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**MINUTES OF 95th MEETING OF
SLBC, GOA HELD ON 20th DECEMBER, 2016**

The 95th meeting of State Level Bankers' Committee, Goa State was held on 20th December 2016, at Hotel Vivanta by Taj, Panaji under the Chairmanship of Shri R.K. Shrivastav, Chief Secretary, Govt. of Goa and Shri Deepankar Bose, Chief General Manager, State Bank of India, Mumbai. The other officials present during the meeting were Shri Daulat Havaldar, Secretary Finance, Govt. of Goa, Shri Manosh Kumar Dutta, General Manager, (NW IV) SBI Mumbai & Convener, SLBC Goa. Shri Gulab Singh, Director, DFS, Ministry of Finance, Govt. of India, Shri Jaikish, General Manager, Reserve Bank of India and Shri. V.R.Khusro, General Manager, NABARD, Panaji Regional Office.

2. The meeting was also attended by other Senior Officers of the State Govt. and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of Urban cooperative Banks / State Co-operative Bank, Lead District Managers of North Goa & South Goa districts. The list of participants is enclosed.

3. Shri Manosh Kumar Dutta, in his opening remarks thanked Shri R.K. Shrivastav for accepting the date of meeting and also Shri Gulab Singh for his presence. He also appreciated the response from member banks for online data submission and expected Banks to improve the quality of data submission. He congratulated all Bankers for their efficient handling of the Post Demonetization scenario in the state.

4. Shri Deepankar Bose, in his address highlighted the performance of the Banks as on 30.09.2016 in the State. He advised bankers to make efforts to sensitize general public, vendors for migration to cash less ecosystem by using the Aadhar Card, RuPay card and mobile apps. He suggested to have re-organization of SSAs and mapping the same to the Bank branches so as to avoid appointing BC, CSPs. He suggested to include an agenda item regarding performance of Banks for cashless transactions.

5. Shri R.K. Shrivastav in his keynote address appreciated the efforts made by the Bankers after 09.11.2016 for bringing the situation to normalcy. He then opined that Goa State is thinking of concentrating on three Crops, Cashew, Coconut and Sugarcane for doubling the farmers' income by 2022. Considering the high level of education it should not be difficult to divert the youth to Agriculture sector by adopting advanced technology. He also shared that the Government of Goa is planning Electronic City at Tuem and the IT Park at



Chimble and this would be able to generate around 50,000 employment. He advised Bankers to sensitize the people in the light of increasing cyber crime/fraud while doing e-transactions. The Financial Literacy/awareness Camps should be arranged in villages to educate the people for diverting to e-channels/cashless transactions and to be cautious in sharing the ATM PIN, OTP and Account details etc.

6. Shri. Gulab Singh, Dy. Secretary, Govt. of India stated that the SLBC meeting should be represented at appropriate level by Bank and Govt. Departments. He further opined that Banks should concentrate on PMJDY, PMFBY and social security schemes. He reiterated the instructions of Govt. of India regarding payment of Rs.5000.00 p.m. to the BC/CSPs so as to make them viable. He showed his displeasure over the low performance of Banks under financing to SC/ST, weaker Sections etc.,. He advised to make efforts either to activate the zero balance accounts with CSPs or close the same with the consent of the customer.

7. Shri Daulat Havaladar, Secretary Finance, Govt. of Goa in his address appreciated the efforts of Banks after demonetization. He advised that Govt of Goa has proposed to go Cash Less. The effects of the cash less transactions will be realized in near future.

8. Shri. K.S. Anbalgan, DGM (ABU) and Member Secretary SLBC Goa then piloted the discussion on agenda. The review of performance under Annual Credit Plan 2016-17, for the quarter ending Sept 2016, viz. various parameters under Priority Sector advances, Financial Inclusion, C:D ratio, Govt. Sponsored Schemes, SME sector, financial assistance to minority communities and Service Area Monitoring & Information System was undertaken. It was conveyed that though the percentage of submission of LBR has improved, the quality needs to be upgraded. He informed that a review workshop of all member banks is scheduled shortly to address issues if any in regards the portal and requested the member banks to depute their representatives / Nodal officers handling this matter to be benefited from this interface. He requested member banks to adhere to the time schedule for online data submission as conducting meetings as per calender of meetings entirely depends on the submission of the data.

9. The discussion on Financial Inclusion was piloted by Shri T.K. Berry Dy. General Manager (Outreach), SBI, LHO, Mumbai. He suggested member banks to open accounts of unorganised labourers and unbanked rural people through BC channel/ in camp mode. Special efforts have to be made to activate



the Rupay Cards, use of E-wallet, Use of USSD technology on feature phones to transfer funds through IMPS and to encourage AEPS. Member Banks should acquire Merchants in rural areas, by installing POS machines and encouraging the rural people for cashless transactions.

10. Shri Jaikish, General Manager, Reserve Bank of India made remarks about incorrect data submission by member banks. He advised bankers to concentrate on, Priority Sector advances and advances to SC/ST category. Special attention to be given for financial assistance to Agriculture sector to achieve the goal of "Doubling of the Farmers income by 2022".


11. Shri V.R. Khusro, General Manager NABARD suggested to mention the number of SHGs formed and credit linked in the review. He shared with the member Banks that 60% of cost of POS machines (maximum Rs.6000.00) assistance will be made available from NABARD, for two POS machines per village. Banks may identify suitable villages in Tier 5 & 6 and submit the proposal to NABARD for consideration. The expenditure incurred for Financial Literacy Camps also can be reimbursed from NABARD, if the prior approval is obtained. He mentioned about the delay in the Annual Credit Plan 2016-17 for both the districts and for timely launching of ACP 2017-18 by both the Lead District Managers. The roadmap may be prepared by Departments for doubling of farmers' income. With regards to LBR data submission, he reiterated that the timely submission and accuracy of data must be ensured.

12. 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 Dec. 2016 quarter	All Banks	15.01.2017
2	Instructions to DRO for waiver of Commission for cases under OTS scheme	Govt. of Goa	15.02.2017
3	Submission of proposal to NABARD for maximum Two POS machines per village	All Banks	31.12.2016
4	Performance towards Cash less Goa	All Banks	31.12.2016
5	Conducting FI Camps one per month per Rural Br.	All Banks	Ongoing basis

The meeting concluded with vote of thanks proposed by Shri Plaban Mohanta, Dy. General Manager (B&O), State Bank of India, Panaji.

State Bank of India,
Local Head Office, Mumbai
Date : 10.01.2017


General Manager (NW IV)
SBI Mumbai LHO &
Convener, SLBC Goa

