

MINUTES OF THE 114TH SLBC MEETING HELD ON 16TH SEPTEMBER 2021

The 114th meeting of the State Level Bankers Committee, Goa State, was held at Taj Vivanta, on 16th September 2021 under the Chairmanship of Shri. Parimal Rai, (IAS) Chief Secretary, Govt. of Goa. State Bank of India was represented by Ms. Sukhvinder Kaur, General Manager (NW 1) & SLBC Convenor. The Other dignitaries present were Shri Punit Kumar Goel (IAS), Secretary Finance Govt. of Goa. Shri. N. J. Nampoothiri, General Manager, (Officer-in-Charge), Reserve Bank of India Goa, Smt. Usha Ramesh, General Manager, NABARD. Shri. Ajay Michyari, Regional Director, RBI, attended the meet through VC from Mumbai. The Hon'ble Chief Minister of Goa Dr. Pramod Sawant was the special guest of the meeting. The meeting was attended by other Senior Officials from the State Government and sponsoring Agencies, National Housing Bank (through VC), Senior Executives of Commercial Banks and representatives of State Cooperative Bank and representatives from Payment Banks.

Highlights of the speeches are as under: -

Ms. Sukhvinder Kaur, General Manager and SLBC Convenor

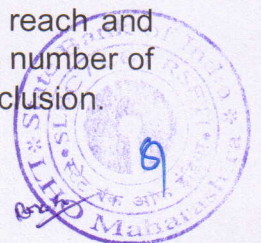
Madam, Sukhvinder Kaur welcomed Hon'ble Chief Minister of Goa Dr. Pramod Sawant, Respected Chief Secretary of Goa State, Shri. Parimal Rai, Shri. Puneet Kumar Goel, Secretary Finance, Goa State, Shri. Ajay Michyari, Regional Director, Reserve Bank of India, Mumbai, Shri. N.J. Nampoothiri, General Manager, (O.I.C), Reserve Bank of India, Panaji – Goa, Smt. Usha Ramesh, General Manager, NABARD, Goa, Senior Officials from the State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, Representative of Co-operative banks and all other participants

Madam Congratulated all the bankers for the bravery displayed by them while rendering the uninterrupted banking service amidst COVID 19 Pandemic. She touched upon the highlights of performance under selected parameters for the quarter ended June, 21.

Madam Congratulated the member banks for the overall achievement under ACP for June, 21 quarter at 31.93%. The comparative performance for the quarter ending June 20 was 19.54%. She urged all members to review their progress and re strategies their plans towards achievement of 100% targets under ACP for coming financial year 2021-22 without exception.

Madam Observed that the total Priority Sector Lending is at 38.57% of total advances as on June 21 up from 26.94% as of June, 20. she requested the member banks to explore innovative ways to transform agriculture into value addition or adopt creative methods which go beyond normal banking, so that the Priority sector lending target of 40% is achieved by December, 2021. She expressed satisfaction in the improvement of the C.D. ratio from 28.38% in June 20 to 32.68% as on June 21. Efforts should be made to further improve the CD ratio in the wake of the prevailing pandemic.

She urged bankers to accept the challenge to penetrate Financial Inclusion in the State of Goa. Member banks to adopt the Business Correspondent Model to reach and cover Rural customers. The member banks to endeavour to increase the number of CSPs to be engaged which will assist us to achieve the goal of financial inclusion.

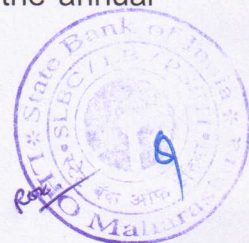


- She also requested to hold more meaningful Financial Literacy Camps and the shortfall in the June, 21 quarter to be covered by September 21.
- Madam was happy to inform that SBI has signed a MOU with Dhan foundation (NGO) to start centre for Financial Literacy (CFL) at Bicholim & Sanguem Block. They will also cover Sattari, Pernem, Dharbandora & Quepem Block for Financial Literacy.
- With regard to PMJDY accounts, zero balance has increased from 14301 as on June 20 to 16552, as on June 21. Top priority should be accorded to get these accounts funded. The depositors should be contacted and the account to be funded at the earliest.
- She requested Member Banks to focus on priority sector lending in Housing/Education and export credit as the performance in these areas are subdued in March 21 and again in June 21.
- She also expressed the need to bring back the focus on advance to SC, ST and Women borrowers as there is good scope to show improvement as the present performance level is not acceptable.
- Madam requested member banks that the Proposals received under Government sponsored schemes, which are under process should be dealt with in high speed and no proposals to be held pending. More focus to be given to the proposals received under PMEGP, CMEGP, PMMY and Stand-Up India.
- North Goa District was identified under Government of India's program named as Expanding & Deepening of Digital Payments Eco System. The District was to be 100% digitalized by March, 21. The present coverage of eligible individual customers and current account customers is appx. 99.70% and 98.57% respectively. She called upon all bankers to accord TOP-PRIORITY to achieve 100% digitalization of North Goa in the month of September 21. All the banks to ensure purity of the data while submitting to SLBC.
- Finally, Madam Urged the member Banks to concentrate primarily on three issues namely Sanction of loans under Agriculture, Housing finance, Renewable Energy. Further focus must be directed towards PSL/improvement in CD ratio and effective and efficient penetration of Financial Inclusion.
- While undertaking all the above task, she requested all her colleagues to stay safe and follow all the laid down protocol laid down by the Government.

Shri. Ajay Michyari, Regional Director, RBI, (Mah & Goa)

Shri. Michyari expressed his unhappiness for the consistent lower performance in PSL which has been below 40% at 38.57%, although it is higher than the preceding four quarters. Efforts should be made to touch the benchmark of 40%. He requested the member banks at the CD ratio which is stuck around 32% for three consecutive quarters.

While reviewing the Credit Disbursements by Banks, he observed that the Annual target of Rs.5100 Cr's, banks have achieved 31.93% as on June, 21. During the last year for the similar quarter, the achievement was 19.54%. In last year the annual achievement was 94.39%.



In ACP achievement, the area of Concern where Export Credit at 0%, Renewal Energy at 0% Social Infrastructure at 1.68% and Education at 4.45%. These are the areas of concern and Banks to make efforts to achieve better performance in these areas. These continue to be an area of concern because the same lack of performance by banks was observed in the previous quarter. Even, Housing segment at 10.98% has shown a decline in this quarter. He appreciated the good performance in Crop Loans, Agri Term Loans, Ancillary activities, MSMEs and Others. Zero Balance Accounts in PMJDY has increase by 2251 - 15.74%. These accounts needs to be funded at the earliest.

14 banks have shown zero performance/Non reporting banks in this quarter. Although major banks have uploaded, these 14 banks needs to upload the data for the quarter ending September, 21 without exception. Banks should make efforts to increase penetration in marketing NPS as the performance is not up to the mark.

SLBC/ UTLBC Convenor Banks have been advised vide letter dated August 25, 2021 to prepare the quarterly statement of ACP performance in an all-inclusive single format - MIS (enclosed) containing data on (i) ACP targets (ii) ACP achievements/ disbursements and (iii) ACP sector/ sub-sector wise loan amount outstanding. The ACP MIS statement is required to be submitted by SLBC/ UTLBC Convenor Banks to the RBI Regional/ Sub Offices concerned within 15 days from the end of the respective quarter to which it relates.

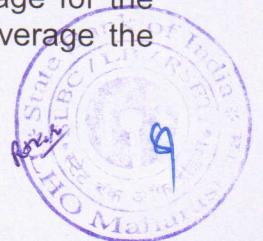
Banks to follow the New Definition of Micro, Small and Medium Enterprises:

Ministry of Micro, Small and Medium Enterprises vide Office Memorandum (OM) No. 5/2(2)/2021-E/P & G/Policy dated July 2, 2021, has decided to include Retail and Wholesale trade as MSMEs for the limited purpose of Priority Sector Lending and they would be allowed to be registered on Udyam Registration Portal for the following NIC Codes and activities mentioned against them like a. Wholesale and retail trade and repair of motor vehicles and motorcycles; b. Wholesale trade except of motor vehicles and motorcycles; c. Retail trade except of motor vehicles and motorcycles

Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh needs to be implemented at ground level. He requested the bankers to give loans to SHGs up to ₹10 lakh, no collateral and no margin should be charged. No lien should be marked against savings bank account of SHGs, and no deposits should be insisted upon while sanctioning loans. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).

Shri. N. J. Nampoothiri, General Manager (OIC), RBI, Panaji Goa

In deepening of Digital Payments Ecosystem, North Goa District has reached at Savings Accounts penetration at 99.7% and in respect of Current Accounts at 98.6%. Five banks namely Axis Bank, Jammu and Kashmir Bank, RBL Bank, South Indian Bank and Ujjivan Small Finance Bank have not completed 100% coverage for the savings accounts and the current accounts. Further, with a view to leverage the



experience gained during implementation of the pilot programme, Central Office had also advised SLBCs/ UTLBCs to scale up the programme in one or two other districts as well, in consultation with the stakeholders concerned. Accordingly, banks are directed to do 100% coverage in South Goa district as well.

In Financial Inclusion an FI-Index has been devised by RBI to comprehensively measure the extent of financial inclusion and to monitor the impact of the policy initiatives undertaken to promote financial inclusion. A total of 97 indicators have been identified and considered for construction of the FI-Index. Out of these 97 indicators, FII-Access consists of 26 indicators, FII-Usage consists of 52 indicators and 19 indicators are selected in respect of FII-Quality. Based on the annual data from March 2017 to March 2021, FI-Index for March-2021 is 53.9 (in a scale of 0 to 100) as against 43.4 for the period ending March 2017.

In respect of Centre for Financial Literacy (CFL) project, CFLs will be established in Bicholim block in North Goa district (Pernem and Sattari adjoining blocks) and Sanguem block in South Goa district (Dharbhandora and Quepem adjoining blocks). Each CFL will cater to two adjoining blocks, thus covering 6 blocks of the State by December 2021. NGO identified for the purpose is the Dhan Foundation. Second phase of the project is to be completed by December 2022, in which remaining blocks will be covered. SLBC has signed the agreement with Dhan Foundation on August 30, 2021. 122 CFLs have already been set up across the country and Goa should not lag in this respect. Hence, SBI, the Lead Bank may kindly expedite the process.

In Financial Literacy, though Goa has literacy rate of 87.4 % as per the 2011 Census, there is vast scope in improving the financial literacy. We have already advised all banks to undertake FL activities through their outlets. We have forwarded the FL material from RBI Kehta Hai and NCFE website to all banks along with an instruction to utilise the material during the FL activities.

While Reviewing Financial Literacy initiatives by Banks it was observed that Other camps should have been conducted more than the digital camps (2 digital camps per month and 5 other camps per month). The above data shows that digital camps have been conducted more than the target camps, (digital camps overachieved and other target group camps under-achieved). SLBC Convenor/ Lead Bank to ensure that banks explore innovative methods for conduct of camps amid the COVID-19 pandemic situation and conduct more other target group camps. Banks must achieve targets. These are extant FIDD, CO instructions.

Goa is the only state in the country with no Rural Self Employment Training Institutes (RSETI). The unemployment rate of Goa hit a 5-month high of 13.3% as per the survey conducted by CMIE. So, we request SLBC to look into the possibility of opening a RSETI with the help of Government of Goa, who can provide the required land and Office for starting RSETI.

Smt. Usha Ramesh, General Manager, NABARD, Panaji Goa.

Madam expressed that June 2021 quarter has seen the worst of the 2nd covid wave and the imposition of containment measures to check the spread has impacted the



recovery process of banks as well as created new uncertainties. She opined that the outlook for 2021-22 remains highly uncertain.

Madam urged the member banks to comply with the Resolution Framework 2.0 issued by RBI in the right spirit of helping the borrowers. The uncertainties have affected the appraisal processes and consequently the credit offtake has been low pan India, where the PAN India CD Ratio has declined from 76.4 as on March 20 to 71.40% as on June, 2021, indicating Banks have turned risk averse in this covid 19 environment.

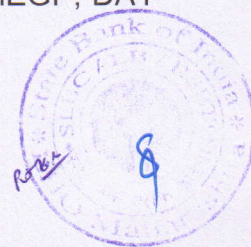
As against the national backdrop, Banks in Goa have performed well during this June 2021 quarter and have achieved a CD ratio of nearly 33% as against 28% YOY. The ACP achievement is also a healthy 32% and for which the Banks require a special commendation.

She informed the house that NABARD have already arrived at the Potential Credit Plan for the State for the ensuring financial year 2022-23 at Rs.6750 Cr's, Rs.3350 Cr's for North Goa and Rs.3400 Cr's for South Goa.

She informed the house that NABARD will be conducting its State Credit Seminar as early as November 2021 and requested SLBC and Offices of both the LDMs to firm up the ACP target for 2022-23 based on the credit potential given in our PLPs and communicate the same to the individual Banks in Goa so that the ACP targets can be aligned with the Corporate target of the Banks as per RBI, LBS guidelines.

She highlighted some of the focus areas, which she wanted the bankers to follow: -

- a. Issue of KCC for crop, fisheries and Animal Husbandry sector. Requested Bankers to engage with the departments of the State Government to perform better. She also felt that the farmers not having land rights under the KCC fold, the revenue department in association with the data available with Department of Agriculture needs to see if tenancy cards can be issued for such farmers. If this arrangement is made, then the banks can extend KCC facility.
- b. Coverage under PMFBY to cover Paddy, Sugarcane, Pulses and groundnut which are notified by the government of Goa under PMFBY.
- c. Banks to follow the latest Scale of Finance and unit cost for the year 2021-22 while deciding the quantum of loans.
- d. Bankers to pass on benefits of Interest subvention schemes to eligible loanee.
- e. She informed the house that the process of empanelment of CBBO for the GOI FPO Scheme is on and the scheme will be grounded during this year.
- f. She requested the Bankers to popularise Agriculture Infrastructure Fun (AIF) amongst the potential agripreneurs / famers who are envisaging setting up projects in the post-harvest infrastructure field. Under AIF, a interest subvention of 3% as well as 100% credit guarantee for loans upto Rs.2 Cr's is available and we should target having a few good Agri Infrastructure projects in Goa.
- g. Bankers to strive to complete the mandated number of Financial Literacy programmes as also popularize PM Social Security Schemes as also other flagship programmes of GOI like MUDRA, SUI, PM SVANIDHI, PMEGP, DAY NRLM & NULM.



- h. She informed the house that NABARD is assisting the State Government in building the States Infrastructure through projects under the Rural Infrastructure Development Fund and NABARD Infrastructure Development Assistance (NIDA).
- i. Finalisation of the State Action Plan for Climate Change, Scouting for project under the National Adaptation Fund for Climate change (NAFCC) and grounding of the sanctioned project under the climate change fund of NABARD.

She assured full cooperation form NABARD in this regard.

Shri. Punnet Kumar Goel, (IAS) Principal Secretary (Finance), Govt. of Goa.

Shri. Goel has expressed happiness for holding physical meeting after almost 6 months. The performance of the Banks have improved. The deposits has increased by 10% and advances of the State has increased by 20%. The performance was appreciated. The CD ratio at 33% is much below the benchmark level of 40%. PSL has increased from 27% to 38%. The credit to the MSME has increased but the advance to the Housing loan and education loan has not increased. The credit for the above performance was given to the Bankers. The areas of shortfall should be investigated by the bankers and the performance should be improved.

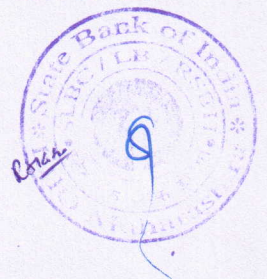
Shri. Goel expressed unhappiness towards high rejections in the proposals under Government sponsored schemes and which was a concern to the Hon'ble Chief Minister. It was felt that the Bankers were more conservative while approving the loan. He requested RBI to look into the reasons for such high rejections.

Shri. Goel reminded the Bankers that State of Goa has a CSR Authority and that any donation to the Authority is welcomed. Donors can conduct activity through the Goa CSR Authority or could undertake CSR Activity on its own. He thanked SBI for donating the 35000Lts Oxygen Storage Tank to Goa Medical College, Bambolim.

Shri. Parimal Rai, (IAS) Chief Secretary, Govt of Goa.

Shri. Rai stated that the 2nd wave of Covid 19 has devastated the State of Goa. People have lost the only earning member of the family. Children have become orphans due to the loss of loved one. He informed the member banks that Vaccination is the only solution to fight the pandemic. He made an appeal to the Bankers to spread the need of the vaccination amongst the staff and the customers of the Bank. He informed that Goa has reached 100% of the first vaccination and nearly 44% coverages has achieved with regard to the 2nd vaccination. The aim is to cover entire Goa with the 2nd dose by 31.10.2021. He informed the house that we are on the downward track, but caution must be exercised by all.

He thanked RBI, NABARD and SBI for supporting the State when it needed the most. He also appreciated the efforts of some of the Banks in supporting the efforts of the Government, but their presence was not felt. He urged these Banks to come forward and make their presence felt to the Government by helping in promoting the activities which will lead to increase in the business activity & lively hood of the citizen of the State of Goa.



He informed the Bankers that unless you make credit available to the market, the economy will not hold and unless economy does not hold, there will be lot of problem the society will have to face like unemployment, crime rate will go up and large social related issues will come up. He informed the bankers that the group attending this meet must ensure that the credit flows to the economy smoothly.

He stated that the priority sector lending needs special attention like advances to the weaker section of the society like Women/SC/ST and the performance is not up to the mark. The advance needs to be picked up in ratio of the population representation in the State. It should be ensured that the advances are not limited to one section of the society and it is made available across the board. He expressed his disappointment over the performance of the Private Sector Banks and named Axis Bank who has a very good I. T. platform but lacking behind in the State. These Banks cannot be risk averse and must pass on the benefit to all. He asked the bankers to follow the due diligence and lend credit. If you do not do so, then you are harming yourselves and the economy. He said the Aadhar seeding is stuck at 80% for the last 3 quarters. He said that the Cyber crimes will pick up and that we must create as many fire walls as possible to safeguard the interest of the depositor. This is a horrifying period for the State as we had pandemic, Cyclone and the floods and the life of the people is scattered. We as a group needs to pick them up and support them so that they can start working.

He called upon the bankers to focus on PMJDY, and other Social Security Schemes launched by the Hon'ble Prime Minister.

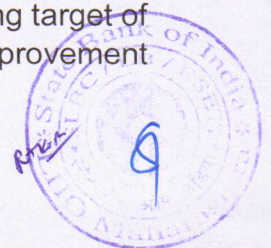
He finally appealed to all the bankers to extend full support to make the people stronger thereby the economy stronger and the State and the Country.

Dr. Pramod Sawant, Hon'ble Chief Minister of Goa.

Hon'ble Chief Minister of Goa Dr.Pamod Sawant welcomed Madam Sukhvinder Kaur, GM (NW1) & SLBC Convenor, Chief Secretary of Goa State, Shri. Parrimal Rai, Shri. Puneet Kumar Goel, Secretary Finance, Goa State, Shri. Ajay Mlchhari, Regional Director, Reserve Bank of India, Mumbai, Shri. N.J. Nampoorthiri, General Manager,(O.I.C), Reserve Bank of India, Panaji – Goa, Smt. Usha Ramesh, General Manager, NABARD, Goa, Senior Officials from the State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, Representative of Co-operative banks and all other participants.

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of the C.D. ratio from 28.38% in June 20 to 32.68% as on June 21. Efforts should be made to further improve the CD ratio in the wake of the prevailing pandemic.

He informed the house that under the Atma nirbhar Bharat package, he has introduced Swayam Purna Goa, wherein Senior Officials of the Government are visiting the 191 Gram Panchayat/ (14) Municipality on every Saturday to ensure that the benefits of the government schemes are received by the needy person. Swayampurna Mitra can be the link between the Banks and Government department, so that each branch should be linked to the SwayamPurna Mitra, so that the needs of the needy is meet. He instructed the concerned government department to share the list of the Swayam Purna Mitra to SLBC so that they can co-ordinate amongst themselves. He informed the house that the Government has decided to achieve the 10 point targets before 19.12.2021 so that the basic requirement of the citizens of the State is taken care. In the 10 points agenda, the areas covered are 1. Tap water supply, 2. Electricity supply, 3. Shelter for all, 4. Sanitation for all, 5. PM Kissan card, 6. Soil Health card, 7. Financial support to all the Divyang's, 8. Health security to all, 9. Social Security to all. 10. Financial security to all. Bankers should come forward to provide account for all, provide them the facilities of PMJDY, Cover the citizen with the Social Security Schemes to all the eligible peoples. There are 2 to 3 gram panchayats, which has 100% coverage in these Social security schemes. More and more panchayats should be covered under the schemes. He requested bankers to work on additional finance to SC, ST & Women peoples. He instructed the bankers to make the North Goa District 100% digital and focus on South Goa District, so that both the Districts can be declared 100% digital.

Finally, he urged the bankers to focus on Agriculture, Horticulture, Government sponsored schemes. He also urged the Banks to hold more physical camps by joining the Government efforts under "Sarkar Aplya Dari" I.e. Government at your door steps by coordinating with the SwayamPurn Mitra, which will facilitate deeper penetration of the benefits and thereby better distribution amongst the neglected people. In Sustainable Development Goals, the State of Goa has moved from 7th position to 4th position. He urged the banks to support the government by partnering in the CSR activity conducted by the Goa CSR Authority.

He thanked NABARD for increasing the support to the State from Rs.50 Cr's to nearly Rs.600 Cr's. He also thanked Bank of Maharashtra for supporting the Government on RXL platform to the tune of Rs.400 Cr's.

Shri. P. G. Kamat, AGM, SLBC then piloted the discussion on the agenda.

The meeting ended with a vote of thanks by **Shri. Naveen Kumar Gupta, Deputy General Manager (B&O) & SLBC Secretary, Panaji – Goa**. He assured the speakers that the issues raised during the deliberation, would be attended with utmost urgency and will be resolved at the earliest. This will not only result in pumping higher credit in the economy thereby resulting in revival of the lively hood of the common citizens of the State of Goa.

State Bank of India
SLBC, Goa
Date: 29.09.2021.



S. Kumar

General Manager & SLBC Convenor

Sr No	Agenda Items	Action Point	Action By
1	Review of ACP – Step up Priority sector lending	Focus on priority sector lending to be increased	All Banks
2	Digitalisation of North Goa District	Ensure digital maximisation and achieve 100% by end of June, 21.	All Banks/SLBC
3	Data flow at LBS for migration to standardised data system.	All Banks are advised to ensure timely submission of data by uploading on the portal.	All Banks
4	Financial inclusion – Zero balance accounts	To be totally funded	All Banks
5	Application under PMSVA Nidhi scheme to be disposed immediately	All applications should be disposed off immediately.	All banks
6	Financial Literacy Camps	More camps to be held and the target to be achieved	All Banks/LDM
7	Setting Up of RSETI	Proposal to be taken up with Government of Goa for setting up of RSETI	SLBC



Points raised while PPT was presented: -

- Q 60% of the farmers are tenant farmers. Interest subvention is not made available to them. Access of these farmers to land record, so that Banking segment can make them available funds.
- A SBI is meeting the credit requirements of the tenant farmers up to Rs.1.60 lacs based on the affidavit obtained along with the application. Based on the credit the interest subvention is made available.
- Q The question raised is do Banks provide KCC to tenant farmer?
- A. Credit requirement upto Rs.1.60 lacs is meet by SBI.
- Q Concern of Director of Industry about large number of applications pending and rejected.
- A CMO has come out with Do's and Dont's in regard to the applications received under the Government sponsored schemes.
- Q Students are being deprived of the Education loan by Banks. Banks are not co-operating.
- A. Banks are strictly instructed to follow the rules laid down by RBI with regard to the Education loan.
- Q Coordination between the Banks and the Govt. department.
- A. A coordination meeting between the Banks and the government department has been called on 20.09.2021 at SBILD, Patto, Panaji Goa.
- Q KCC for Fisheries/Animal Husbandry – Upto Rs.1.60 lacs no collateral security should be insisted.
- A. No security should be insisted upon for loans upto Rs.1.60 lacs for KCC/Fisheries/Animal Husbandry.
- Q Kam Dhenu Scheme. Collateral security is insisted. Instalment on entire loan is fixed, Interest charged on the entire instalment. Even after receipt of subsidy instalment is recovered on full loan amount.
- A. The scheme is credit linked. The subsidy received is held for a period of 42 months as per the scheme. Interest to be charged for the balance outside the subsidy amount. Up to the date of receipt of subsidy, interest to be charged for the full amount. On receipt of the subsidy, interest to be charged only for balance above the subsidy amount. Interest to be serviced as and when applied. Principle to be repaid in monthly instalments. As per the scheme, subsidy cannot be appropriated before the lock in period:
- Q Suggestion by RBI to meet the major Regional Head of the banks and the Government department by way of a Standing Committee meet.
- A The meeting is scheduled on 20.09.2021 at 3.00 p.m.
- Q Government sponsored schemes: PMEGP
- A Banks should take more than adequate care while handling these proposals.

