

**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**AGENDA ITEMS FOR**  
**95<sup>th</sup> SLBC MEETING SCHEDULED**  
**TO BE HELD ON 20.12.2016**  
**AT PANAJI, GOA**

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**AGENDA ITEM NO. I**

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

- 1.1 The minutes of the 94th SLBC meeting for the quarter ended 30.06.2016 (held on 04.10.2016) were circulated vide SLBC letter no. RBU/LB/12/SLBC-G/369 dated 17.10.2016 a copy of the minutes is enclosed as **Annexure I**.
- 1.2 As no amendments/suggestions have been received regarding the minutes of last meeting held on 04.10.2016, the minutes are taken on record as read and confirmed.

## **AGENDA ITEM NO.II : ACTION TAKEN REPORT**

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

<b>S. No.</b>	<b>Action points emerged in the Meeting</b>	<b>Action to be taken by</b>	<b>Present Position</b>
1	Submission of data for Sept 2016 quarter	All Banks	Data submitted by all banks except 8 Banks out of 56. Needs improvement in quality of data
2	Instructions to DRO for waiver of Commission for cases under OTS scheme	Govt. of Goa	Matter taken up with Secretary Revenue, Govt. of Goa vide letter dated 20.09.2016 & 05.12.2016. Response awaited.
3	Participation in Mela arranged by MoRD for Aadhar seeding	All member Banks	3 Melas were arranged in North Goa and 2 Melas arranged in South Goa by LDMs for Aadhar seeding.
4	Ensure active CSPs in 63 SSAs in the State	Concerned Banks	In South Goa there are 98 SSAs in which 40 CSPs are appointed. In North Goa there are 72 SSAs in which 23 CSPs are appointed. However only 10 CSPs are active in Goa state.
5*	Sponsoring of applications in phased manner (At least 70% of proposals to be sponsored by Nov. 2016)	Sponsoring Agencies	Only KVIB has sponsored a few proposals under PMEGP. No sponsoring under NRLM, NULM
6	Letter to State Govt. of simplification of charge on land/mortgage of land	SLBC Convener	Matter taken up with Government of Goa vide letter dated 05.10.2016, Reply is awaited.
7	Data regarding Credit Linked Subsidy Scheme as on 30.09.2016 to be submitted	All Banks	Matter taken up with all member banks in BLBC meetings, and Data is awaited from them.
8	Data regarding SHG/JLG as on 30.09.2016 to be submitted	All Banks	Submitted by all banks
9	Submission of District Wise ACP 2016-17	Lead District Managers North Goa /South Goa	ACPs for both the districts have been completed and uploaded on website of SLBC, Goa
10	To upload the data on portal of PMFBY	All concerned banks	Confirmation from concerned Banks is awaited.

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

#### **ISSUES PENDING WHERE STATE GOVT. INTERVENTION IS REQUIRED**

As regards to matter on waving of commission on recoveries under the OTS scheme of the Govt. of Goa, Revenue Department has been advised to issue necessary instructions to respective DROs in terms of FDMU letter No.5/3/2011-FIN(DMU) dated 31.12.2015. However confirmation of issuance of instructions to DROs is awaited.

### **AGENDA ITEM NO. IV**

#### **REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2016-17**

(Rs. In crores)

<b>Activity</b>	<b>Annual Credit Plan 2016-17 (Targets up to 30.09.2016)</b>	<b>Achievement up to 30.09.2016</b>	<b>% Achievement</b>
Crop Loans	184.58	105.39	57.10%
Agri Term Loan	191.08	105.07	54.98%
<b>Sub Total Agri</b>	<b>375.66</b>	<b>210.46</b>	<b>56.02%</b>
Agricultural Infra.	19.76	4.99	25.28%
Ancillary Activities	19.54	17.58	89.96%
<b>Credit Potential for Agriculture</b>	<b>414.96</b>	<b>223.03</b>	<b>53.75%</b>
MSME	1472.18	1894.94	128.71%
Export Credit	271.86	1.04	0.38%
Education	209.7	20.82	9.93%
Housing	605.62	111.79	18.46%
Renewable Energy	3.48	0.56	16.09%
Others	24.44	13.44	54.99%
Social Infrastruc-ture	44.62	2.23	4.99%
<b>Total</b>	<b>3046.86</b>	<b>2267.85</b>	<b>74.44%</b>

#### **4.2 Comparative position of achievement under ACP 2015-16 & 2016-17**

(Rs. in cr.)

Activity	Achievement under ACP 2015-16 Up to 30.09.15	% Ach .Sept., 2015	Achievement under ACP 2016-17 Up to 30.09.16	% Ach Sept., 2016
Crop Loans	158.42	67%	105.39	57.10%
Agri. Term Loan	110.75	42%	105.07	54.98%
Agri. Infra.	--	--	4.99	25.25%
Allied Activities			17.58	89.96%
<b>AGRI. total</b>	<b>269.17</b>	<b>53.00%</b>	<b>223.03</b>	<b>53.75%</b>
MSME	254.46	86.00%	1894.94	128.71
Export Credit	--	--	1.04	0.38%
Education	--	--	20.82	9.93%
Housing	--	--	111.79	18.46%
Renewable Energy	--	--	0.56	16.09%
Others	1597.52	100.00%	13.44	54.99%
Social Infrastructure	--	--	2.23	4.99%
<b>Total</b>	<b>2121.15</b>	<b>88.00%</b>	<b>2267.85</b>	<b>74.44%</b>

#### **4.03 Sector wise achievement of advances: Position as on 30.09.2016**

- i) The achievement under **Crop Loans** up to 30.09.2016 was Rs. 105.39 cr. as against the target of Rs 184.58 cr. i.e. 57.10 %. The performance under Crop Loans is lower by Rs 53.03 cr as against Rs.158.42 crs for corresponding period Sept., 2015.
- ii) The achievement under **Agri. Term Loan** up to 30.09.2016 was Rs. 105.07 cr. as against the target of Rs. 191.08 cr. i.e. 54.98 %. The performance under Agri. Term Loans is lower by Rs. 5.68 cr as against Rs.110.75 cr. for corresponding period last year.
- iii) The overall achievement under **Agriculture Sector** was Rs 223.03 cr. as against target of Rs. 414.96 cr. i.e. 53.75 %. The overall achievement under Agriculture Sector is lower by Rs. 46.14 cr as against Rs.269.17 cr. for corresponding period last year.
- iv) The achievement under Loan to **Industries** up to 30.09.2016 was Rs. 1894.94 cr. as against the target of Rs. 1472.18 cr. i.e. 128.71 %. The performance under Loan to Industries is increased by Rs.1640.48 cr. as against Rs...254.46 Cr.for corresponding period last year. .
- v) The overall achievement under **ACP 2016-17** up to 30.09.2016 was Rs. 2267.85 cr. as against the target of Rs. 3046.86 cr. i.e. 74.44 %. The achievement is higher by Rs. 146.70 cr. as against Rs.2121.15 cr. for the corresponding period previous year.

#### **4.04 PRADHAN MANTRI FASAL BIMA YOJANA**

The PMFBY Scheme is being implemented in Goa State w.e.f. Kharif 2016 at the cluster of Village Panchayat Level through HDFC Ergo General Insurance Co. Ltd in North Goa District and SBI General Insurance Co. Ltd in South Goa District. The notified crops are Paddy, Pulses, Groundnut and Sugarcane in both the Districts.

Under PMFBY 721 farmers has been enrolled. The area covered was 525.58 hectares and sum insured was Rs.326.10 lac for Kharif Season in Goa State.

The scheme has been extended for Rabi season in Goa State vide Govt.of Goa notification 3/4/STAT/PMFBY/2016-17/D.Agr/379 dated 24.11.16 (copy enclosed). The last date for debiting the premium to the loan account is 31.12.2016. Member Banks are requested to enroll maximum farmers under the scheme and upload the data on the portal.

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

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 30.09.2015, 31.12.2015, 31.03.2016, 30.06.2016 and 30.09.2016 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	30.09.15	31.12.15	31.03.16	30.06.16	30.09.16
i	Total Deposits	N.A.	58163.77	59621.32	63338.70	61501.24	67,348.31
ii	Total Advances	N.A.	17236.12	17945.80	19385.49	19467.54	19535.32
iii	C.D. Ratio	40%	30%	30%	30.61%	31.65%	29.00%
iv	Total PSA.	N.A.	7144.84	7272.70	7296.15	7290.97	7013.26
	%age of PSA to Total Advances	40%	41%	41%	37.64%	37.45%	35.90%
v	DIR Advances	N.A.	3.79	3.88	17.09	17.09	0.62
	%age of DIR Adv. to Total Advances	1%	0.02%	0.02%	0.09%	0.09%	0.01%
vi	Weaker Section Advances	N.A.	631.00	628.26	644.50	645.29	442.27
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.66%	3.50%	3.32%	3.31%	2.26%
vii	SC/ST Advances	N.A.	108.09	113.21	110.67	154.96	69.62
	%age of SC/ST* Adv. To Total Advances	5%	0.62%	0.63%	0.57%	0.80%	0.36%
viii	Advances to Women	N.A.	1958.65	2093.02	2263.94	2269.89	1980.63
	%age of Adv. to Women to Total Adv.	10%	11.36%	11.66%	11.68%	11.66%	10.14%
ix	Direct Agriculture Advances	N.A.	705.64	693.48	821.44	821.68	704.15
	%age of Direct Agri. Adv. To Total Adv.	18%	4.09%	3.86%	4.24%	4.22%	3.60%

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

#### **4.06 Priority sector advances: position as on 30.09.2016**

- i) Total **Priority Sector Advances** as on 30.09.2016 was Rs.7,013.26 cr. which was 35.90 % of total advances level of Rs. 19,535.32 cr. as on 30.09.2016. The level of priority sector advances has decreased by Rs. 131.58 cr. over Sept., 2015 last year.
- ii) The total of **Advances under DIR Scheme** as on 30.09.2016 was Rs. 0.62 cr. which was less than 1% of total advances. The level of achievement is far below the bench mark level of 1% of total advances outstanding as on previous year end.
- iii) The level of **Advances to Weaker Sections** of society as on 30.09.2016 was Rs. 442.27 cr. with decrease of Rs.188.73 cr. over Sept., 2015 level. The percentage of advances to weaker sections of society was 2.26 % as against the bench mark level of 10% of total advances outstanding as on previous year end.
- iv) The total **Advances to SC/ST** as on 30.09.2016 was Rs.69.62 cr, with an decrease of Rs.38.47 cr. over Sept., 2015 level. In percentage terms the advances to SC/ST was 0.36% which is much below the bench mark level of 5% of total advances outstanding as on previous year end.
- v) The level of **Direct Agriculture Advances** was Rs. 704.15 cr. as on 30.09.2016 with decrease of Rs. 1.49 cr. over September, 2015 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 3.60% which is much below the benchmark level of 18% of total advances outstanding as on previous year end.
- vi) The level of **Advances to Women** was Rs. 1,980.63 cr. as on 30.09.2016 with an increase of Rs. 21.98 cr. over Sept., 2015 level. In percentage terms the Advances to Women was 10.14% as against the bench mark level of 10% of total advances outstanding.

#### 4.7 C D Ratio:

- i) The advances level as on 30.09.2016 was Rs.19,535.32 cr. with an increase of Rs. 2,299.20 cr. over the Sept., 2015 level of Rs.17,236.12 cr. The deposit level as on 30.09.2016 being at Rs. 67,348.31 cr. has increased by Rs. 9,184.54 crs. over Sept., 2015 level of Rs. 58163.77 cr.
- ii) The C:D ratio as on 30.09.2016 was 29.00 % which is below the bench mark level of 40% and slightly below against 30% of Sept., 2015 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.895.84 Crs till September, 2016 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 28.71 %.

#### 4.08 Statistical Data

Statement showing Institution-wise total deposits, total advances, C:D ratio, total priority sector advances, advances under DIR Scheme, advances to weaker sections, SC/ST and women and direct agriculture advances of Commercial and Co-operative banks in the State of Goa as on 30.09.2016 is enclosed as **Annexure-II**.

#### 4.09 Kisan Credit Cards (KCC)

Total 1192 KCC loan accounts have been sanctioned with aggregate credit limit of Rs. 18.22 cr during the quarter ending 30.09.2016.

#### 4.10 Self Help Group (SHG) & Joint Liability Group (JLG): Data as at 30.09.2016

(Amt in lacs)

Particulars	As on 30.09.2016
	Goa State
Total No. of SHGs	7,896
Total Deposits of SHGs	432.55
Limits sanctioned	650
Total Loans outstanding of SHGs	171.89

Particulars	As on 30.09.2016
	Goa State
No. of JLGs	709
No. of JLGs Credit linked	474
Limits sanctioned	191
Credits outs. (lacs)	182.08



## **AGENDA ITEM No. V**

### **Financial Inclusion:**

#### **5.1 PRADHAN MANTRI JAN DHAN YOJANA**

	<b>Goa State 31.03.2016</b>	<b>Goa State 30.09.2016</b>
Accounts Opened	1,84,438	1,95,272
Percentage of Aadhar Seeding	63.08 %	67 %
Total Balance in the accounts in crores	Rs.79.40	Rs.82.85
No. of accounts to whom overdraft sanctioned	1,459	1,542
Rupay Cards Issued	1,49,434	1,69,399
PIN Mailer Pending	14.18 %	13.50%
No. of Accounts with zero balance	26,613	23,512

#### **5.2 CASHLESS GOA**

Post-demonitization, special attention is being paid to cashless transactions. The emphasis is on JAM trinity (Jan Dhan, Aadhaar, Mobile) to reach the unbanked. A focused approach on following lines is suggested:

1. Open bank accounts of unorganized labourers and unbanked rural population through BC-channel.
2. Govt. departments to provide list through Labour Commissioners to the banks to ensure that salaries / wages are paid through bank accounts only.
3. Member banks to ensure that Rupay Cards of existing customers which are lying in branches are distributed in camp mode.
4. Special efforts have to be made to activate the Rupay Cards. Financial literacy camps being held in villages may be utilized to impart training on use of Rupay Cards as also for distribution of PIN-MAILERS. Use of Green-Pins through ATMs and Micro ATMs to be popularized.
5. In a move towards cashless banking a 5-pronged strategy is to adopted:
  - a. Extensive use of POS. Member banks should acquire Merchants in rural areas, install POS machines and encourage B2C transactions.
  - b. Use of e-wallet both for C2C and B2C transactions.
  - c. Extensive use of USSD technology on feature phones to transfer funds through IMPS.
  - d. Enhance the usage of UPI on smart phones.
  - e. Encourage AEPS for transfer of funds.

## **AGENDA ITEM VI**

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

**6.01** The summary of performance by all the banks under various Govt. Sponsored Schemes in the State for the quarter ending 30.09.2016 was as under:

(Amt. in lacs.)

S. No.	Scheme	Target 2016-17	Position as on 30.09.2016			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	75	14	0	0	0
	PMEGP – KVIC	33	0	0	0	0
	PMEGP - KVIB	78	15	0	0	0
	PMEGP TOTAL	186	0	0	0	0
3	NULM	524	0	0	0	0
4	NRLM	*	0	0	0	0

- There is no Target for Financing SHGs provided for DRDA under NRLM
- The task force committee for south Goa was not set up till Sept.,16 end.

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

## **AGENDA ITEM NO VII**

### **MSME SECTOR:**

#### **7.01 PROGRESS UNDER PRADHAN MANTRI MUDRA YOJAN (PMMY)**

During the Quarter ending 30.09.2016 Rs. 138.16 cr. have been disbursed to 11607 entrepreneurs under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

Shishu		Kishore		Tarun	
(loans upto Rs..50,000)		(loans Rs.50,001 to Rs.5 lac)		(loans Rs.5.00 lac to Rs. 10 lac)	
No. of A/cs	Disbursed Amt	No. of A/cs	Disbursed Amt	No. of A/cs	Disbursed Amt
7,784	39.05	3,425	56.26	398	42.85

## **AGENDA ITEM NO. VIII**

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

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

(Rs. in Cr.)

<b>S. No</b>	<b>Particulars</b>	<b>As on</b>			
		<b>31.03.15</b>	<b>30.09.15</b>	<b>31.03.16</b>	<b>30.09.16</b>
i.	Total Priority Sector Advances	6,746.36	6,908.97	7,296.14	7,013.26
ii.	Advances to minority communities	1,715.79	1,896.40	2,054.10	1,963.72
iii.	% advances to minority communities	25 %	27 %	28 %	27.96%

## **AGENDA ITEM NO. IX**

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

**9.01** The quarterly meetings of Steering Sub Group of SLBC Goa for the Sept., 2016 quarter are to be held at Panaji:

<b>S. No.</b>	<b>Steering Sub Group</b>	<b>Date of meeting</b>
a.	Priority Sector Lending	15.12.2016
b.	Self Help Groups	15.12.2016
c.	Govt. Sponsored Scheme	15.12.2016
d.	Financial Inclusion	15.12.2016

## **AGENDA ITEM X**

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

#### **10.01 Submission of Lead Bank returns**

The percentage of submission of LBRs as on 31.12.2015, 31.03.2016, 30.06.2016 and 30.09.2016 is as under:

<b>Type of Returns</b>	<b>As on 31.12.15</b>	<b>As on 31.03.16</b>	<b>As on 30.06.16</b>	<b>As on 30.09.16</b>
LBR 2/U2	65%	85 %	40 %	86.00%
LBR 3/U3	64%	85 %	40 %	86.00%

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

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

## **AGENDA ITEM NO. XI**

### **OTHER MATTERS OF IMPORTANCE**

#### **11.01 EFFECTS OF DEMONETISATION**

The post demonetisation situation was handled by all the Banks in Goa very efficiently, though the supply of currency was not adequate. The ATM recalibration work is completed to the extent of 75 %. The Govt. of Goa was announced to be the first state in India to go cashless by December, 2016. The state government has prepared a blue print to transform Goa into a cashless state by adopting three strategies. Banks have already commenced a survey across Goa to map the number of vendors present in the state. Vendors carrying out financial transactions will be brought under the e-payment mode. The state government has also initiated a consumer education drive in collaboration with all the banks in Goa. The state government has also asked all departments to identify cash collection points within the government so that cash transactions can be prepared for e-payments.

#### **CAMPS CONDUCTED FOR OPENING BANK ACCOUNTS TILL 07.12.2016**

Sr. No.	Date	No. of Camps held	Bank Accounts Opened
1	29.11.2016	03	284
2	30.11.2016	03	519
3	01.12.2016	06	226
4	02.12.2016	08	264
5	05.12.2016	09	374
6	06.12.2016	05	354
7	07.12.2016	06	240

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

Department of Financial Services, GOI, New Delhi vide their letter No. 8/133/2014-IF II dated 01.06.2016 has advised to review of progress under CLSS in the SLBC meetings. The Credit Linked Subsidy Scheme (CLSS) for Housing for All (Urban) Mission of Pradhan Mantri Awas Yojana (PMAY), was launched by the Hon'ble Prime Minister. The "Housing for All" Mission for urban area has become effective from June 17, 2015 and will be implemented up to March 21, 2022. (Letter enclosed as **Annexure-III**).

### **11.03 CAPITAL SUBSIDY SCHEMES FOR PROMOTING SOLAR PHOTOVOLTAIC WATER PUMPING SYSTEM**

Chief General Manager, Department of Refinance NABARD Mumbai vide Memorandum No. NB.DoR.GSS/2713-2746/Solar Pumpsets/2016-17 dated 19.10.2016 advised that Ministry of New & Renewable Energy (MNRE), GoI vide their letter No.32/50/2014-15/PVSE (Part I) dated 10/10/2016 has included those Urban Co-operative Banks(UCBs) whose mandate include extending loans in rural areas for Solar Pumping Programme. (Letter enclosed as **Annexure-IV**).

### **11.04 SUPPORT FROM FIF FOR SETTING UP SOLAR POWERED V-SAT CONNECTIVITY-MONITORING MECHANISM IN SLBC**

Chief General Manager, Department of Refinance NABARD Mumbai vide Memorandum No. NB.HO.DFIBT/8761-8790/DFIBT-67/2016-17 dated 04.10.2016 advised that support is extended from Financial Inclusion Fund managed by NABARD to Banks for setting up of Solar V-Sat connectivity to Kiosk/Fixed CSP in SSAs allotted and also for newly opened branches in Left Wing Extremism affected (LWE) districts. SLBC is requested to make it a part of regular agenda. (Memorandum enclosed as **Annexure – V**)

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

RESERVE BANK OF INDIA vide letter No.RBI/216-17/66 FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 dated 29.09.2016 advised to work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans and include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC. (letter enclosed as **Annexure-VI**).

### **11.06 INCLUSION OF SIDBI IN SLBC/DLRC/DCC MEETINGS**

RESERVE BANK OF INDIA vide letter No. PNJ.FIDD.No.45/04.01.001/2016-17 dated 28.10.2016 advised to ensure inclusion of SIDBI, Panaji office in all SLBC/DLRC/DCC meetings. (Letter enclosed as **ANNEXURE – VII**).

### **11.07 INCLUSION OF INDIAN POST PAYMENT BANK AS MEMBER OF SLBC**

Department of Financial Services, GoI, vide letter No. File No.12/9/2016-FI(Part-II) dated 05.10.2016 advised to include the Department of Post as a member of SLBC and to intimate Indian Post Payment Bank ( IPPB ) to depute one Senior Officer to attend the SLBC meeting. ( Letter enclosed as **Annexure VIII**)

## **11.08 PRADHAN MANTRI FASAL BIMA YOJANA**

The scheme has been extended for Rabi season in Goa State vide Govt.of Goa Notification 3/4/STAT/PMFBY/2016-17/D.Agri/379 dated 24.11.16 (copy enclosed). The last date for debiting the premium to the loan account is 31.12.2016. Member Banks are requested to enroll maximum farmers under the scheme and upload the data on the portal. (Government Notification enclosed as **Annexure-IX**)

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

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