

MINUTES OF
103rd MEETING OF STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 20th December 2018
AT HOTEL MANDOVI, PANAJI, GOA

The 103rd meeting of State Level Bankers' Committee, Goa State was held on 20th December, 2018, at Hotel Mandovi, Panaji under the Chairmanship of Shri Daulat Hawaldar, Finance Secretary, Govt. of Goa and Shri Ramesh Babu B., Dy Managing Director & COO, State Bank of India . The other officials present during the meeting were Shri Sanjay Kumar, General Manager SBI and convener SLBC Goa, Dr. S. Rajagopal, Regional Director RBI, Shri S. T Kannan, General Manager RBI, and Smt. Kamakshi Pai, General Manager, NABARD, Panaji Regional Office.

2. The meeting was also attended by other Senior Officials from 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.

3. Shri Sanjay Kumar, General Manager and Convenor of the meeting welcomed all participants.

4. Shri Ramesh Babu B., Dy Managing Director & COO, State Bank of India narrated highlights of the performance for the quarter ended Sep 2018. He stated that, as far as ACP performance is concerned, the achievement is at 76% against 60% for the corresponding period last year. Some of the key areas that require attention would be Export credit, Education and Social Infrastructure which are about 1%, 16% and 15% respectively. Advances to women at 10.06% is higher than the benchmark of 10%. On the social banking front in PMJDY number of accounts opened was 1.52 lacs as at the quarter ended 30.09.2018. 1.23 lacs (80.92%) RuPay cards were issued. Focus for 100% coverage & activation of cards. Priority sector advances has increased but still below the benchmark of 40%. Under Pradhan Mantri Mudra Yojana 7,170 loans disbursed agg. Rs.94.01 Crs during the year which has increased by 12.04% compared to the previous year disbursement of Rs.81.61 Crs. North Goa has also been identified for MSME Support & Outreach Program launched by Govt of India.

5. Shri Daulat Hawaldar Finance Secretary, praised NABARD for their support in Infrastructure development of Goa . He also asked Banks and Agriculture Department to come up with specific plan for doubling of farmers' income. He also mentioned that in the last 3 years there is good synergy between RBI and all other banks along with Government departments which is a good sign for Growth and development of Goa's Economy. Goan economy is dominated by tourism as the tourist visiting Goa during the year is 5 times the population of Goa which puts strain on infrastructure and sanitation. He also appealed the Banks in Goa to contribute in the cleanliness drive and in infrastructure development of Goa. With regard to doubling the Farmers' income Mr Daulat Hawaldar asked NABARD and the Banks to find out the current income of Farmers and work out the modalities for doubling the Farmers' income by year 2022.



6. Dr. S. Rajagopal, RBI, Regional Director for Maharashtra and Goa complimented the Lead Bank for preparing a detailed agenda as per the revised Lead Bank Scheme. He observed that the achievement of ACP target as on 30.09.2018 for the year 2018-19 was good at 75.79% as compared to 59.98% of the ACP target for the corresponding period of the year 2017-18 and banks should push this momentum in the coming quarters. He noted that there is a good co-ordination between Government of Goa and Banks which is a good sign for development of the State. He also mentioned that Agriculture is not the main focus in Goa and advised NABARD to come forward for the growth in agriculture sector. He also showed his concern with regards to Government Sponsored Schemes and MUDRA loan NPAs which is more than 9 % in the state of Goa. He suggested that SLBC should come out with two CD ratio figure i.e., one with NRI deposits and the other without NRI deposits to arrive at a better scenario of the CD ratio in Goa.

7. Shri S T Kannan, General Manager, RBI in his address showed his concern regarding the Financial Literacy Camps by Banks and Financial Literacy Centres. He advised the Banks for funding of Zero balance accounts. He stressed the need for accuracy of Data. He also expressed his concern over the absentees of Banks in the BLBC meeting. He advised the Lead Bank and other banks to be guided by the RBIs' revised LBS for extraction of data directly from their CBS and ensure the same can be uploaded directly on SLBC, Goa portal to ensure data integrity. Further, he suggested that a Workshop be conducted for banks nodal officers to address the present data related issues.

8. Ms. Kamakshi S. Pai, General Manager / Officer-in-Charge, complimented SLBC for ensuring that the agenda notes for the 103rd SLBC meeting have been prepared focusing on several policies such as State Solar Energy Policy, IT Policy, Digital India Land Records Modernization Programme, etc. so as to have meaningful discussion. She indicated that NABARD is organizing the State Credit Seminar on the following day, 21 December 2018, wherein credit potentials, critical infrastructure gaps and policy interventions would be discussed at length. She invited all the SLBC Members to participate in the Seminar.

Ms. Kamakshi Pai said that Farm Mechanization has been newly added to the existing 36 eligible activities under Rural Infrastructure Development Fund (RIDF). She suggested State Government to encash this opportunity and consider this component for setting up community level centres for providing farm mechanization support to small and marginal farmers, who find investments in farm mechanization non-viable. It becomes very relevant to the State of Goa, where labour shortage is very acute.

Citing the State Notification dated 1 November 2018 on Pradhan Mantri Fasal Bima Yojana for Rabi season, Ms. Kamakshi Pai observed that the scheme is not in full conformity with the revised Pradhan Mantri Fasal Bima Yojana introduced by Government of India with effect from 1 October 2018. Coverage of additional risks such as cloud bursts under localized risks and post-harvest losses, option to cover crop losses from animal attacks, extended time for reporting crop losses under localized risks from 48 hours to 72 hours, penal provisions for non-coverage of loanee farmers under crop insurance by banks, setting up of grievance redressal committees



at District and State levels, etc., are some of the features not covered by State Government in its notification. She suggested Agriculture Department to consider revising the scheme in conformity with GoI guidelines by seeking extension of time for implementation of PMFBY for Rabi 2018 up to mid-January 2019, if necessary.

With respect to Financial Literacy, Ms. Kamakshi Pai volunteered to sponsor/facilitate trainers training programme to banks for training field functionaries and also High School / PU College heads / teachers, so that the students, who are future entrepreneurs, are given right inputs. She advised SLBC to coordinate conducting of the event for FLC staff / key bankers and by liaising with the Education Department. FLC camps should be viewed by banks as a platform to increase business.

Other issues:

Data on BCs: Banks were advised to report Q-o-Q data of their BCs and give reasons for their inactive BCs. BC for Surla village, Sattari to be appointed by SBI.

Digital Transactions: Banks were advised to ensure that they report Digital Transactions of their banks so that a realistic picture is presented.

Connectivity Issues: Banks were advised to write to SLBC the connectivity issues they encounter so that the matter can be suitably addressed.

Financial Literacy by FL Centres (FLCs) and Rural Branches in Goa: Lead Bank was advised to report the data of all FLCs in the State and FL camps conducted by all rural branches of banks for future meetings.

PMJJBY and PMSBY: DMD & COO, SBI stated that data presented should bring out inferences, hence data on number of policies issued, how many are included and excluded and the number of claims settled be incorporated in future.

Digitization India Land Records Modernization Programme (DILRMP): There was no representation from Revenue Department to comment on the agenda. However, Ms. Kamakshi Pai, GM/OIC, NABARD, indicated that Government of Goa has digitized land records and Dharani-II portal provides access to citizens to view their land records. However, access to the portal should be given to bankers to enable them to verify the record of titles with the portal and also to create charge towards the loans given by them to farmers. This facility has already been introduced as Bhoomi-Bank Integration Project in Karnataka and Bhoolekh Project in Maharashtra.

9. Shri Santosh Mohapatra, Deputy General Manager (ABU), SBI, LHO Mumbai and Member Secretary, SLBC Goa then piloted the discussion on agenda. He stated that Kotak Mahindra bank has not submitted the data for the quarter ended September 2018. Smt Kamakshi Pai, General Manager, NABARD stated that more crops to be brought under PMFBY. It was also stated that 10% of Banks branches should have AEC (Aadhaar Enrollment Centres).



Shri Mohapatra stated that under ACP 2018-19 the banks have achieved Rs. 2977.61 Crs against the target of Rs. 3928.70 Crs upto September 2018. The achievement works out to be 75.79% against 59.98% of the corresponding period of the previous year. It was also discussed that LDMs should organise 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 discussed that Banks should come forward with Success stories and new initiatives for MUDRA loans.

10. The following action points emerged in the meeting.

S. 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	15.01.2019
2.	Roadmap to be given for doubling of farmers' income by 2022	All Banks	31.01.2019
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 inn BLBC/DLRC meeting	LDMs	No time limit specified
5.	To conduct a meeting of Nodal Officers of all Banks' in connection with accurate and timely submission of Data.	SLBC	15.01.2019

The meeting concluded with 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



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

Date:- 30 January 2019

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**List of Participants of 103rd Meeting of SLBC Goa at Hotel Mandovi, Panaji on
20.12.2018 at 11.00 a.m. for the quarter ended 31.12.2018**

Reserve Bank of India			
1	Dr. S.Rajagopal	Regional Director	Reserve Bank of India
2	S.T. Kannan	General Manager	Reserve Bank of India
3	Carey Mascarenhas	AGM	Reserve Bank of India

Government Department

4	Daulat Hawaldar	Secretary (Finance)	Govt. of Goa
5	S.B.Joshi	DGM(NWP)	BSNL
6	Kamal Kant Gaude	Fisheries Surveyor	Directorate of Fisheries
7	Daniel Cardoso	Manager	H.U.D.C.O.
8	A. K. Banerjee	Director	Goa Chamber
9	Chandras Deosekar	Br. Manager	LIC
10	Sandesh S Sail		GSUDA
11	Bhalchandra G Amonkar		Dir. Of Civil Supply
12	Shivaji Desai	Project Officer	DRDA(N)
13	Akshay G. Potekar	Deputy Director	DITC
14	Som Datt Srivastav	Asstt.	KVIC

NABARD

15	Kamakshi Pai	General Manager	NABARD
16	Annie Alexander	Deputy General Manager	NABARD
18	N N Raju	Asst. General Manager	NABARD

Public Sector Banks

19	Abhishek Ojha	Assistant Manager	Allahabad Bank
20	B. Hari Prasad	Chief Manager	Andhra Bank
21	Prashant Naik	DGM	Bank of India
22	Pawan Kulkarni	Sr. Manager	Bank of India
23	Pradeep Mishra	Zonal Manager	Bank of Maharashtra
24	Swadhin Kadam	Manager	Bank of Maharashtra
25	Bharat J Soni	DRM AGM	Bank of Baroda
26	Mahesh Jadhav	Sr. Manager	Bank of Baroda
27	Annapurna	DGM	Corporation Bank
28	Sudhir M. Walalkar	Asst Manager	Central Bank of India
29	Minati Pradhan	Manager	Canara Bank
30	Bhriju T J	Chief Manager	Dena Bank
31	Promeet Kaushik	Asst. Manager	Indian Overseas Bank
32	Kolla Mahidar	Asst. General Manager	Indian Overseas Bank
33	Ajinkya L Kale	Asst. Manager	Indian Bank
34	Chetan Kumar	Branch Manager	Indian Post Payment Bank
35	Deepak Naik	Sr. Manager	Oriental Bank of comm



36	S.K. Garg	Chief Manager	Punjab National Bank
37	Rajanikanth Naik	Chief Manager	Punjab and National Bank
38	C. F. Lewis	Chief Manager	Union Bank of India
39	Anmol Topuo	Sr. Manager	United Bank of India
40	Pankaj Kumar Ram	Chief Manager	Vijaya Bank

Private Sector Banks			
41	Carmen Viegas	Cluster Head Goa	Axis Bank
42	Sandy Fernandes	Manager	Bandhan Bank
43	Sandesh Barekar	Asst. Vice President	HDFC Bank Ltd.
44	Tushar Unde	Branch Manager	Indusind Bank Ltd.
45	Basharat Ah Dar	Officer	Jammu and Kashmir Bank
46	Panduranga Bhat	Branch Manager	Karnataka Bank Ltd.
47	Prashant Teli	Senior Manager	RBL Bank Ltd.
48	Shrinivas Shetty	Asst. Branch Manager	SVC Co op Bank
49	Jithin K George	Prob Officer	South Indian Bank
50	Mutappa Margausim	BSD	Yes Bank

Co-operative Banks			
51	Sanjeev Kenkre	Manager	Bicholim Urban Coop Bank Ltd
52	Sadashiv S. Phadte	Deputy CEO	Citizen Coop Bank Ltd
53	Vinu Thomas	Manager	Citizen Credit Coop Bank Ltd.
54	Varsha Dhaimodkar	GM (P&S)	The Goa State Coop Bank Ltd
55	Shama P Kamat	C.O. Advances	Goa Urban Co-op. Bank Ltd.
56	P.M. Shetgaonkar	Officer	The Mapusa Urban Coop bank
57	Venkanth Naik	Officer	The Madgaum Urban Coop bank
58	Hemkumar G	Regional Manager	NHB
59	Hemant Nagwekar	Regional Head	PMC Bank
60	Anand R Prabhu	Br. Manager	Saraswat Bank
61	Milian D'Souza	AGM	TJSB Bank
62	Arun Bhat	Regional Head	TJSB Bank
63	Supriya Tauliakar	Officer	TJSB Bank

State Bank of India			
64	B Ramesh Babu	Deputy Managing Director & COO	State Bank of India
65	Mr. Sanjay Kumar	General Manager (NW I), LHO Mumbai	State Bank of India
66	Suyash Asthana	DGM (B&O), Panaji	State Bank of India
67	Shrianshu	AGM RBO I	State Bank of India
68	V. Konar	Cm Credit RBO I	State Bank of India
69	Suresh Ugavekar	LDM, North Goa	State Bank of India
70	Ashok Kanekar	CMFI, Panaji	State Bank of India
71	Sunil Revandkar	Manager, LHO, Mumbai	State Bank of India



Absentees	
Public Sector Banks	
1	PUNJAB & SIND BANK
2	Syndicate Bank
3	UCO BANK
4	IDBI
Private Sector Banks	
5	Catholic Syrian Bank
6	DCB Bank
7	Dhanalaxmi Bank
8	FEDERAL BANK LTD.
9	ICICI BANK LTD
10	ING Vysya Bank Ltd.
11	KOTAK MAHINDRA BANK LTD.
Co-operative Banks	
12	KONKAN MERCANTILE CO-OP BANK LTD.
13	NKGSB Bank Ltd.
14	Shamrao Vithal Co-op. Bank Ltd.
15	Women Co-op. Bank Ltd.
16	APNA SAHAKARI BANK LTD.
17	GP PARSIK SAHAKARI BANK LTD.



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