

**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**AGENDA ITEMS AND BACKGROUND PAPERS FOR**  
**94<sup>th</sup> SLBC MEETING SCHEDULED TO BE HELD ON 04.10.2016**  
**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 93<sup>rd</sup> SLBC meeting (held on 27.05.2016) were circulated vide SLBC letter no. RBU/LB/12/SLBC-G/123 dated 21.06.2016 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 27.05.2016, 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 POINT</b>	<b>TO BE DEALT BY</b>	<b>PRESENT POSITION</b>
1	Submission of data within 15 days after the quarter end	All Banks	The position needs urgent improvement
2	Payment of contribution to SLBC regarding launch functions dated 09.05.2015 and 02.10.2015	Remaining member banks	Contribution received from 15 Banks and 31 Banks for the programs held on 09.05.2015 & 02.10.2015 respectively
3	Instructions to DRO for waiver of Commission for cases under OTS scheme	Govt. of Goa	Matter taken up with Secretary Revenue Govt. of Goa. OTS scheme is since over.
4	Recheck the data reported under Crop Loan disbursement	LDM North and South Goa	The data was verified under Crop loan and no discrepancy was found.
5	Participation in Mela arranged by MoRD for Aadhar seeding	All member Banks LDMs to report	Mela to be held. The same could be covered during the ongoing campaign.
6	Ensure active CSPs in 59 SSAs in the State	Concern Banks	The update from Banks not received
7	Appropriate level Participation at meetings convened by Lead Bank	All Concerned Banks & Govt. Deptts.	On going basis
8	Sponsoring of applications in phased manner	Sponsoring Agencies	On going basis
9	Implementation of Pradhan Mantri Fasal Bima Yojana	All Concerned Banks	Update not received from banks.
10	Re-conciliation of SHG & JLG data	LDM, North and South Goa	Data received from 9 banks for SHG and 5 banks for JLG, Hence the reconciliation could not be done.
11	List of Banks defaulting in submission of data to be provided in SLBC meeting	Convener, SLBC	List of defaulting Banks is enclosed.
12	Review of progress under Fasal Bima Yojana to be included in Agenda of SLBC meeting	Convener, SLBC	Banks to submit information on PMFBY

**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 cr.)

<b>Activity</b>	<b>Annual Credit Plan 2016-17 (Targets up to 30.06.2016)</b>	<b>Achievement up to 30.06.2016</b>	<b>% Achievement</b>
1	2	3	4
Crop Loans	92.29	<b>73.94</b>	<b>80.11</b>
Agri Term Loan	95.54	88.19	<b>92.30</b>
<b>Sub Total Agri</b>	187.83	162.13	<b>86.31</b>
Agricultural Infra.	9.88	3.23	<b>32.69</b>
Ancillary Activities	9.77	4.24	<b>43.40</b>
<b>Credit Potential for Agriculture</b>	207.49	169.60	<b>81.74</b>
<b>MSME</b>	736.09	731.29	<b>99.35</b>
<b>Export Credit</b>	135.93	0.34	<b>0.25</b>
<b>Education</b>	104.85	16.99	<b>16.20</b>
<b>Housing</b>	302.81	52.47	<b>17.33</b>
<b>Renewable Energy</b>	1.74	0.40	<b>23.00</b>
<b>Others</b>	12.22	9.21	<b>75.37</b>
<b>Social Infrastructure</b>	22.31	2.09	<b>9.37</b>
<b>Total</b>	1523.47	<b>982.38</b>	<b>64.48</b>

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

(Rs. in cr.)

Activity	Achievement under ACP 2015 -16 Up to 30.06.15			% Ach June 2015	Achievement under ACP 2016-17 Up to 30.06.16			% Ach June 2016
	North Goa	South Goa	Goa State		North Goa	South Goa	Goa State	
Crop Loan	49.83	34.61	84.44	74	26.29	47.65	73.94	80
Agri. Term Loan	31.61	32.86	64.47	49	45.19	50.47	95.66	83
<b>AGRI Total</b>	<b>81.44</b>	<b>67.47</b>	<b>148.91</b>	<b>61</b>	<b>71.48</b>	<b>98.12</b>	<b>169.60</b>	<b>82</b>
Industries	16.12	47.27	60.39	44	216.39	514.89	731.28	99
OPS	352.34	326.98	679.32	85	35.72	45.78	81.50	14
<b>Total</b>	<b>449.91</b>	<b>441.72</b>	<b>891.63</b>	<b>75</b>	<b>323.59</b>	<b>658.79</b>	<b>982.38</b>	<b>64</b>

#### **4.03 Sector wise achievement of advances: Position as on 30.06.2016**

- i) The achievement under **Crop Loans** up to 30.06.2016 was Rs. 73.94 cr. as against the target of Rs 92.29 cr. i.e. 80 %. The performance under Crop Loans was lower by Rs 10.5 cr as against Rs.84.44 crs for corresponding period June 2015.
- ii) The achievement under **Agri. Term Loan** up to 30.06.2016 was Rs. 95.66 cr. as against the target of Rs. 115.19 cr. i.e. 83 %. The performance under Agri. Term Loans was higher by Rs. 31.19 cr as against Rs. 64 cr. for corresponding period last year.
- iii) The overall achievement under **Agriculture Sector** was Rs 169.60 cr. as against target of Rs. 207.49 cr. i.e. 81 %. The overall achievement under **Agriculture Sector** was higher by Rs. 20.69 cr as against Rs. 148.91 cr. for corresponding period last year.
- iv) The achievement under Loan to **Industries** up to 30.06.2016 was Rs. 731.28 cr. as against the target of Rs. 736.09 cr. i.e. 99 %. The performance under Loan to Industries was higher by Rs. 670.90 cr. as against Rs. 60.39 cr. for corresponding period last year.
- v) The achievement under Loan to **Other Priority Sector (Services)** up to 30.06.2016 was Rs. 81.50 cr. as against the target of Rs. 579.89 cr. i.e. 14% .
- vi) The overall achievement under **ACP 2016-17** up to 30.06.2016 was Rs. 982.38 cr. as against the target of Rs. 1523.47 cr. i.e. 64 %. The achievement was higher by Rs. 90.75 cr. as against Rs. 891.63 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 District.

The Crop insurance under the scheme is mandatory for loanee farmers and optional for non loanee farmers. Cut off date for debit of premium to loan account of farmers was 10.08.2016.

The information of coverage of farmers has to be uploaded in PMFBY portal which is mandatory.

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

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 30.06.2015, 31.12.2015, & 31.03.2016 & 30.06.2016 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	30.06.15	31.12.15	31.03.2016	30.06.2016
i	Total Deposits	N.A.	58163.77	59621.32	63338.70	61501.24
ii	Total Advances	N.A.	17236.12	17945.80	19385.49	19467.54
iii	C.D. Ratio	40%	30%	30%	30.61%	31.65%
iv	Total PSA.	N.A.	7144.84	7272.70	7296.15	7290.97
	%age of PSA to Total Advances	40%	41%	41%	37.64%	37.45%
v	DIR Advances	N.A.	3.79	3.88	17.09	17.09
	%age of DIR Adv. to Total Advances	1%	0.02%	0.02%	0.09%	0.09%
vi	Weaker Section Advances	N.A.	631.00	628.26	644.50	645.29
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.66%	3.50%	3.32%	3.31%
vii	SC/ST Advances	N.A.	108.09	113.21	110.67	154.96
	%age of SC/ST* Adv. To Total Advances	5%	0.62%	0.63%	0.57%	0.80%
viii	Advances to Women	N.A.	1958.65	2093.02	2263.94	2269.89
	%age of Adv. to Women to Total Adv.	10%	11.36%	11.66%	11.68%	11.66%
ix	Direct Agriculture Advances	N.A.	705.64	693.48	821.44	821.68
	%age of Direct Agri. Adv. To Total Adv.	18%	4.09%	3.86%	4.24%	4.22%

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

#### **4.06 priority sector advances: position as on 30.06.2016**

- i) Total **Priority Sector Advances** as on 30.06.2016 was Rs.7290.97 cr. which was 37.45 % of total advances level of Rs. 19467.54 cr. as on 30.06.2016. The level of priority sector advances has increased by Rs.146.13 cr. over June 2015 last year.
- ii) The total of **Advances under DIR Scheme** as on 30.06.2016 was Rs. 17.09 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 30.06.2016 was Rs. 645.29 cr. with an improvement of Rs.14.29 cr. over June 2015 level. The percentage of advances to weaker sections of society was 3.31 % 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 30.06.2016 was Rs.154.96 cr, with an increase of Rs. 46.87 cr. over June 2015 level. In percentage terms the advances to SC/ST was 0.80% 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. 821.68 cr. as on 30.06.2016 with an increase of Rs. 116.04 cr. over June 2015 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 4.22% 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. 2269.89 cr. as on 30.06.2016 with an increase of Rs. 311.24 cr. over June 2015 level. In percentage terms the Advances to Women was 11.66% as against the bench mark level of 10% of total advances outstanding.
- vii) Though the State registered an increase in some of the sectors during the quarter ended 30.06.2016 as against that of June 2015 level, the bench mark levels under Advances to Weaker Sections of society, SC/ST, DIR Scheme and Direct Agriculture advances could not be achieved.

#### 4.07 C D Ratio:

- i) The advances level as on 30.06.2016 was Rs.19467.54 cr. with an increase of Rs. 2231.42 cr. over the June 2015 level of Rs.17236.12 cr. The deposit level as on 30.06.2016 being at Rs. 61501.24 cr. has increased by Rs. 3337.47 crs. over June 2015 level of Rs. 58163.77 cr.
- ii) The C:D ratio as on 30.06.2016 was 31.65% which is below the benchmark level of 40% and slightly higher against 30% of June 2015 level.

#### 4.08 Statistical Data

- i) 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 30.06.2016 is enclosed as **Annexure-II**.

#### 4.09 Kisan Credit Cards (KCC)

Total 861 KCC loan accounts have been sanctioned with aggregate credit limit of Rs. 16.16 cr during the quarter ending 30.06.2016.

#### 4.10 Self Help Group (SHG) & Joint Liability Group (JLG): data as at 30.06.2016

(Amt in lacs)

Particulars	As on 30.06.2016
	Goa State
Total No. of SHGs	149.16
Total Deposits of SHGs	411.10
Limits sanctioned	515.40
Total Loans outstanding of SHGs	141.55

Particulars	As on 30.06.2016
	Goa State
No. of JLGs	266
No. of JLGs Credit linked	842
Limits sanctioned	55.45
Credits outs. (lacs)	59.83



## **AGENDA ITEM No. V**

### **Financial Inclusion: SOCIAL SECURITY SCHEMES**

#### **5.1 PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA, PRADHAN MANTRI SURAKSHA BIMA YOJANA & ATAL PENSION YOJANA**

The above three schemes were launched by Hon. Prime Minister on 9<sup>th</sup> May, 2015. The sourcing of applications as on 30.06.2016 is as under:

<b>Enrollments under</b>	<b>Goa State 31.05.2016*</b>
PMJJBY	1,14,591
PMSBY	2,30,336
APY	5,618
<b>Claims settled</b>	
PMJJBY No.	8
PMJJBY Amt in Lacs	16.00
PMSBY No.	2
PMSBY Amt in Lacs	4.00

**\* The enrollment under PMJJBY & PMSBY was up to 31<sup>st</sup> May 2016. The enrollment data from 1<sup>st</sup> June 2016 has not been reported.**

#### **5.2 PRADHAN MANTRI JAN DHAN YOJANA**

	<b>Goa State 31.03.2016</b>	<b>Goa State 30.06.2016</b>
Accounts Opened	1,84,438	1,94,071
Percentage of Aadhar Seeding	63.08 %	63.41 %
Total Balance in the accounts in lacs	Rs.7940	Rs. 8183.17
No. of accounts to whom overdraft sanctioned	1459	1498
Rupay Cards Issued	1,49,434	1,53,962
PIN Mailer Pending	14.18 %	14.64 %
No. of Accounts with zero balance	26,613	26880

**5.3 SPECIAL DRIVE FOR FINANCIAL INCLUSION INITIATIVES:  
15<sup>TH</sup> SEPTEMBER TO 31<sup>ST</sup> OCTOBER 2016**

The Department of Financial Services has asked the Banks' to intensify the efforts to accelerate the momentum of the 6 Flagship Schemes of Financial Inclusion-- PMJDY, PMMY, PMJJBY, PMSBY, APY and SUI (Stand up India). A special drive on these Financial Inclusion Initiatives has been launched from 15<sup>th</sup> September 2016 to 31<sup>st</sup> September 2016. A two track strategy is proposed:--

Track 1: to focus on --

- i. Aadhar & Mobile seeding,
- ii. RuPay Card/ PIN distribution & Activation,
- iii. Aadhar enrolment,
- iv. Financial Literacy Camps,
- v. Grievance Redressal,
- vi. Counseling of Bank Mitras'

Track 2: will focus on—

Handholding support to customers for Credit Linkages' with Special focus on PMMY & SUI & increasing penetration of Social Security Schemes—PMSBY, PMJJBY & APY. The involvement of Government functionaries is also envisaged.

The following dates have been decided for holding Mega Camps—

DISTRICT	TRACK 1	TRACK 2	
	Campaign Date 1 (Tentative)	Campaign Date 1 (Tentative)	Campaign Date 1 (Tentative)
North Goa	03.10.2016	13.10.2016	24.10.2016
South Goa	04.10.2016	14.10.2016	25.10.2016

## **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 30.06.2016 was as under:

(Amt. in lacs.)

S. No.	Scheme	Target 2016-17	Position as on 30.06.2016			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	75	0	0	0	0
	PMEGP – KVIC	33	0	0	0	0
	PMEGP - KVIB	78	0	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

**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)**

As on 31.03.2016 Rs. 212.50crs. have been disbursed to 19430 enterprenures under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

<b>Shishu</b>		<b>Kishore</b>		<b>Tarun</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
11828	31.94	6412	112.05	1190	68.51

During the Quarter ending 30.06.2016 Rs. 42.30 cr. have been disbursed to 5077 enterprenures under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

<b>Shishu</b>		<b>Kishore</b>		<b>Tarun</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
2616	11.69	2158	16.42	303	14.19

## **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>30.06.15</b>	<b>31.03.16</b>	<b>30.06.16</b>
i.	Total Priority Sector Advances	6746.36	6908.97	7296.14	7290.97
ii.	Advances to minority communities	1715.79	1896.40	2054.10	2054.10
iii.	% advances to minority communities	25 %	27 %	28 %	28 %

## **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 June 2016 quarter were held at Panaji:

<b>S. No.</b>	<b>Steering Sub Group</b>	<b>Meeting held on</b>	<b>Minutes enclosed as</b>
a.	Priority Sector Lending		The meetings could not held due to delay on account of change in process of data collection and resultant delay in availability of data
b.	Self Help Groups		
c.	Govt. Sponsored Scheme		
d.	Financial Inclusion		

## **AGENDA ITEM X**

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

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

The percentage of submission of LBRs as on 30.09.2015, 30.12.2015, 31.03.2016 and 30.06.2016 is as under:

<b>Type of Returns</b>	<b>As on 30.09.15</b>	<b>As on 31.12.15</b>	<b>As on 31.03.16</b>	<b>As on 30.06.16</b>
LBR 2/U2	95%	65%	85 %	40 %
LBR 3/U3	94%	64%	85 %	40 %

The position of submission of various Lead Bank returns has gone down during the 30.06.2016 compared to last quarter. 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.

## **AGENDA ITEM NO. XI**

### **OTHER MATTERS OF IMPORTANCE**

#### **11.01 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**.

#### **11.02 PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) OPERATIONAL GUIDELINES**

The Government of Goa Department of Agriculture has issued Notification No. 3/4/STAT/PMFBY/2016-17/D Agri, vide their Official Gazette dated 30.06.2016 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) Kharip Season 2016, in the State of Goa. All member Banks are requested to understand the operational guidelines and give wide publicity to the PMFBY scheme for its wide coverage and effective implementation. Notification enclosed as **Annexure-IV**.

#### **11.03 STAND UP INDIA LOANS : EARMARKING AND CATEGORISATION**

Department of Financial Services, GOI, New Delhi vide their letter No.F.No/28/01/2016-CP-IF-II dated 10th June 2016 advised that the Stand Up India Scheme shall be implemented through all Scheduled Commercial Banks. The Scheme has been notified in the Gazette of India vide number S.O.1499(E) dated 25.04.2016. The salient features of the schemes are summarised in the letter enclosed as **Annexure-V**.

#### **11.04 SIMPLIFICATION OF PROCEDURES OF CREATION OF CHARGE/ MORTGAGE OF LAND**

Indian Banks' Association vide letter No. SB/SLBC/AGRI/479 dated 08.06.2016, advised to take up the issue of Simplification of procedures of creation of charge/ mortgage of land in SLBC meeting. Based on the Talwar Committee Recommendations, State Government of Karnataka has passed necessary enactments under which there is provision for creation of charge on landed properties as security for agricultural loans by way of submission of simple declaration by the farmers. The IBA Standing Committee deliberated on the issue and requested SLBC's to take up the issue with respective State Governments to provide such facilities. Letter enclosed as **Annexure-VI**.

#### **11.05 FINANCIAL LITERACY AND CREDIT COUNSELLING CENTRES— COVERAGE OF ALL DISTRICTS**

National Bank for Agriculture and Rural Development (NABARD) vide their letter No.NB.DFIBT/3569-3597/FI-23/2016-17 dated 06.06.2016 advised that, in order to fast tract the Financial Inclusion initiatives of the Government of India, RBI and the banking sector, setting up of FLCs through respective banks as per plans be expedite and review the same in SLBC meetings regularly. Letter enclosed as **Annexure-VII**.

#### **11.06 INCLUDING OF DEPARTMENT OF FOOD AND CIVIL SUPPLIES IN THE MEETINGS OF STATE LEVEL BANKERS COMMITTEE ON FINANCIAL INCLUSION.**

Department of Financial Services, GOI, New Delhi vide their letter No.F.No/9/31/2012-CP-FI-(Part) dated 23rd September 2016, advised for inclusion of Department of Food and Civil Supplies in the meetings of State Level Bankers Committee on Financial Inclusion, in order to spread awareness and sensitize the States on the advantage of engaging the Fair Price Shops as Banking Correspondents. Letter enclosed as **Annexue – VIII**.

#### **11.07 INTERNATIONAL DAY FOR ELDERLY “1ST OCTOBER 2016 “**

PFRDA, has advised to send instructions to the all member banks and lead district bank to celebrate International Day for Elderly on 1st October 2016 and facilitate the enrollment into APY for period 1st October 2016 to 7th October 2016. The Banks may identify 50% of its branches to carry out the activity and facilitate the enrollment into APY. The target of the bank would be 5 accounts per branch. Mail enclosed as **Annexure-IX**.



**AGENDA ITEM NO. XII**

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

**12.01 Presentation**

- 1) The Additional Director General, UIDAI, RO Mumbai on Aadhaar Eco- system/Platform.

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