Rakesh Warriar	Additional Chief Programme Executive, BAIF (NGO)	Pune	
25	Mr. Sanjeev Karpe	Director, Konkan bamboo and Cane Development Center	Sindhudurg	
26	Mr. Anand Fiske	Plantation Advisor, Maharashtra Bamboo Development Board	Nagpur	
27	Mr. Balakrishnan Venugopalan	ITC Limited	Kolkata	
28	Mr. P P Bhaskaran	CEO , Sargaalaya (Bamboo products development in Kerala)	Thiruvananthapuram	
29	Mr. Manis Shankar	Executive Intellicap	Mumbai	
30	Mrs. Shylaja Nair	Consultant	Mumbai	
31	Dr. Surendra Babu	DGM FSPD NABARD HO	Mumbai	
32	Mr. Loken Das	DGM FSPD NABARD HO	Mumbai	
33	Dr K S mayadevi	DGM OFDD NABARD HO	Mumbai	
34	Mrs Trapti Mishra	AGM DOR NABARD HO	Mumbai	
35	Mr Diganta Das	AGM FSPD NABARD HO	Mumbai	
36	Smt Srividya Rajan	AGM FSPD NABARD HO	Mumbai	
37	Mrs Sundermini	Manager DOR NABARD HO	Mumbai	
38	Mrs Munmi Khaund	AM FSPD NABARD HO	Mumbai	

Note : Maharashtra RO, Jharkhand RO, Madhya Pradesh RO and Tripura RO joined the Strategy Meet through VC.

Agenda No.9

Discussion on improving Rural Infrastructure / credit absorption capacity

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

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

The National Skill Development Mission

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

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

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

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

Agricultural Technology Management Agency (ATMA)

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

Aims and Objectives of ATMA

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

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

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

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

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

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

Agenda No.12

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

SUCCESS STORY OF MUDRA FROM CORPORATION BANK



**Mr. Ganesh M Kamat shop
financed by the Bank**



Mr. Ganesh M Kamat the Beneficiary of Mudra Loan

Success stories of borrowers under PMMY sanctioned during FY 2018-19

Sr	Type of Information	Branch's reply
01	Name of the Borrower	Mr. Ganesh M Kamat
02	Name of A/c	Mr. Ganesh M Kamat
04	Business Address	H NO G-2, GROUND FLOOR, MARIYA APARTMENT, MALA- PANJIM- 403001
05	City/District/State	GOA
07	Sanction Limit	500000/-
09	Branch	PANAJI
10	Region	GOA
12	Description of business	VARSHA KAMAT HOME PRODUCTS DEALS IN HOME MADE SNACKS ITEMS
13	No of employment Generated	3
14	Success story (How our loan helped the borrower)	Our borrower Mr. Ganesh Kamat has started the business in 2016 from home. He is running his enterprise in the name of Varsha Kamat Home Products. In early days he prepared around 20 kg of snacks of different varieties and supply to shops per day which was giving profit of around 400 per day. By spending the time he has contacted some shops and restaurant for bulk supplies. For that he was needed financial support, for that he has contacted to us only as he is banking with us since 2001. As per his requirement and our assessment we supported by 5 Lakhs under PMMY for short term working capital. He utilised this fund in proper way. During our assessment we found that he has good marketing and communication skills too, becoz of that currently his daily supply of snacks is 60-65 kg per day with a profit of 1200-1300 per day. He is supplying his snacks to Karvar, Sirsi and Hubli also through his staffs. Very soon he will open his shop near Panjim as he planned. Many more yet to come.
15	One good photograph of borrower in the Business Place (to be sent as attachment)	Not available as customer is outstation. We can give you on coming Wednesday.
16	Borrower category (SC/ST/OBC/Others)	GENERAL
17	Borrowers Religion	BRAHMIN
18	Borrower's Gender	Male

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.The quarterly meetings of Steering Sub Group of SLBC Goa for the March, 2019 quarter were held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	17.06.2019
2	Self Help Group	17.06.2019
3	Govt. Sponsored Schemes	17.06.2019
4	Financial Inclusion	17.06.2019

Following action points emerged in the sub committee meetings of SLBC held on the 06 March, 2019

1. Banks should explore possibility of financing during the festivals under mudra -eg. Ganesh Murthi makers.
2. Explore business of warehouse receipts.
3. SHG sorting to be done with top priority Active/ Inactive Linkages to be increased.
4. Success stories to be shared under various Govt Sponsored Scheme.

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.

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

The percentage of submission of LBRs as on 31.03.2018, 30.06.2018, 30.09.2018, 31.12.2018 and 31.03.2019 as under:

Type of Returns	As on 31.03.18	As on 30.06.18	As on 30.09.18	As on 31.12.18	As on 31.03.19
LBR 2/U2	99.00%	99.00%	99.00%	99.00%	98.00%
LBR 3/U3	99.00%	99.00%	99.00%	99.00%	98.00%

The position of online submission of various Lead Bank data has improved substantially during the quarter as compared to previous quarter but the quality of data submission needs to be improved. 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 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.

Agenda No.17

OTHER MATTERS OF IMPORTANCE:

102

1) 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 – 17.2)**

2) Kisan Credit Card Scheme – Working Capital for Animal Husbandry and Fisheries.

Circular No.34 /08/2019 dated 13.02.2019 from NABARD **(Circular attached as Annexure 17.3)**

3) Launching a campaign to saturate the farmers with Kisan Credit Card-reg'

Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Co-operation & Farmers Welfare Cir No.F No.1-20/2018-Crewdut-I (Part) dated 04.02.2019 **(Circular attached as Annexure 17.4)**

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FA(MSR)
AC Section

SANJAY AGARWAL
SECRETARY



सत्यमेव जयते

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

960826/2018
23/10/2018

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

Dear Rajiv.

Please refer to my predecessor's DO letter of even number dated 16th 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.

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AS (B)
JS (SM)
Dir (MM)
US (AC)

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
(Sanjay Agarwal)

Encl: As above

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

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

16th May, 2018

Dear *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.

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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

Secretary (AC & FW)'s Office
ISSUED
DATE 17/05/2018

9/2

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	990.00
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	VJAYA BANK	0	1	1	10.00	10.00



संदर्भ सं.राबैं.पुनर्वित्त अल्पावधि/ 2.871 /केसीसी-1/2018-19

13 फरवरी 2019

परिपत्र सं 34 / पुनर्वित्त विभाग - 08 / 2019

प्रबंध निदेशक

सभी राज्य सहकारी बैंक

अध्यक्ष

सभी क्षेत्रीय ग्रामीण बैंक

क्षेत्रीय बैंक के प्रायोजक बैंक

महोदया / महोदय ,

किसान क्रेडिट कार्ड योजना - पशुपालन और मत्स्य व्यवसाय हेतु कार्यशील पूंजी
Kisan Credit Card Scheme – Working Capital for
Animal Husbandry and Fisheries

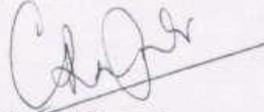
किसान क्रेडिट कार्ड (केसीसी) योजना के संबंध में कृपया 25 सितंबर 2017 का हमारा मास्टर परिपत्र सं.राबैं.पुनर्वित्त.अल्पावधि नीति/2152/केसीसी.1/2017-18 देखें. इस संबंध में पशुपालन और मत्स्य व्यवसायी किसानों की कार्यशील पूंजी आवश्यकताओं के लिए किसान क्रेडिट कार्ड सुविधा का विस्तार करने का निर्णय किया गया है. इस संबंध में दिशानिर्देश अनुबंध में दिए गए हैं.

2. दिशानिर्देशों के अनुसार बैंक इस योजना को लागू करें.
3. कृपया पावती दें.

Please refer to our Master Circular – Kisan Credit Card (KCC) scheme issued vide Ref. No. NB.DoR.ST-Pol/2152/KCC.1/2017-18 dated 25 September 2017. It has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The guidelines are given in the Annexure.

2. Banks are advised to implement the Scheme as per the guidelines
3. Please acknowledge receipt.

भवदीय



(जी.आर.चिंताला)

मुख्य महाप्रबंधक

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

संलग्नक : यथोक्त National Bank for Agriculture and Rural Development

पुनर्वित्त विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बंडरा-कुर्ला कॉम्प्लेक्स, बंडरा (पूर्व), मुंबई - 400 051 • टेलि. : 022 2652 4926 • फैक्स : 022 2653 0090 • ई-मेल : dor@nabard.org
Department Of Refinance

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel. : 022 2652 4926 • Fax : 022 2653 0090 • E-mail : dor@nabard.org

अनुबंध

पशुपालन और मत्स्य व्यवसायी किसानों के लिए
किसान क्रेडिट कार्ड योजना संबंधी दिशानिर्देश

Guidelines on KCC to Animal Husbandry farmers and Fisheries

1. परिचय Introduction

वर्ष 2018-19 के बजट में केन्द्र सरकार ने पशुपालन और मत्स्य व्यवसाय किसानों को उनकी कार्यशील पूंजी आवश्यकताओं की पूर्ति हेतु किसान क्रेडिट कार्ड (कैसीसी) की सुविधा के विस्तार की घोषणा की. बजट घोषणा के अनुसरण में इस विषय की जांच की गई और सभी हितधारकों की सलाह से पशुपालन और मत्स्य व्यवसाय किसानों के लिए किसान क्रेडिट कार्ड सुविधा का विस्तार करने का निर्णय किया गया है.

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. प्रयोजन Purpose:

पशुपालन, मुर्गीपालन, मत्स्यपालन, झिंगापालन, अन्य जल जीवों, मछली पकड़ने संबंधी अल्पावधि ऋण आवश्यकताओं के लिए किसान क्रेडिट कार्ड सुविधा का उपयोग किया जाएगा.

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. पात्रता Eligibility:

किसान क्रेडिट कार्ड के अधीन पशुपालन और मत्स्यपालन के लिए पात्र लाभार्थियों के मानदंड निम्नानुसार होंगे :

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:



3.1 मत्स्य व्यवसाय Fishery

3.1.1 अंतर्देशीय मत्स्य व्यवसाय और जलजीवन Inland Fisheries and Aquaculture

3.1.1.1 मछलीमार, मत्स्यपालक किसान (व्यक्ति व समूह/ साझेदार, बटाईदार, काश्तकार किसान), स्वयं सहायता समूह, संयुक्त देयता समूह और महिला समूह.

Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 लाभार्थियों के पास तालाब, पोखर, जलाशय, रेसवे, हैचरी, पालन इकाई जैसे मत्स्य व्यवसाय संबंधी गतिविधियों और अन्य राज्य विशिष्ट मत्स्य व्यवसाय के लिए खुद की जमीन या पट्टे पर ली गई जमीन व इनके लिए मछली पालन और आवश्यक लाइसेंस होना चाहिए.

The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

3.1.2 समुद्री मत्स्यपालन Marine Fisheries

3.1.2.1 3.1.1.1 में उल्लिखित लाभार्थी जिनकी स्वयं की या लीज पर ली गई पंजीकृत फिशिंग वेसल/ नौका हो, खाड़ी और समुद्र में मछली पकड़ने, मछली पालन और समुद्री जल की गतिविधियों और खुले समुद्र तथा अन्य राज्य विशिष्ट मत्स्य व्यवसाय और संबंधित गतिविधियों के लिए आवश्यक लाइसेंस/ अनुमति है.

Beneficiaries listed at 3.1.1.1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

3.2 मुर्गीपालन और छोटे रुमांयक Poultry and small ruminant

3.2.1 किसान मुर्गीपालन करने वाले किसान - व्यक्ति या संयुक्त उधारकर्ता, भेड़/ बकरी/ सूअर/ मुर्गीपालन/ पक्षी/ खरगोश पालन करने वाले काश्तकार किसानों सहित संयुक्त देयता समूह अथवा स्वयं सहायता समूह जिनके स्वयं के/ किराए/ लीज पर लिए गए शेड हों.

Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/ birds /rabbit and having owned/rented/leased sheds.



3.3 डेरी Dairy

3.3.1 किसान और डेरी किसान - व्यक्ति या संयुक्त उधारकर्ता, संयुक्त देयता समूह अथवा स्वयं सहायता समूह काश्तकार किसानों सहित जिनके पास स्वयं के/ किराए/ लीज पर लिए गए शेड हों।
Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

4. वित्तमान Scale of Finance

4.1 वित्तमान का निर्धारण प्रति एकड़/ प्रति इकाई/ प्रति पशु/ प्रति पक्षी आदि के आधार व स्थानीय स्तर पर आकलित दर जिला स्तरीय तकनीकी समिति (डीएलटीसी) के अनुसार करेगी।
The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 मत्स्य व्यवसाय में वित्तमान के अधीन कार्यशील पूंजी घटकों में बीज, चारा, जैव और अजैव उर्वरक, चूना/ अन्य मृदा उपयोगी वस्तु, फसल और विपणन प्रभार, अर्धन/ बिजली प्रभार, मजदूरी, लीज किराया (यदि जल क्षेत्र लीज पर लिया गया हो) आदि आवर्ती लागत शामिल किए जा सकते हैं। मछली पकड़ने की गतिविधि संबंधी वित्तमान में ईंधन लागत, बर्फ, लंगर/ उतराई प्रभार आदि कार्यशील पूंजी में शामिल किए जा सकते हैं।

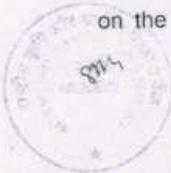
The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 वित्तमान के अंतर्गत पशुपालन के कार्यशील पूंजी घटकों में चारा, पशु चिकित्सकीय सहायता, मजदूरी, जल और बिजली आपूर्ति जैसे आवर्ती लागत शामिल किए जा सकते हैं।

The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 कार्यशील पूंजी आवश्यकताओं संबंधी अधिकतम अवधि का आकलन नकद प्रवाह विवरणी अथवा एक उत्पादन चक्र की पूर्णता के आधार पर किया जा सकता है।

The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.



4.5 नकद ऋण आवश्यकताओं के आकलन के संबंध में तकनीकी जानकारी के लिए जिला स्तरीय तकनीकी समिति (डीएलटीसी) में मत्स्य व्यवसाय और पशुपालन सरकारी विशेषज्ञों को शामिल किया जा सकता है.

Fisheries and Animal Husbandry experts of the Government may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 कार्यशील पूंजी आवश्यकताओं के आकलन में क्षेत्र स्तरीय जानकारी देने के लिए पशुधन/मत्स्य व्यवसाय क्षेत्र के प्रगतिशील उद्यमी शामिल किए जा सकते हैं.

Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. सामान्य दिशानिर्देश General Guidelines

5.1 *आहरण अधिकार* : स्टॉक के नवीनतम मूल्यांकन, स्वीकृति शर्तों के अनुसार प्राप्य राशियों और/ अथवा नकद प्रवाह के आधार पर आहरण अधिकार का आकलन किया जाएगा.

Drawing power: The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *चुकोती* : ऋण चक्रीय नकद ऋण सीमा के रूप में प्रदान किया जाएगा. चुकोती का निर्धारण उधारकर्ता द्वारा की जा रही गतिविधि में नकद प्रवाह/ आय अर्जन के अनुसार किया जाएगा.

Repayment: The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow / income generation pattern of the activity undertaken by the borrower.

5.3 *निधियों के उपयोग का अनुप्रवर्तन* : निधियों की उपयोगिता की निगरानी के लिए वर्तमान किसान क्रेडिट कार्ड ऋण को योजना के अधीन जारी किए गए खाते या स्मार्ट कार्ड से अलग रखा जाना चाहिए. निधियों के उपयोग की निगरानी (फसल ऋणों के लिए किसान क्रेडिट कार्ड सहित) अन्य ऋणों के साथ की जानी चाहिए जैसे बैंक अधिकारियों को इकाई की प्रगति की जांच के लिए इकाई/ परियोजना स्थल का क्षेत्र दौरा करना चाहिए. आवधिक रूप से बैंक इस सुविधा की निगरानी करेंगे और उधारकर्ता के कार्यनिष्पादन के आधार पर इस सुविधा को जारी/ वापस लेंगे/ कम करेंगे.

Monitoring of end use: The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit.

Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *विवेकपूर्ण मानदंड* : आय की पहचान, आस्तियों के वर्गीकरण और प्रावधान करने संबंधी भारतीय रिज़र्व बैंक से समय-समय पर जारी वर्तमान विवेकपूर्ण मानदंड लागू होंगे.

Prudential norms: The extant prudential norms on income recognition, asset classification and provisioning issued by RBI from time to time will apply.

5.5 *ब्याज दर* : भारतीय रिज़र्व बैंक से समय-समय पर जारी दिशानिर्देशों में किए गए निर्धारण के अनुसार ब्याज दर लागू होगी.

Rate of Interest: The rate of interest will be as stipulated by RBI guidelines issued from time to time.

5.6 अल्पावधि फसल ऋण हेतु किसान क्रेडिट कार्ड योजना में उल्लिखित अन्य दिशानिर्देश यथावत् लागू होंगे.

All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.



F.No. 1-20/2018-Credit-I (Part)
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation & Farmers Welfare
(Credit Division)

Krishi Bhawan, New Delhi
Dated 4th February, 2019

To,

1. Chief Secretaries, All State/UT Governments
2. Principal Secretaries of Agriculture of all States/ UT Governments

Subject: Launching a campaign to saturate the farmers with Kisan Credit Cards-reg.1

Sir/Madam

Kisan Credit Card (KCC) Scheme was introduced in the year 1998 to facilitate and make accessible credit availability to the farmers. The scheme was to issue KCC to farmers on the basis of the land holdings so that the farmer can avail credit for purchase of agriculture input such as Seeds, Fertilizers, Pesticides and other production needs. Government of India provides interest subvention of 2% and Prompt Repayment Incentive of 3% to the farmers, thus making the credit available at a very subsidized rate of 4% per annum. The master circular No. RBI/2017-18/04 FIDD.CO.FSD.BC.No. 7/05.05.010/2017-18 dated 03.07.2017 on the KCC Scheme was issued by Reserve Bank of India and is available on their website www.rbi.org.in.

2. As per the information available with Govt. of India, there are around 6.95 crore active KCCs. The above coverage had been made possible due to a successful and collaborative efforts made by the State Governments, District administrative machinery and the Financial Institutions. Issuing of KCCs in large numbers have helped in increasing the agriculture credit which has contributed significantly in not only fulfilling the objective of food security for our country but also increasing the farmers income.

3. However, there are still a large number of farmers who do not have access to institutional credit either because they have not been issued a KCC or the KCC issued earlier inactive due to various reasons other than NPA. The reasons for this gap in coverage include levy of various recurring and non-recurring charges related to processing/ documentation/ledger folio/inspection by the banks, cumbersome procedure adopted by certain banks for sanctioning the credit limits and perceived difficulty in completing the required documentation

4. Government has taken a major farmer friendly step of extending the benefits of KCC with interest subvention to the farmers engaged in activities related to Animal Husbandry and Fisheries. Farmers already possessing a KCC and involved in activities

related to animal husbandry & fisheries can avail an additional sub limit within an overall limit of Rs. three lakh and the interest subvention/prompt repayment incentive will also be applicable within this credit limit. Farmers involved in activities related to animal husbandry & fisheries but not possessing any KCC, will be eligible for issue of a fresh KCC with credit limit upto Rs. two lakhs with applicability of interest subvention/prompt repayment incentive. Department of Animal Husbandry, Dairying & Fisheries will shortly be issuing a detailed circular in this regard.

5. The Government has therefore decided to launch a campaign to saturate farmers for financial inclusion under KCC. This campaign will be launched through the Financial Institutions including Commercial Banks, Cooperative Banks and Regional Rural Banks in collaboration with the State Governments.

6. The Department of Financial Services has already issued directives to the Financial Institutions under their purview in this regard. Copy of the circular is enclosed with this letter.

7. The success of this campaign will depend on collaboration and leadership of the State Government and the District Administration. To make this campaign successful, following strategy can be adopted:-

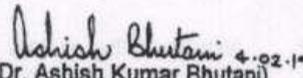
- (i) The KCC will be issued in a time bound manner from the branch where the farmer is already having an account. In case the eligible farmer is not having any bank account, the same shall be immediately opened in any of the nearby branch of his/her choice within the block.
- (ii) The camps for collection of applications can be organized bank wise or village wise. The District Level Bankers Committee will decide the modalities of the camp and the date wise schedule.
- (iii) For village wise camps, the field level development and revenue functionaries would be present on the pre designated dates in the concerned village to facilitate filling up forms and providing the necessary documents related to land records. The filled in application forms so collected will be deposited in the bank branch the very next day. The officials from the concerned branches may also be present during these camps.
- (iv) If the camps are organized branch wise, the field level functionaries would bring eligible farmers to the concerned bank branches on the designated dates and will ensure issue of required land related documentation to the farmers. In the branches, dedicated desks will be set up for providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- (v) Farmers can avail the option of directly submitting the completed application form with necessary supporting documents to the bank branch for issue of KCC.

- (vi) The simplified common application form circulated by Indian Banks Association will be utilized after translation in local language. The IBA' circular no SB/Cir/AGRI/480 dated 09.06.2016 along with a sample copy of the form is being enclosed.
- (vii) Indian Banks Association has also issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto to Rs. three lakhs keeping in view the hardship and financial distress of small and marginal farmers. This will enable farmers avail the KCC facility without any additional financial burden A copy of these guidelines is also being enclosed with this letter.
- (viii) Eligible farmers will be issued KCCs by the concerned banks within two weeks of the submission of completed application forms.

9. Since the credit availed to KCC will be eligible for interest subvention support of Govt. of India, the details of Aadhar Card Number of the applicants shall also be captured.

10. State/UT Governments are requested to take up appropriate action to ensure saturation of farmers to provide Kisan Credit Card to bring them under institutional credit fold and to undertake a detailed review and monitoring of the progress of the campaign as provided in the above said circular of Department of Financial Services.

Encl.: As above


(Dr. Ashish Kumar Bhutani)
Joint Secretary to Government of India
Tele: 011-23389208

Copy for information to:

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Shri Giridhar Armane, Additional Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi.
3. Sr PPS to Cabinet Secretary
4. Secretary, Department of Financial Services, Jeevan Deep Building Parliament Street, New Delhi.
5. Chairman, NABARD, Mumbai.
6. CGM, FIDD, Reserve Bank of India, Mumbai.

F.No. 3/7/2019-AC
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi – 110001
Dated 04 February 2019

To

1. Chairman / MDs & CEOs of all Public Sector Banks and Private Sector Banks
2. Chairman NABARD

Subject : Campaign to achieve saturation under the Kisan Credit Cards (KCC) -reg

Sir/ Madam

1. The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC Scheme.

2. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. It is requested that Banks may extend all support to the State/ District administration and field level development & revenue functionaries in this campaign.

3. Keeping in view the importance of the campaign to saturate farmers under KCC, the following may please be ensured:

- a. State Level Bankers Committee (SLBC) Conveners and Lead District Managers of banks should actively associate with the state/ district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule, accordingly. Officials from the concerned banks may actively associate during these camps.
- b. In the branches, dedicated desks may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- c. In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice.
- d. The simplified common application form circulated by Indian Banks Association vide their circular no SB/Cir/AGRI/480 dated 09.06.2016 should be utilized and widely disseminated in local language.
- e. In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.
- f. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019 (copy enclosed), has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs three lakh, keeping in view the hardship and financial distresses of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

4. Suitable instructions may therefore please be issued to all concerned, including to the sponsored RRBs, to ensure the success of this campaign. Further, the timely issue of KCCs under this drive may be closely monitored at the level of an Executive Director to be nominated as Nodal Officer.

Yours faithfully


(A.K. Das)
Deputy Secretary

Copy to:

- 1. SLBC conveners of all States.
- 2. Chairmen RRBs



Indian Banks' Association

SOCIAL BANKING

SB/Cir/KCC/2018-19/6778
04th February, 2019

The Chairman State Bank of India &
MD & CEOs of all Member Banks

Dear Sir / Madam,

Waiver of processing fee, inspection, ledger folio charges and all other service charges for crop loans including those under the Kisan Credit Card (KCC) Scheme.

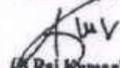
The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and allied activities and other needs.

2. In India, Land holding pattern is dominated by Small and Marginal farmers (SMF) category. Roughly 85 per cent of the total operational holdings in the country (about 43 per cent of the gross cropped area) are in the SMF category. There are around 21.6 crore Small and Marginal farmers (or 4.3 crore families). Providing timely and affordable credit to this resource constrained group is the key to attaining inclusive growth. The Small and Marginal farmers are the most affected during times of floods, droughts, and other natural calamities. As per parliamentary Standing Committee on Agriculture the losses due to climate change account for overall GDP loss of 1.5% of agriculture economy. The instability in income of the farmers due to various types of risks involved in production, low bargaining power, etc. add more distress to the already affected farmers.

3. In this context, it is learnt that some of scheduled commercial banks are collecting a nominal amount of service charges towards processing, documentation, inspection, etc. for agriculture loans. However, some of the banks are collecting service charges which are at a bit higher. There is no uniformity amongst banks in this regard. It is also observed that, service charge is to be paid irrespective of whether the loan is sanctioned or not. This often acts as a deterrent for the farmers to approach the banks for loans.

4. The aforesaid matter was examined by IBA Managing Committee at its meeting on 28-12-2018. The Managing Committee was of the view that IBA to issue advisory guidelines on the captioned subject. Hence, the banks are requested to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto ₹ 3 Lakhs, keeping in view of the hardship and financial distress of Small and Marginal farmers.

Yours faithfully,


(B. Raj Kumar)
Dy. Chief Executive

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Agenda No.18

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