

**MINUTES OF**  
**104<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE, GOA**  
**HELD ON 06<sup>th</sup> March 2019**  
**AT HOTEL MANDOVI, PANAJI, GOA**

The 104<sup>th</sup> meeting of State Level Bankers' Committee, Goa State was held on 06<sup>th</sup> 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.



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



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: 30<sup>th</sup> March 2019



*[Handwritten Signature]*  
30/3  
General Manager (NW-I)  
& Convener, SLBC Goa  
*[Handwritten Initials]*

**List of Participants of 104<sup>th</sup> 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

