

STATE LEVEL BANKERS' COMMITTEE, GOA
AGENDA ITEMS FOR
97th SLBC MEETING SCHEDULED
TO BE HELD ON 23.06.2017
AT PANAJI, GOA

AGENDA ITEM NO. I

Confirmation of the Minutes of the last meetings

- 1.1 The minutes of the 96th SLBC meeting for the quarter ended 31.12.2016 (held on 03.03.2017) were circulated vide mail dated 25th April, 2017 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 03.03.2017, 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 points emerged in the Meeting	Action to be taken by	Present Position
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	Data submitted by all banks. Needs improvement in quality of data.
2	Collection of Data for Rabi season - PMFBY	LDMs	Data collected from all member banks.
3	Opening of Financial Literacy Centres (FLCs)	Bank of Baroda, Canara Bank, Corporation Bank, HDFC Bank	The matter has been reviewed in BLBC Meeting. All the Banks have taken up issue with their respective controlling authorities.
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 member Banks	The banks are holding camps and reporting to their controllers, but not reporting to LDMs. LDMs are reviewing the progress in BLBC/DLCC meetings.
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 member Banks	The matter has been discussed in BLBC meetings and all member banks has been advised to issue all pending Rupay Cards.
6	LDMs to review the position of pendency of JLG/SHG proposals in each Block Level/District level meetings.	All LDMs	LDMs are reviewing the position of pendency of JLG/SHG proposal periodically. Banks to report the data directly to RBI under advise to LDMs.
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	All member banks has been requested to submit Action Taken report on action points emerged at SLBC meeting and advised to submit ATR to Nodal Officer SLBC without fail.
8	Preparation of ACP - 2017-18	All Banks	ACP for 2017-18 prepared by all Banks

AGENDA ITEM NO. III

3.01 REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2016-17

(Rs. In crores)

Activity	Annual Credit Plan 2016-17 (Targets up to 31.03.2017)	Achievement up to 31.03.2017	% Achievement
Crop Loans	369.18	331	89.66%
Agri Term Loan	382.17	335.9	87.89%
Sub Total Agri	751.35	666.9	88.76%
Agricultural Infra.	39.51	13.29	33.63%
Ancillary Activities	39.08	40.29	103.10%
Credit Potential for Agriculture	829.94	720.48	86.81%
MSME	2944.37	2587.47	87.88%
Export Credit	543.75	7.62	1.40%
Education	419.4	151.7	36.17%
Housing	1211.25	1205.79	99.55%
Renewable Energy	6.98	1.75	25.07%
Others	48.91	65.32	133.55%
Social Infrastructure	89.25	0.15	0.16%
Total	6093.85	4740.28	77.78%

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

(Rs. in cr.)

Activity	Achievement under ACP 2015-16 Up to 31.03.16	% Ach. 31.03.2016	Achievement under ACP 2016-17 Up to 31.03.17	% Ach 31.03.2017
Crop Loans	357.29	76.78%	331	89.66
Agri. Term Loan	243.75	45.84%	335.9	87.89%
Agri. Infra.	--	--	13.29	33.63%
Allied Activities	--	--	40.29	103.10%
AGRI. total	601.04	60.28%	720.48	86.81%
MSME	776.85	118.97%	2587.47	87.88%
Export Credit	--	--	7.62	1.40%
Education	--	--	151.7	25.88%
Housing	--	--	1205.79	99.55%
Renewable Energy	--	--	1.75	25.07%
Others	2899.11	85.55%	0.15	0.16%
Social Infrastruc- ture	--	--		
Total	4277.00	84.88%	4740.28	77.78%

3.03 Sector wise achievement of advances: Position as on 31.03.2017

The achievement under **Crop Loans** up to 31.03.2017 was Rs. 331.00 cr. as against the target of Rs 369.18 cr. i.e. 89.66 %. The performance under Crop Loans is lower by Rs 26.29 cr as against Rs. 357.29 crs for corresponding period March,2016.

- i) The achievement under **Agri. Term Loan** up to 31.03.2017 was Rs. 335.90 cr. as against the target of Rs. 382.17 cr. i.e. 87.89 %. The performance under Agri. Term Loans is higher by Rs. 92.15 cr as against Rs.243.75 cr. for corresponding period last year.
- ii) The overall achievement under **Agriculture Sector** was Rs 720.48 cr. as against target of Rs. 829.94 cr. i.e. 86.81%. The overall achievement under Agriculture Sector is higher by Rs. 119.44 cr as against Rs.601.04 cr. for corresponding period last year.
- iii) The achievement under Loan to **Industries** up to 31.03.2017 was Rs. 2587.47 cr. as against the target of Rs. 2,944.37 cr. i.e. 87.88 %. The performance under Loan to Industries is increased by Rs.1810.62 cr. as against Rs.776.85 cr. for corresponding period last year. .
- iv) The overall achievement under **ACP 2016-17** up to 31.03.2017 was Rs. 4,740.28 cr. as against the target of Rs. 6,093.85 cr. i.e. 77.78 %. The achievement is higher by Rs. 463.28 cr. as against Rs.42,77.00 cr. for the corresponding period previous year. However, in percentage terms target achievement is lower in comparison to previous year.

3.04 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 Districts.

Under PMFBY, 744 farmers have been enrolled during Kharif season 2016-17. The area covered was 543.45 hectares and sum insured was Rs.576.44 lakhs.

Under PMFBY, 13 farmers have been enrolled during Rabi season 2016-17. The area covered was 3.99 hectares and sum insured was Rs.2.53 lakhs.

3.05 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 31.03.2016, 30.06.2016, 30.09.2016 and 31.03.2017 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	31.03.16	30.06.16	30.09.16	31.12.16	31.03.2017
i	Total Deposits	N.A.	63338.70	61501.24	67348.31	67844.47	66078.17
ii	Total Advances	N.A.	19385.49	19467.54	19535.32	18922.75	18990.83
iii	C.D. Ratio	40.00%	30.61%	31.65%	29.00%	27.89%	28.74%
iv	Total PSA.	N.A.	7296.15	7290.97	7013.26	7,794.00	7102.02
	%age of PSA to Total Advances	40%	37.64%	37.45%	35.90%	41.18%	37.40%
v	DIR Advances	N.A.	17.09	17.09	0.62	0.89	0.95
	%age of DIR Adv. to Total Advances	1%	0.09%	0.09%	0.01%	0.01%	0.01%
vi	Weaker Section Advances	N.A.	644.50	645.29	442.27	949.81	863.64
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.32%	3.31%	2.26%	5.02%	4.58%
vii	SC/ST Advances	N.A.	110.67	154.96	69.62	235.03	243.34
	%age of SC/ST* Adv. To Total Advances	5%	0.57%	0.80%	0.36%	1.24%	1.28%
viii	Advances to Women	N.A.	2263.94	2269.89	1980.63	2095.76	1945.51
	%age of Adv. to Women to Total Adv.	10%	11.68%	11.66%	10.14%	11.07%	10.31%
ix	Direct Agriculture Advances	N.A.	821.44	821.68	704.15	709.79	812.78
	%age of Direct Agri. Adv. To Total Adv.	18%	4.04%	4.22%	3.60%	3.78%	4.28%

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

3.06 Priority sector advances: position as on 31.03.2017

- i) Total **Priority Sector Advances** as on 31.03.2017 was Rs.7,102.02 cr. which was 37.40 % of total advances level of Rs. 18,990.83 cr. The level of priority sector advances has decreased by Rs. 194.13 cr. over March, 2016 last year.
- ii) The total **Advances under DIR Scheme** as on 31.03.2017 was Rs. 0.95 cr. which was less than 1% of total advances.
- iii) The level of **Advances to Weaker Sections** of society as on 31.03.2017 was Rs. 863.64 cr. with increase of Rs.219.14 cr. over March, 2016 level. The percentage of advances to weaker sections of society was 4.58 % 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 31.03.2017 was Rs.243.34 cr, with an increase of Rs.132.67 cr. over March, 2016 level. In percentage terms the advances to SC/ST was 1.28 % 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. 812.78 cr. as on 31.03.2017 with decrease of Rs. 8.68 cr. over March, 2016 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 4.28 % 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. 1,945.51 cr. as on 31.03.2017 with decrease of Rs.318.43 cr. over March, 2016 level. In percentage terms the Advances to Women was 10.31 % as against the bench mark level of 10% of total advances outstanding.

3.7 C D Ratio:

- i) The advances level as on 31.03.2017 was Rs.18,990.83 cr. with decrease of Rs. 394.66 cr. over the March, 2016 level of Rs.19,385.49 cr. The deposit level as on 31.03.2017 being at Rs. 66,078.17 cr. has increased by Rs. 2,739.47 cr. over March, 2016 level of Rs. 63,338.70 cr.
- ii) The C:D ratio as on 31.03.2017 was 28.74 % which is below the bench mark level of 40% and slightly below 30.61 % of March, 2016 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs. 697.37 cr. till March 2017 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 29.79 %.

3.08 Statistical Data

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 31.03.2017 is enclosed as **Annexure-II**.

3.09 Self Help Group (SHG) & Joint Liability Group (JLG):

Data as at 31.03.2017

(Amt in lacs)

Particulars	As on 31.03.2017
	Goa State
Total No. of SHGs	8836
Total Deposits of SHGs	262
Limits sanctioned	1138.64
Total Loans outstanding of SHGs	1259

Particulars	As on 31.03.2017
	Goa State
No. of JLGs	979
No. of JLGs Credit linked	856
Limits sanctioned	4212.52
Credits outs. (lacs)	2180.07

AGENDA ITEM No. IV

Financial Inclusion:

4.1 PRADHAN MANTRI JAN DHAN YOJANA

	Goa State 31.03.2016	Goa State 31.03.2017
Accounts Opened	1,84,438	2,08,494
Percentage of Aadhaar Seeding	63.08 %	74.67%
Total Balance in the accounts in crores	Rs.79.40	Rs.82.69
No. of accounts to whom overdraft sanctioned	1,459	8112
Rupay Cards Issued	1,49,434	1,78,323
PIN Mailer Pending	14.18 %	11.34%
No. of Accounts with zero balance	26,613	14,902

4.2 ACTION POINTS:

1. Aadhaar Seeding

As per DFS mandate, 90% of operative accounts are to be made Aadhaar seeded by 30.06.2017. All banks are requested to ensure achieving the goal.

2. Mobile Seeding

Equally important is seeding of mobile numbers in all operative accounts.

3. Rupay Card Activation

Though Rupay card has been issued in maximum number of accounts but either these are lying at branches or have not been activated. Banks need to monitor distribution and activation of Rupay Cards and maximize numbers.

AGENDA ITEM V

REVIEW OF GOVT. SPONSORED SCHEMES / PROGRAMMES

5.01 The summary of performance by all the banks under various Govt. Sponsored Schemes in the State for the quarter ending 31.03.2017 was as under:(*- To be checked with LDMs as data appears to be incorrect)

(Amt. in lacs.)

S. No.	Scheme	Target 2016-17	Position as on 31.03.2017			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	75	66	38	8	20
	PMEGP – KVIC	33	0	0	0	0
	PMEGP - KVIB	78	91	55	21	15
	PMEGP TOTAL	186	157	93	29	35
3	NULM	526	0	0	0	0
4	NRLM	*	0	0	0	0

- There is no Target for Financing SHGs provided for DRDA under NRLM
- The task force committee for south Goa was not set up till Sept.,16 end.

5.02 No sponsoring has been done in any of the government sponsored schemes

AGENDA ITEM NO VI

MSME SECTOR:

6.01 PROGRESS UNDER PRADHAN MANTRI MUDRA YOJAN (PMMY)

During the year 2016-17 Rs. 250.32 crs. have been disbursed to 19,340 entrepreneurs under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

Shishu 31.03.2017		Kishore 31.03.2017		Tarun 31.03.2017	
(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
11,793	48.96	6,505	122.83	1,042	78.53

AGENDA ITEM NO. VII

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			
		31.03.16	30.06.16	31.12.16	31.03.17
i.	Total Priority Sector Advances	7,296.14	7,013.26	7,522.22	7,102.02
ii.	Advances to minority communities	2,054.10	1,963.72	1,642.46	1,617.92
iii.	% advances to minority communities	28 %	27.96%	21.83%	22.78%

AGENDA ITEM NO. VIII

ACTION POINTS EMERGED IN STEERING SUB-GROUP MEETING OF SLBC

8.01 The quarterly meetings of Steering Sub Group of SLBC Goa for the March 2017 quarter were held as under:

S. No.	Steering Sub Group	Date of meeting
a.	Priority Sector Lending	20.06.2017
b.	Self Help Groups	20.06.2017
c.	Govt. Sponsored Scheme	20.06.2017
d.	Financial Inclusion	20.06.2017

AGENDA ITEM IX

SERVICE AREA MONITORING & INFORMATION SYSTEM (SAMIS)

9.01 Submission of Lead Bank returns

The percentage of submission of LBRs as on 31.03.2016, 30.06.2016, 31.12.2016 and 31.03.2017 is as under:

Type of Returns	As on 31.03.16	As on 30.06.16	As on 31.12.16	As on 31.03.17
LBR 2/U2	85 %	86.00%	96.00%	96.00%
LBR 3/U3	85 %	86.00%	96.00%	96.00%

The position of online submission of various Lead Bank data has improved substantially during the quarter as compared to previous quarter **but the quality of data submission needs to be improved. Two** Banks (Development Credit Bank & Indusind Bank) have not submitted the data at all. 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.

The reports generated, after submission of data by member banks, were sent to all banks for verification with a request to confirm the data. But confirmation was received from very few banks.

AGENDA ITEM NO. X

OTHER MATTERS OF IMPORTANCE

10.01 CREDIT LINKED SUBSIDY SCHEME (CLSS)

Department of Financial Services, GOI, New Delhi 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**).

10.02 SUPPORT FROM FIF FOR SETTING UP SOLAR POWERED V-SAT CONNECTIVITY-MONITORING MECHANISM IN SLBC

NABARD Mumbai had advised that support is extended from Financial Inclusion Fund managed by NABARD to Banks for setting up of Solar V-Sat connectivity to Kiosk/Fixed CSP in SSAs allotted and also for newly opened branches in Left Wing Extremism affected (LWE) districts. SLBC is requested to make it a part of regular agenda. (Memorandum enclosed as **Annexure – IV**)

10.03 'DOUBLING FARMERS' INCOME BY 2022 – MEASURES

RESERVE BANK OF INDIA vide letter No.RBI/2016-17/66 FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 dated 29.09.2016 advised to work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans and include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC. (letter enclosed as **Annexure-V**).

10.04 PROMOTION OF DIGITAL PAYMENTS

Government of Goa vide letter No.6/33/2016-FIN(DMU)/446 dated 11/01/2017, forwarded a copy of letter No.216/2/1/2016-CA,IV dated 29/11/2016 received from Under Secretary, Government of India, New Delhi, and advised to include the matter of Promotion of Digital Payments as a regular agenda in the fourth coming SLBC meetings.(letter enclosed as **Annexure-VI**)

10.05 PRADHAN MANTRI FASAL BIMA YOJANA KHARIF SEASON 2017

The scheme has been extended for Kharif season in Goa State vide Govt. of Goa Notification 3/4/STAT/PMFBY/2017-18/D. Agri dated 20.04.17 (copy enclosed). The last date for debiting the premium to the loan account is 31.07.2017. Member Banks are requested to enroll maximum farmers under the scheme and upload the data on the portal. (Government Notification enclosed as **Annexure-VII**)

10.06 ALIGNING ROADMAP FOR UNBANKED VILLAGES HAVING POPULATION MORE THAN 5000 WITH REVISED GUIDELINES ON BRANCH AUTHORISATION POLICY

Reserve Bank of India, vide letter No.RBI/2016-17/320 FIDD.CO.LBS.BC.No.31/ 02.01.001/2016-17 dated 08.06.2017 advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalisation of branch authorisation policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India latest by 31.12.2017. (RBI letter enclosed as **Annexure VIII**)

10.07 EDP TRAINING UNDER PMGP IN GOA

Khadi & Village Industries Commission, Ministry of Micro & Medium Enterprises State Office Gujarat letter No.SO/GUJ/Minutes-GOA/17-18 dated 12.05.2017, being Minutes of the meeting held on 11.05.2017 at Raj Bhavan Goa, under the Chairmanship of Shri. Giriraj Singhji, Hon'ble Minister, MSME, Govt of India discussed the issue of EDP Training Under PMGP in Goa. Hon'ble Minister, MSME instructed that, within 4 months Nodal Officer Lead Bank, Goa should establish RSETIs/RUDSETI immediately in Goa, till that period MSME-DI will undertake EDP training of PMEGP. Manager MSME-DI agrees on the same. (letter enclosed as **Annexure IX**).

ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR PERSON
