

29/17042017

MINUTES OF 96th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 3RD MARCH, 2017 AT HOTEL MANDOVI, PANAJI, GOA

The 96th meeting of State Level Bankers' Committee, Goa State was held on 03rd March 2017, at Hotel Mandovi, Panaji under the Chairmanship of Shri Dharmendra Sharma, Chief Secretary, Govt. of Goa and Shri Manosh Kumar Dutta, General Manager, NW (IV) SBI Mumbai & Convener, SLBC Goa. The other officials present in the meeting were Shri Gulab Singh, Director, DFS, Ministry of Finance, Govt. of India, Dr. S. Rajagopal, Regional Director, Reserve Bank of India, Shri. Jaikish, General Manager, RBI, and Smt. Annie Alexander, Deputy General Manager, NABARD, Panaji, Goa.

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 Dharmendra Sharma for his consent for the date of meeting at a very short notice and Shri Gulab Singh for their presence. He complimented the member banks for improvement in submission of data. He urged the member Banks to maintain consistency and improvement in data quality & timely submission of the same. He shared the highlights of performance of the Banks for the quarter ended December, 2016 with the house. He advised bankers to make efforts to sensitize general public, vendors for migration to cash less ecosystem by popularizing Aadhar Card, RuPay card and Mobile applications.

4. Shri Dharmendra Sharma in his Key note address stated that we meet in specific and special circumstances and one of course was in the context of demonetization. The GOI has independently focused on demonetization as one aspect and digitization of transactions. We need to move faster in this direction particularly in the area of delivery of POS machines. To achieve 100% Aadhar seeding in PMJDY accounts, it is observed that, the moment beneficiary opens one extra account with Aadhar, the account earlier opened gets delinked. Mr. Dharmendra Sharma suggested to find out a way to overcome this problem.

5. Shri. Gulab Singh, Dy. Secretary, Govt. of India stated that there should be proper coordination between Banks and various departments of State Governments in implementation of Government Sponsored Schemes. He further stated that there should be proper monitoring of targets allotted and achievement made by the



Banks. The Member banks should share information with SLBC for review at regular intervals. He expressed his concern over the low performance of Banks under financing to SC/ST, Weaker Sections etc. He also stated that many PMJDY accounts are carrying ZERO balance for more than one year. He advised to make efforts to activate these accounts with CSPs or may be closed with the consent of customers. All PMJDY accounts to be linked with Aadhar & Mobile number seeding without further delay. He also emphasized that all participating Banks should strive hard to achieve the targets allotted for sanction under 'Stand up India' scheme.

6. 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 December 2016, viz. Various parameters under Priority Sector Advances, Financial Inclusion, C:D ratio, Government 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 improved. He requested member banks to adhere to the time schedule for online data submission, as conducting meetings as per Calendar depends a lot on the timely submission of the Data. He further stated that comparative analysis of quarterly data should be done at BLBC and DLCC levels so as to enable proper meaningful discussions for way forward in key areas. He also requested to all participating Banks to compare their data with the last quarter before inputting data on online so that errors could be avoided and compliation at the State level is error free.

7. The discussion on Financial Inclusion was piloted by Shri T K Berry, Dy. General Manager (Outreach), SBI, LHO, Mumbai. He stated that 73.56% of PMJDY accounts have been seeded with Aadhar. He informed the house that 84% RuPay cards have been issued and Banks are trying for 100% coverage & activation by the end of next quarter. Pin mailers pendency is about 11.41%, member banks to deliver the same in camp modes/through CSPs/BCs. As a part of the ongoing drive for cashless transactions, small and medium size unorganized / self organized businesses and traders are to be brought on Digital Payment platform. He informed the house that State level workshop will be held in Panaji on 11th May 2017 by National Institute of Electronics and Information Technology (NIELIT), Aurangabad to give live demonstration and to provide hands-on training to participants/traders. The member Banks were requested to hold FI camps and the point needs to be discussed in BLBC/DLCC meetings.



8. The representative of GSUDA observed that there is lack of clarity among Bankers as regard to the Credit Linked Subsidy Scheme. The Bankers are treating applications under the scheme as normal housing loan proposals and insist for PANCARD. He informed that NHB, the Central Nodal Agency, propose to organise orientation programmes for benefit of Bankers. GSUDA was advised to allot targets to each and every Bank under the PMAY.

9. Dr. Rajagopal, Regional Director of RBI took over and deliberated on various points. He requested all member Banks to ensure timely submission of the data to SLBC and that all the meetings to be conducted as per calendar based on Data pertaining to the quarter. He suggested to advise names of consistently defaulting Banks to General Manager of RBI who will take up the issue at highest levels of these Banks. He further requested the defaulting Banks to submit 2016-19 FIP without further delay. He also requested Bank of Baroda to sort out issue with the help of Government authorities for opening of a Branch at Khola village in Canacona taluka. He requested to hold Steering Committee meetings at regular intervals. He advised Bank of Baroda, Canara Bank, Corporation Bank and HDFC Banks to set up Financial Literacy Centres (FLCs). He requested member banks to improve lending to Agriculture sector, which is far behind the benchmark and also to improve C:D ratio by concentrating on lending to Priority sector as well as MSME sector.

10. Smt. Annie Alexander, DGM of NABARD dwelt upon the roadmap for achieving of doubling of farmers income by 2022 in line with GOI directives. She also stated that the NABARD has prepared Potential Linked Credit Plan – 2017-22, for both the districts, North Goa and South Goa. She mentioned that the Annual Credit Plan 2017-18 is already under process. She also stated that since Agri. lending has taken back seat, to boost capital formation, the NABARD have prepared Area development Scheme. She mentioned that 5 year plan has already been prepared by NABARD in State Credit Seminar, held in December 2016. She informed the house that, NABARD has sanctioned assistance to 5 banks for 134 POS machines installed in various villages in Goa. She suggested that, LDM's and Banks take responsibility for monitoring achievement under the targets given for JLG/SHG.




11. 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 March 2017 quarter. Banks to ensure accuracy of data while reporting and recheck quarter over quarter progress for tracking large variance	All Banks	25.04.2017
2	Collection of Data for Rabi season-PMFBY	LDMs	25.04.2017
3	Opening of Financial Literacy Centres (FLCs)	Bank of Baroda, Canara Bank, Corporation Bank, HDFC Bank	31.03.2017
4	All rural branches should conduct minimum one Financial Literacy Camp every month as per RBI guidelines. To be reported for review in DLCC/ SLBC	All Banks	Ongoing basis
5	Banks to issue all pending RuPay Cards on top priority basis, spread awareness about its usage and issue more number of RuPay Cards enabled PoS machines.	All Banks	31.03.2017
6	LDMs to review the position of pendency of JLG/SHG proposals in each Block Level/District level meetings	All LDMs & Banks	31.03.2017
7	The ATR on action points emerged at SLBC must be reviewed at DLCC level and ATR be submitted to Nodal Officer SLBC	All LDMs	Ongoing basis
8	Preparation of ACP- 2017-18	All Banks	30.04.2017

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,
Office, Mumbai
Date : 31.03.2017


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



List of Participants of 96th Meeting of SLBC Goa at Hotel Mandovi, Panaji on 03.03.2017 at 11.00 a.m. for the quarter ended 31.12.2016					
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Government Department					
5	Shri. Dharmendra Sharma	Chief Secretary	Govt. of Goa		
6	Shri. Gulab Singh	Director & Nodal Officer SLBC Goa	DFS, Ministry of Finance, Govt. of India	8800445368	sing.gulab@nic.in
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INDIAN POSTS					
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Public Sector Banks					
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