

STATE LEVEL BANKERS' COMMITTEE, GOA
AGENDA ITEMS AND BACKGROUND PAPERS FOR
93rd SLBC MEETING SCHEDULED TO BE HELD ON 27.05.2016
AT PANAJI, GOA

AGENDA ITEM NO. I

Confirmation of the Minutes of the last meetings

- 1.1 The minutes of the 92nd SLBC meeting (held on 12.02.2016) were circulated vide SLBC letter no. RBU/LB/12/SLBC-G/1027 dated 16.03.2016 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 12.02.2016, 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:

S. No.	ACTION POINT	TO BE DEALT BY	PRESENT POSITION
1	Submission of LBRs within 15 days after the quarter end	All Banks	The LBR submission was 85%
2	Payment of contribution to SLBC regarding launch functions dated 09.05.15 and 02.10.2015	Remaining member banks	Contribution for programme dated 09.05.2016 paid by 13 Banks and for programme dated 02.10.2015 paid by 26 banks.
3	Instructions to DRO for waiver of Commission under OTS scheme	Govt. of Goa	FDMU has advised to Revenue Department for advising respective DROs.
4	Preparation of Annual Credit Plan for Both the districts for the year 2016-17	Lead District Mgrs.	ACP 2016-17 has been prepared and sent to all the banks.
5	Advise the name of nominee to Jt. Secretary Govt. of Goa, for State Level Financial Inclusion Committee	Convener, SLBC Goa	Nominee advised to Govt. Letter No. RBU/LB-12/ SLBC-G/1045 dated 21.03.2016. First meeting was held on 24.05.2016
6	NPCI to be member of SLBC meetings	Convener, SLBC Goa	Letter No. RBU/LB-12/ SLBC-G/1049 dated 23.03.2016 sent to NPCI for attending meetings.
7	Financing Solar Water Pumping System	10 Banks whom the target is allotted	No applications received from any Bank.

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 instructed 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 2015-16

Performance under Annual Credit Plan 2015-16 up to 31-03.2016

(Rs. in cr.)

Activity	Annual Credit Plan 2015-16 (Targets up to 31.03.16)			Achievement up to 31.03.16			%age Achieve ment
	North Goa	South Goa	Goa State	North Goa	South Goa	Goa State	
Crop Loans	223.37	241.97	465.34	164.46	192.83	357.29	76.78
Agri. Term Loan	205.52	326.14	531.66	122.82	120.93	243.75	45.84
Sub Total Agri.	428.89	568.11	997.00	287.28	313.76	601.04	60.28
Industries	366.36	286.58	652.94	510.27	266.58	776.85	118.97
OPS (Services)	1566.64	1822.04	3388.68	1506.40	1392.71	2899.11	85.55
Total	2361.89	2676.72	5038.62	2303.95	1973.05	4277.00	84.88

4.02 Comparative position of achievement under ACP 2014-15 & 2015-16

(Rs. in cr.)

Activity	Achievement under ACP 2014 -15 Up to 31.03.15			% Ach Mar 2015	Achievement under ACP 2015-16 Up to 31.03.16			% Ach Mar 2016
	North Goa	South Goa	Goa State		North Goa	South Goa	Goa State	
Crop Loan	75.58	30.21	105.79	27.55	164.46	192.83	357.29	76.78
Agri. Term Loan	175.78	88.43	264.21	61.97	122.82	120.93	243.75	45.84
AGRI Total	251.36	118.64	370.00	45.62	287.28	313.76	601.04	60.28
Industries	224.19	131.71	355.90	59.69	510.27	266.58	776.85	118.97
OPS	1991.71	1232.05	3223.76	124.58	1506.40	1392.71	2899.11	85.55
Total	2467.26	1482.40	3949.66	98.87	2303.95	1973.05	4277.00	84.88

4.03 Sector wise achievement of advances: Position as on 31.03.2016

- i) The achievement under **Crop Loans** up to 31.03.2016 was Rs.357.29 cr. as against the target of Rs 465.34cr. i.e. 76.78 %. The performance under Crop Loans was higher by Rs 251.50cr as against Rs.105.79 crs for corresponding period March 2015.
- ii) The achievement under **Agri. Term Loan** was Rs. 243.75cr. as against the target of Rs.531.65cr. i.e.45.84%. The performance under Agri. Term Loans was lower by Rs. 20.46cr as against Rs.264.21cr. for corresponding period last year.
- iii) The overall achievement under **Agriculture Sector** was Rs 601.04cr. as against target of Rs.996.99cr. i.e.60.28%. The overall achievement under **Agriculture Sector** was higher by Rs.231.04 cr as against Rs. 370.00 cr. for corresponding period last year.
- iv) The achievement under Loan to **Industries** up to 31.03.2016 was Rs.776.85cr. as against the target of Rs.652.94cr. i.e. 118.97%. The performance under Loan to Industries was higher by Rs.420.95 cr. as against Rs.355.90cr. for corresponding period last year.
- v) The achievement under Loan to **Other Priority Sector (Services)** up to 31.03.2016 was Rs. 2899.11cr. as against the target of Rs.3388.69cr. i.e. 85.55%. The performance under Loan to Other Priority Sector (Services) was lower by Rs.324.65 cr. as against Rs.3223.76 cr. for corresponding period last year.
- vi) The overall achievement under **ACP 2015-16** up to 31.03.2016 was Rs.4277cr. as against the target of Rs.5038.62cr. i.e. 84.88%. The achievement was higher by Rs.327.34 cr. as against Rs.3949.66cr. for the corresponding period previous year.

4.04 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 31.03.2015, 30.09.2015, & 31.12.2015 & 31.03.2016 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	31.03.15	30.09.2015	31.12.15	31.03.2016
i	Total Deposits	N.A.	54747.81	58163.77	59621.32	63338.70
ii	Total Advances	N.A.	16643.16	17236.12	17945.80	19385.49
iii	C.D. Ratio	40%	30%	30%	30%	30.61%
iv	Total PSA.	N.A.	6746.36	7144.84	7272.70	7296.15
	%age of PSA to Total Advances	40%	41%	41%	41%	37.64%
v	DIR Advances	N.A.	3.74	3.79	3.88	17.09
	%age of DIR Adv. to Total Advances	1%	0.02%	0.02%	0.02%	0.09%
vi	Weaker Section Advances	N.A.	466.26	631.00	628.26	644.50
	%age of Weaker Sec. Adv. to Total Adv.	10%	2.80%	3.66%	3.50%	3.32%
vii	SC/ST Advances	N.A.	86.59	108.09	113.21	110.67
	%age of SC/ST* Adv. To Total Advances	5%	0.52%	0.62%	0.63%	0.57%
viii	Advances to Women	N.A.	1952.34	1958.65	2093.02	2263.94
	%age of Adv. to Women to Total Adv.	10%	11.73%	11.36%	11.66%	11.68%
ix	Direct Agriculture Advances	N.A.	679.77	705.64	693.48	821.44
	%age of Direct Agri. Adv. To Total Adv.	18%	4.08%	4.09%	3.86%	4.24%

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

4.05 priority sector advances: position as on 31.03.2016

- i) Total **Priority Sector Advances** as on 31.03.2016 was Rs.7296.15cr. which was 37.64 % of total advances level of Rs. 19385.49cr. as on 31.03.2016. The level of priority sector advances has increased by Rs.549.79cr. over March 2015 last year.
- ii) The total of **Advances under DIR Scheme** as on 31.03.2016 was Rs. 17.09 cr. which was less than 1% of total advances, increased over March 2015 level. 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 31.03.2016 was Rs. 644.50 cr. with an improvement of Rs.178.24cr. over March 2015 level. The percentage of advances to weaker sections of society was 3.32 % 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 31.03.2016 was Rs.110.67cr. with an increase of Rs.24.08 cr. over March 2015 level. In percentage terms the advances to SC/ST was 0.57% 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.821.44cr. as on 31.03.2016 with an increase of Rs.141.67cr. over March 2015 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 4.24% 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. 2263.94cr. as on 31.03.2016 with an increase of Rs.311.60cr. over March 2015 level. In percentage terms the Advances to Women was 11.68% 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 year ended 31.03.2016 as against that of March 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.

4.6 C D Ratio:

- i) The advances level as on 31.03.2016 was Rs.19385.49crs. with an increase of Rs. 2742.33cr. over the March 2015 level of Rs.16,643.16 cr. The deposit level as on 31.03.2016 being at Rs.63338.70cr. has increased by Rs. 8590.89 crs. over March 2015 level of Rs.54,747.81 cr.
- ii) The C:D ratio as on 31.03.2016 was 30.61% % which is below the bench mark level of 40% and slightly higher against 30% of March 2015 level.

4.07 Statistical Data

- i) Statement showing **Institution-wise, Sector-wise performance** under ACP 2015-16 as on 31.03.2016 enclosed as **Annexure-II**.
- ii) 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 31.03.2016 is enclosed as **Annexure-III**.

4.08 Housing Loan

Total 3423 Housing Loan accounts have been sanctioned with aggregate credit limit of Rs.187.86 cr during the quarter ending 31.03.2016. The aggregate balance outstanding in 56361 Housing Loan accounts was Rs. 3772.70 cr. The statement showing the outstanding of previous quarter end, fresh housing loans sanctioned with limit during the quarter and balance outstanding in housing loan accounts as on 31.03.2016 is enclosed as **Annexure-IV**.

4.09 Kisan Credit Cards (KCC)

Total 898 KCC loan accounts have been sanctioned with aggregate credit limit of Rs.8.74cr. during the year ending 31.03.2016. The aggregate balance outstanding in 7596 KCC loan accounts was Rs.76.82cr. The statement showing the outstanding of previous quarter end, fresh KCC loans sanctioned with limits during the quarter ending March 2016 and balance outstanding in KCC loan accounts as on 31.03.2016 is enclosed - **Annexure-V**.

4.10 Education Loan

The total 131 Education Loan accounts with aggregate limit of Rs. 1.95 cr. for Studies in India and 9 Education Loan accounts with aggregate limit of Rs.0.51cr. for Studies abroad have been sanctioned during the quarter ending 31.03.2016. Total 140 Education Loans with aggregate limit of Rs. 2.46 cr. have been sanctioned during the quarter ending 31.03.2016.

As at the end of 31.03.2016 there are Total 3021 Education Loan accounts with outstanding of Rs 83.57 cr. for Studies in India and 202 Education Loan accounts with outstanding of Rs.18.06 cr. for Studies abroad. Thus, total 3223 Education Loans have outstanding of Rs.101.62 cr. The statement showing all the details is enclosed as **Annexure-VI**.

4.11 Self Help Group (SHG) & Joint Liability Group (JLG): data as at 31.03.2016

(Amt in lacs)

Particulars	As on 31.03.2016		
	North Goa	South Goa	Goa State
Total No. of SHGs	4388	3281	7669
Total Deposits of SHGs	96.62	95.55	192.17
No. of SHGs credit linked	1086	930	2016
Limits sanctioned	138.16	135.35	273.51
Total Loans outstanding of SHGs	73.39	69.20	140.59
To be credit linked	3252	2351	5603

Particulars	As on 31.03.2016		
	North Goa	South Goa	Goa State
No. of JLGs	456	618	1074
No. of JLGs Credit linked	432	594	1026
Limits sanctioned	116.28	207.50	323.78
Credits outs. (lacs)	100.19	190.42	290.61

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 9th May, 2015. The sourcing of applications as on 31.03.2016 is as under:

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

5.2 PRADHAN MANTRI JAN DHAN YOJANA

	Goa State
Accounts Opened	1,84,438
Percentage of Aadhar Seeding	63.08 %
Total Balance in the accounts in lacs	Rs.7940
No. of accounts to whom overdraft sanctioned	1459
Rupay Cards Issued	1,49,434
PIN Mailer Pending	14.18 %
No. of Accounts with zero balance	26,613

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 31.03.2016 was as under:

(Amt. in lacs.)

S. No.	Scheme	Target 2015-16	Position as on 31-03-2016			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	104	34	27	4	3
	PMEGP – KVIC	47	0	0	0	0
	PMEGP - KVIB	110	93	52	32	9
	PMEGP TOTAL	261	127	79	36	12
3	NULM	525	0	0	0	0
4	NRLM	230	0	0	0	0

6.02 The sponsoring of applications has started late and number is low under PMEGP-DIC and PMEGP-KVIB. In case of PMEGP-KVIC banks have not received any applications so far.

6.03 The targets under NULM schemes have been allotted for the financial year 2015-16 but sponsoring of application had not been done by GSUDA.

6.04 The targets under NRLM schemes have been allotted for the financial year 2015-16 but sponsoring of application has not been done by DRDA.

AGENDA ITEM NO VII

MSME SECTOR:

IMPACT OF RECENT DEVELOPMENT IN MINING INDUSTRY ON BANK'S EXPOSURE

7.01 MSME Sector: Position as on 31-03-2016

The commulative sanction of Working capital loans upto the end of 31.03.2016 was Rs. 2302.61 cr. in 13976 accounts. The commulative sanction of Term loans upto the end of 31.03.2016 was Rs. 1810.95 cr. in 26802 accounts. The total outstanding under MSME as on 31.03.2016 was Rs.4113.86 cr. In 40778 accounts. Enclosed as **Annexure-VII**.

7.02 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.)

Shishu		Kishore		Tarun	
(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

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			
		31.03.14	31.03.15	31.12.15	31.03.16
i.	Total Priority Sector Advances	6360.23	6746.36	7326.72	7296.14
ii.	Advances to minority communities	1636.37	1715.79	2035.36	2054.10
iii.	% advances to minority communities	26%	25%	28%	28.16%

- iii. The advances to minority communities have increased by Rs. 338.31 cr. during the quarter ending March 2016 over the levels as on March 2015.
- iv. The percentage of advances to minority communities was 28.16 % as on 31.03.2016, being much above the stipulated bench mark level of 15% of total advances outstanding as on previous year end.
- v. The statement showing Priority Sector Advances to Minority Community for the quarter ended 31.03.2016 is enclosed as **Annex-VIII**.

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 March 2016 quarter were held at Panaji:

S. No.	Steering Sub Group	Meeting held on	Minutes enclosed as
a.	Priority Sector Lending	12.05.2016	Annexure-IX
b.	Self Help Groups	12.05.2016	Annexure-X
c.	Govt. Sponsored Scheme	12.05.2016	Annexure-XI
d.	Financial Inclusion	13.05.2016	Annexure-XII

AGENDA ITEM X

SERVICE AREA MONITORING & INFORMATION SYSTEM (SAMIS)

10.01 Submission of Lead Bank returns

The percentage of submission of LBRs as on 31.03.2015, 30.09.2015, 30.12.2015 and 31.03.2016 is as under:

Type of Returns	As on 31.03.15	As on 30.09.15	As on 31.12.15	As on 31.03.16
LBR 2/U2	85%	95%	65%	85 %
LBR 3/U3	77%	94%	64%	85 %

The position of submission of various Lead Bank returns has gone up during the 31.03.2016 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 GROUND LEVEL CREDIT TARGET FOR AGRICULTURE – 2016-17

It was announced in the Union Budget that the Ground Level Credit Target for Agriculture for 16-17 will be at Rs. 9,00,000 crore. Accordingly NABARD Goa vide their letter No. NB.Goa/156/GLC/2016-17 dated 11.05.2016 has advised the broad sector wise and agency wise allocation of Agriculture targets for the state of Goa which is enclosed as **Annexure-XIII**

11.02 CREDIT TARGET FOR BANKS UNDER SELF EMPLOYMENT PROGRAMME (SEP) COMPONENT OF DEENDAYAL ANTYODYA YOJNA-NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM) FOR THE YAER 2016-17

The Government of India, Ministry of Housing and Urban Poverty Alleviation has finalized the State wise targets for SHG Bank linkage, selfemployment programme (Individual Enterprises) and self employment programme (Group Enterprises) of NULM (National Livelihood Mission) for the year 2016-17. Reserve Bank of India Mumbai vide their letter No. FIDD.CO.GSSD No. 5120/09.16.003/2015-16 dated 04.04.2016 has advised the state wise targets which is enclosed as **Annexure-XIV**.

11.03 PRADHAN MANTRI JAN DHAN YOJNA- OPENING OF ACCOUNTS- CONVERSION OF SMALL ACCOUNTS TO BASIC SAVINGS BANK DEPOSIT ACCOUNTS (BSBDA)

Department of Financial Services, GOI, New Delhi vide their letter No. F.No.1/9/2014-FI(Pt.XI)(C-69300) dated 10.05.2016 have informed that some State Governments are facing problem in transfer of benefits in certain schemes due to restrictions imposed (restrictions on withdrawal of amounts more than Rs. 10000/- , balance in the accounts not to exceed Rs.50000/- at any point of time, credit limit not to be more than Rs.1 lakh) in the Small accounts opened under PMJDY. In this regard , it is informed that PMJDY envisage opening of Basic Savings Bank Deposit Account(BSBDA) which are SUBJECT TO RBI INSTRUCTIONS ON Know YOUR Customer(KYC)/ Anti Money Laundering (AML) for opening of Bank accounts issued from time to time. The letter is enclosed as **Annexure -XV**

11.04 AADHAAR SEEDING

DFS has advised all banks to ensure seeding of Aadhaar in all PMJDY accounts and Pension accounts by 30th June 2016. Member banks of SLBC are advised to hold joint camps with Department of Rural Development of State Government for Aadhaar Seeding. Adequate publicity material banners and posters to be displayed at branches and Bank Mitra outlets. Letter enclosed as **Annexure -XVI**

11.05 SEEDING OF MOBILE NUMBERS

Banks are required to focus on seeding of mobile numbers in bank accounts in accordance with RBI guidelines. State Government is also requested to send customized SMS to beneficiaries of various DBT schemes

11.06 STARTUP- STAND UP INDIA CAMPAIGN

Reserve Bank of India, Panaji-Goa vide their letter No.PNJ.FIDD.102 / 02. 02. 002 /2015-16 dated 11.04.2016 have informed that the Secretary, Ministry of Food Processing Industries, New Delhi has addressed a letter to the Chief Secretary, Government of Goa, requesting to consider the growth opportunities in the food processing Sector and direct banks to encourage entrepreneurship development for ensuring grounding of projects in the sector under the Start Up- Stand Up India campaign. Copy of letter enclosed as **Annexure-XVII**

11.07 STAND UP INDIA SCHEME-DISTRICT LEVEL AWARENESS WORKSHOP

NABARD, Regional office Goa vide their letter Ref No.NB(Goa) /159/OFDD (StandUp India)/2016-17 dated 11.05.2016 have advised that The Government of India has recently announced the Stand Up India Scheme to provide loan benefits to SC/ST and women entrepreneurs for setting up business enterprises. A State Level Awareness Workshop on Stand Up India was organised by NABARD on 10.05.2016 at Margao. The LDM in each district is the nodal point of network of Stand Up India connect centers. It was envisaged to conduct District level workshop to sensitise the bankers and other stakeholders. Accordingly District Level Awareness Workshop was organised at Margao and Panaji on 23.05.2016 on Stand Up India Scheme. Letter enclosed as **Annexure -XVIII**.

11.08 STAND UP INDIA :ACCESS TO FINANCE TO SC/ST AND WOMEN ENTERPRENUER

Stand Up India scheme has been formally launched by the Hon'ble Prime Minister on 05.04.2016 at Noida. While enabling inclusive access to finance , Stand Up India aims to kindle entrepreneurial culture among SC/ST and Women. WWW.standupmitra.in an interactive portal was also launched by the Hon'ble Prime Minister with three important features of the programme viz. I) Handholding support, ii)Loans from banks and iii) Guarantee support for collateral free lending. SIDBI letter No. SIDBI/CMD Sectt/Stand Up India/ dated 16.05.2016 enclosed as **Annexure- XIX**.

11.09 MODIFIED GUIDELINES UNDER PMEGP SCHEME FOR THE YEAR 2016-17

The KVIC Goa vide their letter No. SO/KVIS/GOA/PMEGP Target/2016-17/ 549 dated 17.05.2016 has forwarded the modified Operational Guidelines under PMEGP scheme received from the Ministry of Micro, Small & Medium Enterprises , Govt. of India, New Delhi. The PMEGP Scheme should be implemented as per modified guidelines from 01.05.2016 on pilot basis for one month and finally from 01.06.2016. Letter enclosed as **Annexure-XX**. The revised guidelines have been forwarded to all member Banks.

11.10 GOA STATE- TARGET UNDER PMEGP SCHEME FOR THE YEAR 2016-17

The KVIC Goa vide their letter No. SO/KVIS/GOA/PMEGP Target/2016-17/ 558 dated 17.05.2016 has communicated the targets under PMEGP Scheme for the year 2016-17 which is enclosed as **Annexure-XXI**. The Bank wise- District wise targets will be allotted by LDMS.

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.
- 2) Agriculture Department, Govt. of Goa on KRISHI CARD data.
- 3) HUDCO on Prime Minister Awas Yojna - Credit Link Subsidy Scheme.
