

**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**AGENDA ITEMS FOR**  
**99<sup>th</sup> SLBC MEETING SCHEDULED**  
**TO BE HELD ON 22.12.2017**  
**AT PANAJI, GOA**

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**AGENDA ITEM NO. I**

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

- 1.1 The minutes of the 98th SLBC meeting for the quarter ended 30.06.2017 (held on 13.09.2017) were circulated vide letter No.RBU/LB-12/SLBC-G/456 dated 23.10.2017 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 13.09.2017, 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 the quarter ending Sept., 2017.	All Banks	All Banks have submitted the data.
2	Opening of Financial Literacy Centres ( FLCs).	Bank of Baroda, Canara Bank, Corporation Bank, HDFC Bank	Bank of Baroda has shelved plan to open FLC. There is no response from HDFC bank. Approval from controlling authorities awaited in respect of Corporation bank & Canara Bank.
3	LDMs to review the position of pendency of JLG/SHG proposals in each Block Level/District level meetings in coordination with GSUDA.	All LDMs	The pendency position in respect of JLG/SHG proposals is being reviewed in BLBC/DLRC meeting in consultation with Govt. functionaries.
4	'Doubling of Farmers Income by 2022' to be regular Agenda in BLBC/DLRC meetings	All LDMs	'Doubling of Farmers Income by 2022' as regular agenda is being discussed in BLBC/DLCC meetings by LDMs
5.	Review of performance under 'Stand Up India' scheme (SUI), to be regular Agenda in BLBC/DLRC meetings	All LDMs & Banks	Review of performance under 'SUI' as regular agenda is being reviewed in BLBC /DLRC meetings by LDMs
6	Review of performance under MUDRA Scheme, to be regular Agenda in BLBC/DLRC meetings	All LDMs & Banks	Review of performance under 'MUDRA' scheme, as regular agenda is being reviewed in BLBC /DLRC meetings by the LDMs.
7	Atal Pension Yojana, Bank-wise achievement of targets to be reviewed in BLBC/DLRC Meetings	All LDMs and Banks	Review of APY has been taken in BLBC/DLRC meetings by LDMs.
8	Review of NPA under Priority Sector/Govt. Sponsored Schemes	All LDMs & Banks	Review of NPA under GSS has been taken in BLBC/DLRC meetings by LDMs.

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

#### **3.01 REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2017-18**

(Rs. In crores)

<b>Activity</b>	<b>Annual Credit Plan 2017-18 (Targets up to 30.09.2017)</b>	<b>Achievement up to 30.09.2017</b>	<b>% Achievement</b>
Crop Loans	219.90	126.72	57.63%
Agri Term Loan	236.62	111.80	47.24%
<b>Sub Total Agri</b>	<b>456.52</b>	<b>238.52</b>	<b>52.25%</b>
Agricultural Infra.	26.94	10.50	38.97%
Ancillary Activities	21.42	122.09	569.98%
<b>Credit Potential for Agriculture</b>	<b>504.88</b>	<b>371.11</b>	<b>73.50%</b>
MSME	1842.76	1247.48	67.69%
Export Credit	274.88	8.18	2.97%
Education	201.88	38.42	19.03%
Housing	648.80	422.90	65.18%
Renewable Energy	3.80	0.14	3.68%
Others	35.46	42.38	119.51
Social Infrastructure	46.60	4.28	9.18%
<b>Total</b>	<b>3559.06</b>	<b>2134.89</b>	<b>59.98%</b>

**3.02 Comparative position of achievement under ACP 2016-17 & 2017-18**  
(Rs. in cr.)

Activity	Achievement under ACP 2016-17 Up to 30.09.16	% Ach. 30.09.2016	Achievement under ACP 2017-18 Up to 30.09.17	% Ach 30.09.2017
Crop Loans	105.39	57.10 %	126.72	57.63 %
Agri. Term Loan	105.07	54.98 %	111.80	47.24 %
Agri. Infra.	4.99	25.28 %	10.50	38.97 %
Allied Activities	17.58	89.96 %	122.09	569.98 %
<b>AGRI. total</b>	<b>223.03</b>	<b>53.75 %</b>	<b>371.11</b>	<b>73.50 %</b>
MSME	1894.94	128.71 %	1247.48	67.69 %
Export Credit	1.04	0.38 %	8.18	2.97 %
Education	20.82	9.93 %	38.42	19.03 %
Housing	111.79	18.46 %	422.90	65.18 %
Renewable Energy	0.56	16.09 %	0.14	3.68 %
Others	13.44	54.99 %	42.38	119.51 %
Social Infrastructure	2.23	4.99 %	4.28	9.18 %
<b>Total</b>	<b>2267.85</b>	<b>74.44 %</b>	<b>2134.89</b>	<b>59.98 %</b>

### **3.03 Sector-wise achievement of advances: Position as on 30.09.2017**

The achievement under **Crop Loans** up to 30.09.2017 was Rs. 126.72 cr. as against the target of Rs 219.90 cr. i.e.57.63%. The performance under Crop Loans is higher by Rs 21.33 cr as against Rs. 105.39 crs for corresponding period Sept., 2016.

- i) The achievement under **Agri. Term Loan** up to 30.09.2017 was Rs. 111.80 cr. as against the target of Rs. 236.62 cr. i.e. 47.24%. The performance under Agri. Term Loans is higher by Rs. 6.73 cr as against Rs.105.07 cr. for corresponding period last year.
- ii) The overall achievement under **Agriculture Sector** was Rs 371.11 cr. as against target of Rs. 504.88 cr. i.e. 73.50%. The overall achievement under Agriculture Sector is higher by Rs. 148.08 cr as against Rs.223.03 cr. for corresponding period last year.
- iii) The achievement under Loan to **Industries** up to 30.09.2017 was Rs.1247.48 cr. as against the target of Rs. 1842.76 cr. i.e. 67.69%. The performance under loan to Industries is decreased by Rs.647.46 cr. as against Rs.1894.94 cr. for corresponding period last year.
- iv) The overall achievement under **ACP 2017-18** up to 30.09.2017 was Rs. 2134.89 cr. as against the target of Rs. 3559.06 cr. i.e. 59.98%. The achievement is lower by Rs. 132.96 cr. as against Rs.2267.85 cr. for the corresponding period previous year.
- v) The overall achievement under loans to **Housing** was Rs.422.90 cr. as against the target of Rs.648.80 cr. i.e. 65.18%. The overall achievement under Housing is higher by Rs.311.11 cr. as against Rs.111.79 cr. for the corresponding period previous year.

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

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 30.09.2016, 31.12.2016, 31.03.2017, 30.06.2017 and 30.09.2017 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	30.09.16	31.12.16	31.03.17	30.06.17	30.09.2017
i	Total Deposits	N.A.	67348.31	67844.47	66078.17	69135.67	67768.15
ii	Total Advances	N.A.	19535.32	18922.75	18990.83	19493.62	20044.21
iii	C.D. Ratio	40.00%	29.00%	27.89%	28.74%	28.19%	29.58 %
iv	Total PSA.	N.A.	7013.26	7,794.00	7102.02	7268.22	7608.08
	%age of PSA to Total Advances	40%	35.90%	41.18%	37.40%	37.29%	37.96%
v	DIR Advances	N.A.	0.62	0.89	0.95	0.88	0.40
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%	0.01 %
vi	Weaker Section Advances	N.A.	442.27	949.81	863.64	841.44	902.25
	%age of Weaker Sec. Adv. to Total Adv.	10%	2.26%	5.02%	4.58%	4.31%	4.50 %
vii	SC/ST Advances	N.A.	69.62	235.03	243.34	236.58	234.70
	%age of SC/ST* Adv. To Total Advances	5%	0.36%	1.24%	1.28%	1.21%	1.17 %
viii	Advances to Women	N.A.	1980.63	2095.76	1945.51	2298.85	2317.52
	%age of Adv. to Women to Total Adv.	10%	10.14%	11.07%	10.31%	11.79%	11.56 %
ix	Direct Agriculture Advances	N.A.	704.15	709.79	812.78	783.00	760.04
	%age of Direct Agri. Adv. To Total Adv.	18%	3.60%	3.78%	4.28%	4.01%	3.79 %

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

### **3.05 Priority sector advances: position as on 30.09.2017**

- i) Total **Priority Sector Advances** as on 30.09.2017 was Rs.7,608.08 cr. which was 37.96% of total advances level of Rs. 20,044.21 cr. The level of priority sector advances has increased by Rs. 594.82 cr. over Sept., 2016 last year.
- ii) The total **Advances under DIR Scheme** as on 30.09.2017 was Rs. 0.40 cr. which was less than 1% of total advances.
- iii) The level of **Advances to Weaker Sections** of society as on 30.09.2017 was Rs. 902.25 cr. with increase of Rs.459.98 cr. over sept., 2016 level. The percentage of advances to weaker sections of the society was 4.50 % as against the bench mark level of 10% of total advances outstanding as on previous quarter end.
- iv) The total **Advances to SC/ST** as on 30.09.2017 was Rs.234.70 cr, with an increase of Rs.165.02 cr. over Sept., 2016 level. In percentage terms the advances to SC/ST was 1.17 % which is much below the bench mark level of 5% of total advances outstanding as on previous quarter end.
- v) The level of **Direct Agriculture Advances** was Rs. 760.04 cr. as on 30.09.2017 with an increase of Rs. 55.89 cr. over Sept., 2016 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 3.79% which is much below the benchmark level of 18% of total advances outstanding as on previous quarter end.
- vi) The level of **Advances to Women** was Rs. 2,317.52 cr. as on 30.09.2017 with an increase of Rs.336.89 cr. over Sept., 2016 level. In percentage terms the Advances to Women was 11.56 % as against the bench mark level of 10% of total advances outstanding as on previous quarter end.
- vii) Though the State registered an increase in some of the sectors during the quarter ended 30.09.2017 as against that of September 2016 level, the bench mark levels under Advances to Weaker Sections of society, SC/ST, DIR Scheme and Direct Agriculture advances could not be achieved.

### 3.06 Credit Deposit (CD) Ratio:

- i) The advances level as on 30.09.2017 was Rs.20,044.21 cr. with increase of Rs. 508.89 cr. over the Sept. 2016 level of Rs.19,535.32 cr. The deposit level as on 30.09.2017 being at Rs. 67,768.15 cr. has increased by Rs. 419.84 cr. over Sept., 2016 level of Rs. 67,348.31 cr.
- ii) The CD ratio as on 30.09.2017 was 29.58 % which is below the bench mark level of 40% and slightly above 29.00 % of Sept., 2016 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs. 594.81 cr. till Sept., 2017 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 30.45 %.
- iv) The NRE deposit level as on 30.09.2017 was Rs. 12,701.96 cr. The CD ratio works out to 37.48 % if NRE deposit is ignored and disbursements of Rs.594.81 cr by NABARD is considered.

### 3.07 Statistical Data

Statement showing Institution-wise total deposits, total advances, CD 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 30.09.2017 is enclosed as **Annexure-II**.

### 3.08 Self Help Group (SHG) & Joint Liability Group (JLG):

**Data as at 30.09.2017**

(Amt in lacs)

Particulars	As on 30.09.2017
	Goa State
Total No. of SHGs	6,592
Total Deposits of SHGs	1,892
Limits sanctioned	3,676
Total Loans outstanding of SHGs	2,293

Particulars	As on 30.09.2017
	Goa State
No. of JLGs	944
No. of JLGs Credit linked	944
Limits sanctioned	3,024
Credits outs. (lacs)	1,328

### **AGENDA ITEM No. IV**



## **Financial Inclusion:**

### **4.1 PRADHAN MANTRI JAN DHAN YOJANA**

	<b>Goa State 30.09.2016</b>	<b>Goa State 30.09.2017</b>
Accounts Opened	195,272	209,632
Percentage of Aadhaar Seeding	67%	79.68 %
Total Balance in the accounts in crores	82.85	84.90
No. of accounts to whom overdraft sanctioned	1,542	6,724
Rupay Cards Issued	169,399	163,444
PIN Mailer Pending	13.50%	11.16%
No. of Accounts with zero balance	23,512	26,055

### **4.2 ATAL PENSION YOJANA:**

Pension Fund Regulatory & Development Authority, New Delhi vide letter No. PFRDA/03/03/1/0061/217-PnD-APY dated 03.08.2017 advised to place the agenda item of Atal Pension Yojana and assessment review may be carried out during the SLBC meetings to enhance the performance of the Banks (letter enclosed as **Annexure – III**).

#### **PERFORMANCE UNDER ATAL PENSION YOJANA**

<b>SR. NO.</b>	<b>NAME OF BANK</b>	<b>TARGET</b>	<b>ACHIEVED</b>	<b>TOTAL NO. OF Accounts</b>
		2017-18	30.9.2017	30.9.2017
1	STATE BANK OF INDIA	6720	70	1,797
2	BANK OF INDIA	3500	133	1,343
3	CORPN. BANK	3990	*	2,398
4	SYNDICAE BANK	1820	378	895
5	CANARA BANK	3710	*	41
6	ALLAHABAD BANK	350	*	6
7	HDFC BANK	4620	*	1,541
8	INDUSIND BANK	350	8	8
9	ICICI BANK	2030	*	125
10	DCB	280	*	3
(* data not received )			<b>TOTAL</b>	<b>8,157</b>

### **4.3 Aadhaar Enrolment Centres: As on 18.12.2017**

<b>Sr.No.</b>	<b>Name of Bank</b>	<b>Aadhar Enrolment Centres opened</b>
1	Canara bank	5
2	Syndicate bank	3
3	ICICI bank	2
4	Kotak Mahindra bank	1

### **4.4 Action Points :**

#### **a. Aadhaar :**

Now all deposit accounts are mandatorily linked to Aadhaar number by 31.03.2018. All banks have been directed to open Aadhaar Enrolment Centre at identified branches. A training workshop was arranged by UDAI for the benefit of Bank employees on 18<sup>th</sup> December 2017. 27 employees from 6 banks attended the training programme. The banks are supposed to identify 1/10<sup>th</sup> of their branches as Aadhaar Enrolment centres.

**b. Funding of PMJDY Accounts:**

All zero balance accounts and inoperative PMJDY accounts are to be followed up by banks/branches and duly got funded by depositors. The RuPay cards issued to the account holders are to be got activated by imparting them awareness about it.

**AGENDA ITEM V**

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

**5.01** The summary of performance by all the banks under various Govt. Sponsored Schemes in the State for the quarter ending 30.09.2017 was as under:

(Amt. in lacs.)

S. No.	Scheme	Target 2017-18	Position as on 30.09.2017			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	75	68	17	13	38
	PMEGP – KVIC	33	0	0	0	0
	PMEGP - KVIB	78	40	9	7	24
	PMEGP TOTAL	186	108	26	20	62
3	NULM	300	179	29	133	17
4	NRLM	*	0	0	0	0

- There is no Target for Financing SHGs provided for DRDA under NRLM

**AGENDA ITEM NO VI**  
**MSME SECTOR:**

**6.01 Progress Under Pradhan Mantri Mudra Yojana (PMMY)**

During the year 2017-18 Rs. 81.61 crs. have been disbursed to 7319 enterprenures under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

<b>Shishu 30.09.2017</b>		<b>Kishore 30.09.2017</b>		<b>Tarun 30.09.2017</b>	
(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
5037	16.03	1932	39.05	350	26.53

**The MUDRA Promotion Programame/Mela** was held in Panaji on the 9<sup>th</sup> October 2017. The function was presided by Mr. Shripad Naik, the Hon'ble Minister of State (Independent Charge) for AYUSH. The other members on the dias were Mr. Daulat Hawaldar, Finance Secretary, Govt. of Goa, Mr. Deepankar Bose, SBI's Chief General Manager, Miss. Neeta Mohanan, District Collector North Goa, Mr. S.T. Kannan, General Manager RBI, Mr. Khusro, General Manager, NABARD and Smt. Saloni Narayan, SBI General Manager. 17 Public Sector banks, 4 private sector banks, 5 insurance companies and 4 other institutions were participated in the Mela.

In the programme a video on MUDRA was played. The function was attended by about 600 people. Besides 5 successful borrowers were video-graphed. Afterwards videos played by NPCI, UDAI, NABARD for public viewing. During the programme 150 loans for Rs.432.80 lacs (146 Mudra loans for Rs.392.80 lacs Plus 4 Start up India for Rs.40 lacs) were disbursed.

#### **MUDRA Campaign : 27 September 2017 To 17 October 2017**

During the Mudra Campaign 1,163 Mudra Loan proposals for Rs.19.10 cr. and 12 Stand Up India proposals for Rs.1.54 cr. were sanctioned.

#### **6.02 PROGRESS UNDER STAND UP INDIA (APR-SEPT 2017) (Rs in cr)**

	No. of A/cs	Limit sanctioned	Outstanding
Sanctioned	146	34.63	--
Disbursed	101	14.71	13.38

#### **AGENDA ITEM NO. VII**

#### **NPA IN GOVT. SPONSORED SCHEMES AND TOTAL NPAs ( AMT. IN Crores)**

Total	NPA in Total	% of NPA	Advances	NPA in	% of NPA
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Advances	Advances		under GSS	GSS	in GSS
Rs.20044.20	Rs.1344.22	6.71%	Rs.5.92	Rs.1.16	19.59%

## **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.)

S. No	Particulars	As on			
		31.12.16	31.03.17	30.06.17	30.09.2017
i.	Total Priority Sector Advances	7,522.22	7,102.02	7,268.22	7,608.08
ii.	Advances to minority communities	2,242.78	2,267.35	2,404.09	2809.21
iii.	% advances to minority communities	29.81%	31.92%	33.07%	36.92 %

## **AGENDA ITEM NO. IX**

### **Action Points Emerged In Steering Sub-Group Meeting Of SLBC**

**8.01** The quarterly meetings of Steering Sub Group of SLBC Goa for the Sept., 2017 quarter were held as under:

Sr. No.	Steering Sub Group	Date of meeting
a.	Priority Sector Lending	11.12.2017

b.	Self Help Groups	11.12.2017
c.	Govt. Sponsored Scheme	11.12.2017
d.	Financial Inclusion	11.12.2017

**Following Action points emerged in the meetings :**

1. The Banks having below 40% CD ratio to come with roadmap for improving it.
2. Calenders of BLBC/DLRC /SLBC meetings for the year 2018 to be submitted in December, 2017.

**AGENDA ITEM NO. X**

**Lead Bank Scheme – Conduct Of State Level Bankers’ Committee (SLBC) Meetings For The Year 2018**

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

In order to improve the effectiveness and streamlining the functioning of SLBC, it has been advised by RBI vide Master Circular – Lead Bank Scheme No.RBI/2017-2018/8 FIDD.CO.LBS.BC.No.1/02.01.001/2017-18 dated 03.07.2017 that Convener bank has to prepare a yearly calendar of programme in the beginning of the year itself, for conducting the meetings.

The calendar of programme for SLBC meetings for the year 2018 is submitted for consideration and approval of the house.

<b>Calendar of Conduct of SLBC meetings during the Year 2018</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>Ist qtr.</b>	<b>IIInd Qtr.</b>	<b>IIIrd Qtr</b>	<b>IVth Qtr</b>
<b>1</b>	<b>Intimation regarding the exact date of meeting and submission of data by banks to SLBC</b>	<b>27.12.2017</b>	<b>23.3.2018</b>	<b>28.6.2018</b>	<b>27.09.2018</b>
<b>2</b>	<b>Dead line for receipt of information/data by SLBC Convener Bank</b>	<b>03.02..2018</b>	<b>04.5.2018</b>	<b>10.8.2018</b>	<b>09.11.2018</b>
<b>3</b>	<b>Distribution of Agenda cum background papers.</b>	<b>21.02.2018</b>	<b>22.5.2018</b>	<b>24.8.2018</b>	<b>22.11.2018</b>
<b>4</b>	<b>Holding of the SLBC meeting (Tentative Dates)</b>	<b>02.03.2018</b>	<b>06.6.2018</b>	<b>04.9.2018</b>	<b>30.11.2018</b>
<b>5</b>	<b>Forwarding the minutes of the SLBC meeting to all stakeholders</b>	<b>20.03.2018</b>	<b>15.6.2018</b>	<b>14.9.2018</b>	<b>13.12.2018</b>
<b>6</b>	<b>Follow up of the action points emerged from the meeting</b>	<b>16.04.2018</b>	<b>12.7.2018</b>	<b>16.10.2018</b>	<b>04.01.2019</b>

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

All Lead District Managers are requested to prepare the calendar for the year 2018 for all DCC/DLRC Meetings on the above lines and strictly adhere to the schedule for conduct of the meetings.

## **AGENDA ITEM XI**

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

#### **9.01 Submission of Lead Bank returns**

The percentage of submission of LBRs as on 31.12.2016, 31.03.2017 & 30.06.2017 and 30.09.2017 is as under:

<b>Type of Returns</b>	<b>As on 31.12.16</b>	<b>As on 31.03.17</b>	<b>As on 30.06.17</b>	<b>As on 30.09.17</b>
LBR 2/U2	96.00%	96.00%	98.00%	99.00%
LBR 3/U3	96.00%	96.00%	98.00%	99.00%

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

#### **Aligning Roadmap For Unbanked Villages Having Population More Than 5000 With Revised Guidelines On Branch Authorization Policy.**

As per communication No.FIDD.CO.LBS.BC.NO.31/02.01.001/2016-17 dated 08.06.2017, Reserve Bank of India has advised to review the status of opening of bank branches at the identified centres. Reserve Bank of India has also instructed to align the roadmap with revised guidelines dated 18.05.2017 on branch authorisation policy. It is to be ensured that the unbanked rural centres are banked forthwith by opening of CBS enabled banking outlets. This exercise is to be completed by 31.12.2017.

Only Cola village in Canacona Taluka, South Goa, having population of 5382 as per 2011 census is the unbanked rural area in Goa State. Bank of Baroda is going to open their branch at Cola village by 31st March 2018. Besides, Hon. M.P. of South Goa, Mr.Narendra Sawaikar has suggested to provide banking facilities in the Kavare village (population 920 as per 2011 census) of Quepem Taluka.

### **AGENDA ITEM NO. XIII**

#### **'Doubling Of Farmers' Income By 2022 – Measures**

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.

### **AGENDA ITEM NO. XIV**

## **Credit Linked Subsidy Scheme (CLSS)**

Department of Financial Services, GOI, New Delhi 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-IV**).

Mr. Rajan, General Manager and Mr. V. Sambamurthy, DGM for the National Housing Bank held a workshop on PMAY-CLSS for the benefit of Bankers and dealing financial institutions operating in the state of Goa on 8<sup>th</sup> December, 2017. Representatives from 19 institutions were participated in the workshop.

## **AGENDA ITEM NO. XV**

### **Promotion Of Digital Payments**

Government of Goa vide letter No.6/33/2016-FIN(DMU)/446 dated 11/01/2017, forwarded a copy of letter No.216/2/1/2016-CA,IV dated 29/11/2016 received from Under Secretary, Government of India, New Delhi, and advised to include the matter of Promotion of Digital Payments as a regular agenda in the fourth coming SLBC meetings. (letter enclosed as **Annexure-V**)

## **AGENDA ITEM NO. XVI**

### **OTHER MATTERS OF IMPORTANCE**

#### **16.01 Implementation Of Dairy Entrepreneurship Development Scheme (DEDS)**

Govt. Of Goa, Finance Department, Debt Management Division, Goa vide letter No. 5/3/2011-FIN (DMU) Part File/647 dated 25.07.2017 forwarded copy of D.O. letter No.F.No.M-01027/1/2017-CDD dated 21.06.2017 received from Shri Devendra Chaudhry, Secretary, Ministry of Agriculture & Farmers Welfare, Government of India, New Delhi regarding implementation of Dairy Entrepreneurship Development Scheme (DEDS) through NABARD and Nationalised Banks and advised convener SLBC to include DEDS as an agenda for review of implementation in SLBC meeting. (letter enclosed as **Annexure VI**)

#### **16.02 Pradhan Mantri Fasal Bima Yojana (PMFBY)- Rabi 2017-18**

Govt. Of Goa, Director of Agriculture, vide letter No.3/4P&E/STAT/PMFBY/2017-18/D.Agri/348 dated 7.11.2017 forwarded copy of Notification for the Pradhan



Mantri Fasal Bima Yojana (PMFBY) during Rabi season 2017, published in the Government Official Gazette dated 02.11.2017. (letter enclosed as **Annexure VII**)

**16.03 ATM Robbery At Pernem And Dhargal**

Govt. Of Goa, Under Secretary Finance (Bud-II) vide letter No.5/3/2011-FIN(DMU) Part File dated 11.12.2017 forwarded the copy of news item appeared in the local Daily Newspaper (Pudhari), with a request to include the matter in the Agenda to be discussed in the 99th SLBC meeting scheduled on 22.12.2017 (letter enclosed as **Annexure VIII**)

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

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