

राज्य स्तरीय बैंकर्स समिती, गोवाराज्य  
**State Level Banker's Committee,  
Goa State**

**Agenda & Background Papers of**

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**107<sup>th</sup> SLBC Meeting**

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**VENUE**

**CACULO MALL**

Banquet Hall, 4<sup>th</sup> floor  
St. Inez Road, Panaji Goa

Date : 17<sup>TH</sup> DECEMBER, 2019

**संयोजक Convener**



भारतीयस्टेटबैंक  
State Bank of India

मार्गदर्शी बैंक विभाग, **Lead Bank Department**  
स्थानीय प्रधान कार्यालय, **Local Head Office,**  
बांद्रा-कुर्ला संकुल, **Bandra Kurla Complex,**  
मुंबई – ४०००५१, **Mumbai – 400051,**



## राज्य स्तरीय बैंकर्स समिती, गोवा

## STATE LEVEL BANKERS' COMMITTEE, GOA

मार्गदर्शी बैंक विभाग, दूसरी मंजील, स्थानीय प्रधान कार्यालय, "सिनर्जी",  
सी-६, जी ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रे (पूर्व), मुंबई-४०० ०५९.Lead Bank Dept., 2nd Floor, Local Head Office, 'Synergy',  
C-6, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

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ALL MEMBERS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC/G/568

Date: 05.12.2019

Dear Sir,


**107TH SLBC GOA MEETING FOR THE QUARTER ENDED SEPT., 2019**  
**AGENDA & BACKGROUND PAPERS**

This is to inform you that the 107th meeting of the State Level Bankers' Committee Goa will be held on Tuesday the 17th December, 2019 under the Chairmanship of Hon'ble Chief Secretary of Goa, Mr. Parimal Rai, to review the performance for the quarter ended September 2019, in respect of Annual Credit Plan 2019-20, Govt. Sponsored Schemes, Financial Inclusion and other related matters. The details of date, time and venue are as under:

Date : 17.12.2019 (Tuesday)  
Time : 11.00 a.m.  
Venue : CACULO Mall  
Banquet Hall, 4th floor  
St. Inez Road, Panaji Goa

2. The agenda and background papers for above meeting are being uploaded shortly in SLBC Goa website ([www.slbcgoa.com](http://www.slbcgoa.com)). Kindly make it convenient to attend the meeting. Please send us confirmation of participation with name, designation, contact details of the official attending the meeting by email to [slbc.goa@sbi.co.in](mailto:slbc.goa@sbi.co.in) & [cmfi.zopan@sbi.co.in](mailto:cmfi.zopan@sbi.co.in).

Yours faithfully,

  
GENERAL MANAGER &  
CONVENER, SLBC GOA.

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**Agenda No.1**

**Confirmation of minutes of the 106<sup>th</sup> SLBC Meeting dated 28.08.2019**

The Minutes of the 106<sup>th</sup> SLBC meeting for the quarter ended 30.06.2019 (held on 28.08.2019) were circulated vide letter No. RBU/LB-12/SLBC-G/483 dated 26.09.2019 and is also available on SLBC website [www.slbcgoa.com](http://www.slbcgoa.com) – SLBC meetings.

The Minutes of 106<sup>th</sup> SLBC meeting held on 28.08.2019 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.

**ANNEXURE  
1.01**



**राज्य स्तरीय बैंकर्स समिती, गोवा**

**STATE LEVEL BANKERS' COMMITTEE, GOA**

मार्गदर्शी बैंक विभाग, दूसरी मंजील, स्थानीय प्रधान कार्यालय, "सिनर्जी"  
सी-६, जी-ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रा (पूर्व), मुंबई - ४०० ०५१.

Lead Bank Dept., 2nd Floor, Local Head Office, "Synergy",  
C-6, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

Tel : 022 - 2644 5204, 2644 5239, 5235 ♦ Fax : 022 - 2644 5207, 5235 ♦ E-mail : slbc.goa@sbi.co.in / cmfi.zopan@sbi.co.in ♦ website : www.slbcgoa.com

ALL MEMBERS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC/G/483

Date: 26.09.2019

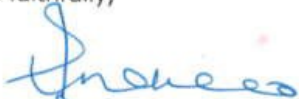
Dear Sir,

**MINUTES OF THE 106th SLBC GOA MEETING HELD ON 28.08.2019**

We forward herewith the minutes of the 106th State Level Bankers' Committee meeting for the State of Goa held on 28.08.2019 at Panaji Goa.

2. We request you to please initiate necessary action on the points mentioned on page No. 6 of the minutes and advise the present position of action initiated by your office before 15.10.2019.

Yours faithfully,



**DEPUTY GENERAL MANAGER  
& MEMBER SECRETARY, SLBC GOA**

Encl: As above

002/21092019

**MINUTES OF 106<sup>TH</sup> MEETING OF STATE LEVEL BANKER'S COMMITTEE, GOA  
HELD ON 28<sup>TH</sup> AUGUST 2019  
AT HOTEL VIVANTA BY TAJ, PANAJI GOA.**

The 106<sup>th</sup> meeting of State Level Bankers Committee, Goa State was held on 28<sup>th</sup> Aug 2019, at Hotel Vivanta by Taj, Panaji under the Chairmanship of Dr. Pramod Sawant, Hon'ble Chief Minister of Goa. The other dignitaries present were Shri Daulat Havaldar, Finance Secretary Govt. of Goa, Shri B. K. Mishra, Regional Director, Reserve Bank of India, Shri G. Ravindranath, Chief General Manager, State Bank of India, Shri Sanjay Kumar, General Manager SBI and Convener SLBC Goa, Shri S.T. Kannan, General Manager Reserve Bank of India and Smt. Kamakshi Pai, General Manager NABARD,

2. The meeting was also attended by other Senior Officials from State Government and Sponsoring Agencies, Senior Executives of Commercial Banks, representatives of Co-operative Banks / State Co-operative Bank, Chief Manager (Financial Inclusion), Lead District Manager of North Goa and South Goa districts. The list of participants is enclosed.

3. Shri Sanjay Kumar, General Manager and Convener of the meeting welcomed the Hon'ble Chief Minister and all the other participants, stating that the SLBC is honored and privileged to have the Chief Minister to preside over the function.

4. Shri G. Ravindranath, Chief General Manager, State Bank of India complimented Public Sector Banks for the massive exercise undertaken by them for Multilevel Ideation and Suggestions which would give new directions for banking in general. This exercise was first of its kind highlighting issues related to banking and for generating ideas on the way forward. He said that it is a matter of satisfaction that SLBC has been meeting regularly in the State of Goa and has been able to contribute to the development of the State in a good measure. While discussing performance of the Banks, he noted that good efforts in several areas such as Priority sector advances, Mudra and FI initiatives. He invited attention of the house to the overall low ACP performance and suggested that some of the key areas which would help banks in achieving these targets would be Agriculture, Education, Housing and Export Credit. He added that better focus is required on improvement in CD ratio, advances to women beneficiaries and DIR advances, as also for making concerted efforts towards Doubling of Farmers Income by 2022. While concluding, he requested Dr. Sawant to guide SLBC as to how to realign its focus and directions to the priorities of the State.

5. Ms. Kamakshi S. Pai, General Manager/Officer-in-Charge, NABARD, Goa Regional Office, complimented bankers for active participation in the State level meeting on 23<sup>rd</sup> and 24<sup>th</sup> August 2019 for Consultation & Ideation on the role of banks for taking the economy to \$5 trillion. She also briefed the house about the latest policies such as enhancement of ceiling for collateral free loans upto ₹ 1.60 lakh, Pradhan Mantri Kisan Samman Yojana, Pradhan Mantri Kisan Maan-dhan Yojana, Pradhan Mantri Karma Yogi Maan-dhan Yojana, strategies for doubling of farmers income with focus on allied and non-farm activities, promoting of Beekeeping / Bamboo farming, etc.



1

She also requested SLBC to monitor issuance of RuPay cards to all KCC account holders / farmers in coordination with Agriculture Department as envisaged by Govt. of India. Further, she raised a few state specific issues for the kind attention of Hon'ble Chief Minister, Dr. Pramod Sawant:

- a. State Government initiative for community farming is being supplemented by NABARD. More community farming projects need to be encouraged.
- b. Ms. Pai requested the State Government to introduce Agricultural Land Leasing Act to enable formal leasing of land. This would help cultivators to access credit and farm related benefits, and prevent misuse of benefits by owners not cultivating the land. She also requested for reforming inheritance laws to resolve the issues relating to Title Deeds. She also suggested that the state Revenue Department may create infrastructure for online creation of charge on land documents of borrowers.
- c. Ms. Pai suggested that Fish Farmers Associations need to be strengthened to provide support to fishermen in accessing institutional credit. Further, fishermen need to be provided with identity cards similar to Krishi Cards, so as to help bankers to identify genuine fishermen.
- d. Ms. Pai stated that there is good potential for micro irrigation projects under Jal Shakti in the State. Water Resources Department / Agriculture Department may consider popularizing micro irrigation systems among farmers, especially in command areas of irrigation projects.
- e. Ms. Pai requested RDA, GSRLM to introduce interest subvention scheme as envisaged under NRLM for helping SHGs access concessional loans in South Goa district, on the lines of North Goa which is a WSHG district, and for issuance of chip based Cards to SHGs where details of SHG members are populated.
- f. Ms. Pai apprised the house of the various steps taken by the State Government for creation of rural Infrastructure in the State like Drinking Water Supply Projects, Roads and Bridges, Primary Health Centres, Anganwadis with support of NABARD under RIDF. She requested the State Government to prioritize projects for future assistance during the year and the bankers to leverage the infrastructure already created to provide finance for income generation activities.
- g. Ms. Pai also briefed the house about the support available to banks from NABARD for financial literacy camps, Micro ATMs, PoS devices, Aadhar Enrollment centres etc. She called upon the bankers to use financial literacy camps as a business opportunity for connecting with their clientele.

NABARD publication named – "Role of NABARD in Goa – 2018-19" was released by the Hon'ble Chief Minister.





6. Shri B. K. Mishra, Regional Director, Reserve Bank of India highlighted some of the issues from RBI's perspective. He said that the Lead Bank system has been revamped recently and SLBC, Goa has ensured to follow the template to a great extent. He said that formation of various committees makes SLBC meetings more meaningful as most of the issues can be taken up and settled in sub-committee meetings and only policy level matters may be discussed at SLBC level. He also stressed the need for improving CD ratio in the State. He noted the improvement in the promptness of data submission by member banks and its quality. He further emphasized the need to improve performance under ACP.

7. Shri Daulat Havaladar, Finance Secretary stated that this was a historic meeting of SLBC since this is the first time that the Chief Minister who is also the Finance Minister for the State is attending the meeting. He said that the feedback from the bankers will help the Hon'ble Chief Minister to understand the banking dynamics of the State as well as their issues. He said that the entire purpose of SLBC is to discuss policy issues related to credit. He explained that credit demand is essentially related to human desires, but beyond a point the imbalance in savings and borrowing beyond ones' means can create some socio-economic problems. He added that while regular repayment of loans is crucial for banks, they should realize that 'one should pay one's debt' is a moral or ethical statement and not an economic statement. Poor people who take loans are morally conscious that they have to repay the debt whereas it is the rich who default on their loans. There should be contextual understanding of the reasons for which farmers / poor people divert loans taken for economic activities which is very often, for son's education, daughter's marriage, wife's illness and other such contingencies whereas the rich may divert funds for luxuries. Third issue is that when things go wrong in a capitalist socio-economic environment, there is need for the Government to step in. Recently co-operative Banks in the State started collapsing. It was a moral issue for State Government to provide help in these circumstances. The question is as to whom the State should help – creditors, financial institutions, debtors or the depositors. When we speak about the country and revival of the economy, it is our moral foundation that will determine whether we are reviving the economy or not.

8. The Hon'ble Chief Minister of Goa, Dr. Pramod Sawant welcomed all the dignitaries to the State of Goa. At the outset, he mentioned his long relationship with State Bank of India from the time he took his first educational loan for BMS. Ever since, he stated, he has been exclusively banking with SBI.

i. Dr. Sawant mentioned various schemes of the Central and State Government which are being implemented in the State, and stated that it is the endeavor of the Hon'ble Prime Minister that the schemes should reach the last person in the society. He added even if he personally desires, the Govt. cannot reach all the remote areas of the State audit is possible only with the help of the banks. Various government schemes like DDSSY, Ladli Laxmi, Griha Adhar, Kamdenu Yojana and other agricultural schemes can be diverted to the remote areas through banks only. Expressing his satisfaction at the level of banking penetration in the State, he mentioned that the Union Home Minister, during his recent visit to the State observed that there are only 6 villages in the State that do not have banking



facilities. He, however, requested SLBC to arrange for coverage of these villages through appropriate banking channels. The Hon'ble Chief Minister urged the banks to improve their performance in PMJJBY and PMSBY schemes. He pointed out that out of 15 lakhs total population of the State, around 10 lakh people are eligible to take these insurance schemes. However, only 2 to 2.5 lakh people are covered at present. He appealed to the bankers to create awareness about the schemes and to ensure at least 70% coverage. He observed that since there are 47 lakh bank accounts in the State i.e. almost 3 accounts per person in different Banks, this target can easily be achieved.

ii. As regards Educational loans, the Hon'ble Chief Minister requested banks to make the delivery of Education loans completely hassle free. He mentioned that the State Government is giving interest free loans to students and the repayment percentage is 99%. He suggested that an arrangement may be worked out for the banks to give loans to the needy students based on reimbursement / guarantee from the State Government.

iii. The Hon'ble Chief Minister expressed concern with regards to agricultural loans also which, he said, is sometimes more difficult to get than loans for non-agricultural activities. While taking a note of the issue of digitization of land records raised by NABARD, he suggested that smaller loans which do not require mortgage of land, should be made available to farmers with more promptness and ease.

iv. He appreciated the Banks for doing good work in SHG finance and helping in empowerment of women. He said that the Government is spending Rs.50 Crores monthly towards the DDSSY and Grih Aadhar scheme, but many a time government is not able to release the pension on the stipulated day due to cash flow / technical issues. He requested the banks to explore the possibility of a tie up under which the Bank will release pension on due date and then obtain reimbursement from the government.

v. The Hon'ble Chief Minister also emphasized the need to support MSME sector. He suggested that Banks should be easily approachable to small and micro units and the credit appraisal / disbursement should be made easy. Dr. Sawant noted with appreciation the good work done by the Banks in housing loans.

vi. The Hon'ble Chief Minister suggested that CSR activities should be conducted in true spirit and should be as per real / genuine needs of villages where branches are located. Such activities as will help the needy in education, sanitation, hygiene etc. should be undertaken on priority.

vii. He suggested that PMEGP should be promoted in a big way. Banks should make the process of PMEGP loans easy and customer friendly and rejections should be minimized. He urged the Banks and other departments to help in achieving PMEGP targets.



viii. While concluding his speech, the Hon'ble Chief Minister declared, to thunderous applause of the house, that the long pending demand of Reserve Bank of India for a plot at Patto, Panaji has finally been approved.

9. Dr Ashish Dongare, Manager PFRDA mentioned about the need to increase the numbers under APY. The government has launched the scheme to target the socially and economically weaker sections of the society, especially in the context of ageing profile of the demography. The number of APY across the country is 1.77 crores. The eligible population i.e. 19-40 years is around 46 Crores and in percentage terms the number of people covered is 3.75%. In Goa the total eligible members for APY is 6 lakhs and the coverage is around 3500 i.e. 6-7%. He added that PFRDA is ready to offer all possible help such as training, printed material etc. and requested the bankers to expand APY coverage. The General Manager of SBI said that in Goa the per capita income is 3 times the national level and State Government is also providing good social security coverage which perhaps impact the demand for APY scheme. However, he assured that Banks will make sincere efforts and try to increase the numbers. He added that in Goa, the BC / CSP network needs to be expanded, and much can be done in these areas through the BC module.

10. Shri Santosh Mohapatra, Deputy General Manager (ABU), SBI, LHO, Maharashtra and Member Secretary SLBC Goa then piloted the discussion on the agenda items. The following issues came up for discussion:

i. **Unbanked villages** : Chief General Manager, SBI, requested Banks to submit a written status within next 15 days as to why branches / outlets are not opened in the village allotted to each Bank, listing out challenges if any to give timelines for opening, if feasible. The General Manager, SBI advised that connectivity issues should be discussed in the related sub-committee and then collated in a structured way and be taken up at the SLBC level.

ii. **Digital District**: The Chief General Manager, SBI suggested that the identification of district should be done by a Sub-committee which will decide as to which district should be adopted for 100% digitization, and the same should be advised to SLBC and all its members.

iii. **Uniform Banking Hours**: The Regional Director, RBI suggested that the two DCCs / DLRCs should decide uniform business hours and the same should be finalized.

iv. On data integrity, the General Manager, RBI said that Bankers should give correct and timely information and also ensure that submitted data is authentic. Timelines should be observed as it takes lot of time at the SLBC level to collate data and to prepare agenda. Variations, if any, need to be explained. Also, Banks should ensure proper attendance at all the BLBC / DCC meetings and officials of sufficient seniority should be identified to attend at all levels.



v. Other issues taken up for discussion were (i) achievement of Mudra loan targets, (ii) linkage of SHGs, (iii) improving Priority sector lending. NABARD suggested that SLBC should have a record of number of KCC cards issued and their loan linkage.

11. The following action points emerged in the SLBC meeting:

Sr. No.	Action points emerged in the meeting	Action to be taken by
1	Authentic and timely submission of data for the quarter Sept. 2019 by 20 <sup>th</sup> October 2019	All Banks
2	Aadhar seeding to be taken to 90%	All Banks
3	Financial literacy camps to be completed	All Banks & FL Centres
4	Data of number of KCC cards issued and loan given	SLBC
5	Formation of Sub-committee to decide DIGI District	SLBC
6	Review of unbanked villages	All banks
7	Committee on Doubling of farmers income	SLBC Sub-committee

The meeting ended with a vote of thanks by Shri Ravi Kumar Majumdar, Deputy General Manager (B&O), SBI, Administrative Office, Panaji.

State Bank of India  
Local Head Office Maharashtra

Date : 25.09.2019



General Manager (NW-I)  
& Convener, SLBC Goa

**List of participants of 106th Meeting of SLBC Goa for the quarter  
ended 30.06.2019 held on 28.08.2019 at 11.00 am  
at Hotel Vivanta By Taj**

**GOVERNMENT OF GOA**

1	Dr. Pramod Sawant	Hon'ble Chief Minister	Govt. of Goa
2	Shri Daulat Havaladar	Finance Secretary	Govt. of Goa

**RESERVE BANK OF INDIA**

3	Shri B.K. Mishra	Regional Director	RBI Mumbai & Goa
4	Shri S.T. Kannan	General Manager (OIC)	RBI Panaji Goa
5	Shri Carey Mascarenhas	Asstt General Manager	RBI Panaji Goa
6	Shri Sean D'Costa	Asst. Manager	RBI Panaji Goa
7	Shri Vijay Kadalge	Assistant	RBI Panaji Goa
8	Shri Tejas Bachhav	Assistant	RBI Panaji Goa

**STATE BANK OF INDIA**

9	Shri G. Ravindranath	Chief General Manager	SBI LHO Maharashtra
10	Shri Sanjay Kumar	GM & Convener, SLBC Goa	SBI LHO Maharashtra
11	Shri Ravi Kumar	Deputy General Manager	Zonal Office, Panaji
12	Shri Santosh Mahopatra	DGM & Member Secretary, SLBC Goa	RBU LHO Maharashtra
13	Sandeep Kumar	AGM RBO I	RBO-I North Goa
14	Shri Mohan Rao	AGM RBO II	RBO-II South Goa
15	Smt Shivani Nayak	Chief Manager - FI	CMFI & Nodal Officer SLBC
16	Shri Suresh Ugvekar	LDM North Goa	State Bank of India
17	Shri Sunil Kumar	LDM North Goa	State Bank of India
18	Shri Ganesh Phadte	Dy Manager LHO Mumbai	State Bank of India

**NABARD**

19	Smt. Kamakshi Pai	General Manager	NABARD
20	Shri. N Narayan Raju	Asst. General Manager	NABARD

**GOVERNMENT DEPARTMENTS**

21	Shri Hemkumar G	Regional Manager	National Housing Bank
22	Shri V. V Arlekar	Director	Fisheries deptt
23	Smt. Zigvasa Murkar	Asst. Supdt of Fisheries	Fisheries deptt
24	Shri M R Keshavan	Asstt Director	KVIC
25	Shri A.N Jha	General Manager	SIDBI
26	Shri Pranava Piyush	Asst. General Manager	SIDBI
27	Shri V P. Danngui	Director Agriculture	DIC
28	Shri Darshan Narulkar	GM	DIC
29	Shri A.K. Baneerjee	Director	GCCI
30	Shri Daniel Cardoso	Manager	HUDCO
31	Shri Chandras Deosekar	Manager	LIC of India
32	Smt. Sandhya Kamat	Director	Civil Supplies
33	Shri Ashish Dongare	Manager	PFRDA
34	Shri S.V. Joshi	Deputy General Manager	BSNL
35	Shri D.V Redkar	SDE	BSNL
36	Shri Pritam Godhino	SMM	GSUDA
37	Shri Devidas T	Inspector	Coir Board
38	Shir Mangirish Pai Raikar	Chairman	MSME



**PUBLIC SECTOR BANKS.**

39	Shreeram Sharma	Sr Manager	ALLAHABAD BANK
40	Ravi Kumar K	Chief Manager	ANDHRA BANK
41	Deepak K Singh	Asst General Manager	BANK OF BARODA
42	Rishabh Kamble	Manager PS	BANK OF BARODA
43	Prashant Naik	Deputy General Manager	BANK OF INDIA
44	Pawan Kulkarni	Sr Manager	BANK OF INDIA
45	Atul Joshi	Asstt General Manager	BANK OF MAHARASHTRA
46	Pradeepa R. Bhakta	Asstt General Manager	CANARA BANK
47	Minati Pradhan	Manager	CANARA BANK
48	Vivek Agarwal	Asstt General Manager	CENTRAL BANK OF INDIA
49	Sunil Vidhate	Manager rD	CENTRAL BANK OF INDIA
50	A. Sharada Murthy	Deputy General Manager	CORPORATION BANK
51	Shrivallabh Y Paradkar	Manager Agri	CORPORATION BANK
52	S R	Chief Manager Credit	INDIAN BANK
53	Vineeth G	Sr BM	INDIAN BANK
54	Kolla Mahidar	Asstt General Manager	INDIAN OVERSEAS BANK
55	Onkar A Kulkarni	Chief Manager	ORIENTAL BANK OF COM
56	Shveta Sharma	Senior Manager	PUNJAB & SIND BANK
57	D Kanan	Deputy General Manager	PUNJAB & SIND BANK
58	V.K. Kaushik	Asstt General Manager	PUNJAB NATIONAL BANK
59	H. Shashidhar Archarya	Regional Manager	SYNDICATE BANK
60	Lawrence Kabber	Sr Manager	SYNDICATE BANK
61	Lokesh Kumar	Area Manager	UCO BANK
62	Mukesh Kapure	Chief Manager	UCO BANK
63	Prashant K Sahoo	RH Asst General Manager	UNION BANK OF INDIA
64	Indrani Borah	RABD	UNION BANK OF INDIA
65	Manjit Singh Kochar	Deputy General Manager	UNITED BANK OF INDIA
66	Anmol Topno	Senior Manager	UNITED BANK OF INDIA

**PRIVATE BANKS**

67	Nester Faleiro	Branch Head	BANDHAN BANK LTD.
68	Carmen Viegas	Cluster Head	AXIS BANK LTD.
69	Joe Paul	Officer	CATHOLIC SYRIAN BANK LTD.
70	Parneeta Rege	Branch Manager	DCB BANK LTD.
71	Surendrasath N	Regional Head	FEDERAL BANK LTD.
72	Rakesh Kumar	Br Banking Head - West	HDFC BANK LTD.
73	Ajit Dalvi	Circle Head Goa	HDFC BANK LTD.
74	Sandesh Barekar		HDFC BANK LTD.
75	Yatish Rane	Regional Head	ICICI BANK LTD
76	Richard Rosario	Regional Head	ICICI BANK LTD
77	Tushar Unde	cluster head	INDUSIND BANK LTD.
78	Nagaraja Aithal	Asstt General Manager	KARNATAKA BANK LTD.
79	Sreekumar G. Sheno	Manager	KARUR VYASA BANK LTD.
80	Nanjundaswamy Hiremath	cluster head	RBL BANK LTD.,
81	Raj Patil	Branch Manager	RBL BANK LTD.
82	Jithin K. George	Officer	SOUTH INDIAN BANK LTD.
83	Nilesh Kumar Singh	CBSL	YES BANK LTD.



**CO-OPERATIVE BANKS.**

84	V. G. Prabhudessai	M.D.	BICHOLIM URBAN CO-OP BANK LTD.
85	SadashivS. Phadte	Dy CEO	CITIZEN CO-OP BANK LTD.
86	Varsha Dhaimodkar	General Manager	GOA STATE CO-OP BANK LTD.
87	Sandhya Palekar Sabnis	Chief Officer Recovery	GOA URBAN CO-OP BANK LTD.
88	Vaikunth T. Naik	Branch Manager	MADGAON URBAN CO-OP BANK LTD.
89	Suresh S. Naik	Asstt General Manager	MAPUSA URBAN CO-OP BANK LTD.
90	Prassannakumar Shet Gaonkar	Officer	MAPUSA URBAN CO-OP BANK LTD.
91	Vishwambar Vengurlekar	Senior Manager	NKGSB CO-OP BANK LTD.
92	Hemant A. Naguesh	Regional Head	PMC BANK LTD.
93	M.S.Bhosale	Manager	PMC BANK LTD.
94	S J Khandalekar	Chief Manager	SARASWAT CO-OP BANK LTD.
95	Ms Deepti S. samant	Chief Exe Officer	WOMENS COOP BANK LTD.
96	Mrs Jyoti V. Kamat	Manager	WOMENS COOP BANK LTD.
97	Arun v Bhat	Asstt General Manager	TJSB SAHAKARI BANK LTD.
98	Pankaj P Raikar	Manager	TJSB SAHAKARI BANK LTD.
99	Naresh Gidwani	Manager	SHAMRAO VITHAL CO-OP BANK LTD.
100	Arvind G. Pawar	Officer	APNA SAHAKARI BANK COOP LTD.
101	Janice Plavinbal	Senior Manager	CITIZEN CREDIT COOP BANK LTD.
102	Ms Sweeja Parab	Branch Manager	AU SMALL FINANCE BANK
103	Ravindra Shirsath	FP(PC)	INDIAN POST PAYMENT BANK

**List of Absentees**

**PRIVATE SECTOR BANKS**

1	IDBI BANK LTD.
2	JAMMU & KASHMIR BANK LTD.
3	KOTAK MAHINDRA BANK LTD.

**CO-OPERATIVE BANKS**

4	KONKAN MERCHANTILE COOP BANK LTD.
5	G P PARSIK JANATA SAHAKARI BANK LTD.
6	JANA SMALL FINANCE BANK



**Position in respect of Action Points of last meeting  
held on 28.08.2019**

Sr. No	Action points	To be dealt by	Present Position
1	Authentic and timely submission of data for the quarter ended Sept., 2019	All Banks	All Banks have submitted data except Kotak Mahindra Bank
2	Aadhar seeding to be taken to 90%	All Banks	Aadhaar seeding was 129,458 a/cs as on 30.09.2019 (79%), slightly increase by 1,535 a/cs from 127,923 a/cs as on 30.06.2019 (79%)
3	Financial Literacy camps to be completed	All Banks & FL centers	60 FLC camps held during the quarter (Target 84 / quarter)
4	Data of number of KCC cards issued and loans given	SLBC	KCC Cards – 1093 Loan Amt. Rs.7.81 Crs. Disb. during 2019-20.
5	Formation of Sub-committee to decide Digital District	SLBC	Sub Committee formed on 19.11.2019
6	Review of Unbanked villages	All banks	During VC dated 05.12.2019 DFS has advised that only Satrem Village in Satari Taluka North Goa having no banking touch point within the radius of 5 k.m.
7	Committee on Doubling of farmers' income	SLBC Sub-committee	Sub-committee on Doubling of Farmers' income is to be formed



## Agenda No.2

**Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy****a. Status of Opening of Banking Outlets in unbanked villages. CBS enabled banking outlets at the unbanked rural centres (URCs)****List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App.**

During VC dated 05.12.2019, Department of financial Services, New Delhi has advised that **only Satrem Village in Satari Taluka, North Goa** District (allotted to Bank of India) having no Banking touch point within the radius of 5 km. and advised to update the current status on GIS application.

LDM North Goa has updated the status on GIS application.

DTCODE	DTNAME	SDTCODE	SDTNAME	VILCODE	VILNAME	TOT_ POP	COVERED_ STATUS	COVERED_ TYPE	COVERED_ BANK	IFSCORKO_ CODE
585	North Goa	5613	Satari	626778	Satrem	176	YES	Branch	Central Bank of India	CBIN0280725

**b. Review of operations of Business Correspondents – hurdles / issues involved.**

The present banking network of the country comprises of a bank branch network, ATM network and Business Correspondent Network. Instead of opening Brick & Mortar branches in villages having population below 2000, the banking services in these area is provided by deploying Bank Mitra working on Micro ATM s or Lap Tops.

**Details of Business Correspondents / Customer Service Point (BC/ CSP) as on 30.09.2019**

SR. No.	Name of the Bank	Active	InActive	Total
1	STATE BANK OF INDIA	6	1	7
4	BANK OF BARODA	1	0	1
5	BANK OF INDIA	16	0	16
9	CORPORATION BANK	1	0	1
11	INDIAN OVERSEAS BANK	1	0	1
15	SYNDICATE BANK	2	2	4
17	UNION BANK OF INDIA	14	0	14
	<b>GRAND TOTAL</b>	<b>41</b>	<b>3</b>	<b>44</b>

**Hurdles / Issues of CSP / Bank Mitras:**

The main issues of CSP / Bank Mitras are very low commission paid, due to which attrition rate of BC / Bank Mitra is very high & secondly connectivity issues are there in hilly / remote areas of the State

**c. Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity options (Bharat Net, VSAT, etc.) installation of ATMs and POS machines and status of implementation of e-receipts & e-payments in the State.**

Normally customer can operate his single account linked with Aadhaar number through AEPS application. There are connectivity issues at various BC locations and need to be taken care. Most of the Banks have deployed VSAT in such locations and for installation of VSAT Banks are receiving funds from Financial Inclusion Fund of NABARD.

**Digital Transactions as on 30.09.2019 (Top 5 Banks)**

Sr. No.	Name of the Bank	NO. OF TOTAL TRANSACTIONS DURING QUARTER (A)	NO. OF DIGITAL TRANSACTIONS DURING QUARTER (B)	% OF B TO A
1	STATE BANK OF INDIA	493445	354148	71.77
2	HDFC BANK LTD.	1404549	777806	55.38
3	SYNDICATE BANK	1987654	687567	34.59
4	CENTRAL BANK OF INDIA	368264	115400	31.34
5	BANK OF INDIA	1993647	589102	29.55

**d. Status of rollout of Direct Benefit Transfer in the State, Aadhaar Seeding & Authentication.**

Now DBT has been rolled out successfully in all the districts of the State. All the subsidies are credited to beneficiaries' accounts in the Goa State.

Aadhaar Seeding and Aadhaar Authentication is an ongoing process. At present all accounts are opened with e-KYC hence Aadhaar seeding as well as Aadhaar authentication process is completed simultaneously. There are 43 Aadhaar Enrolment Centres functioning in the Various Bank branches and post offices in the State.

**List Of Aadhaar Enrolment Centres  
As on 30.09.2019**

Sr. No.	Registrar Name	No of Centres
1	State Bank of India	2
2	Bank of Baroda	2
3	Bank of India	2
4	Bank of Maharashtra	1
5	Canara Bank	1
6	Syndicate Bank	2
7	Union Bank of India	1
8	IDBI Bank Ltd.	1
9	Axis Bank Ltd.	2
10	HDFC Bank Ltd	5
11	ICICI Bank Ltd	2
12	Karnataka Bank Ltd.	1
13	Kotak Mahindra Bank Ltd	2
14	RBL Bank Ltd	1
15	Bandhan Bank	2
16	YES Bannk	1
17	India Post	15
	<b>TOTAL CENTRES</b>	<b>43</b>

**e. Review of inclusion of Financial Education in the school Curriculum, Financial Literacy initiatives by Banks (Particularly Digital Financial Literacy)**

The data forwarded by the four FLCs (North and South) in Goa for the **September, 2019** quarter is given below:

<b>FLC CAMPS held during the quarter SEPT., 2019</b>				
No.of FLCs	Target for camps	Target Specific Camps held	Digital Camps held	Deficit
4	84	51	9	24

Please ensure that the FLCs adhere to the target as prescribed vide CO Circular FIDD. FLC. BC. No : 22/ 12. 01. 018 / 2016 – 17 dated March 02, 2017.

Education Department, Government of Goa is requested to explore the possibility of including Financial Education in school curriculum.

**Impact of Financial Literacy Programme**

**Awareness:**

Financial Literacy Programmes will create awareness among financially excluded rural and urban people on various financial products and services which will include investment,

online banking, Banking transactions, various Banking schemes and other Financial Verticals available from the formal financial sector.

**Recognize Frauds:**

Seniors / Rural people are one of the most popular groups to be targeted by fraudulent schemes. These tactics are easy to believe & often cause older adults / rural people to put their trust in fraudulent people or programme. So by being financially literate they can stop being a victim of such fraudulent practices.

**Secured Future:**

Providing financial counselling services on responsible borrowing, proactive and early savings, and offering debt counselling to individuals who are indebted to formal and / or informal financial sectors. Once the people understand the importance of the wealth, they will start proper management and use in case of need.

**Digital Banking :**

This will connect as many as people with online banking thus saving time and facilitating smooth financial transactions. Digital Banking will help in achieving goals of Digital India in Banking Sector.

**f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy****1. Crop Insurance****PMFBY (Pradhan Mantri Fasal Bima Yojana)****i) Objectives:**

- To Provide insurance coverage and financial support to the farmers, in the event of failure of any of the notified crop, as a result of natural calamities, pests and diseases.
- To stabilise the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

**ii) Implementing Agency:**

The Scheme is being implemented through a multi-agency framework by selected insurance companies under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India and the concerned State in co-ordination with various other agencies, viz. Financial institutions like Commercial Banks, Co-operative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information / Science & Technology, Panchayat Raj etc.

**iii) The highlights of this scheme are as under:**

There is a uniform premium of only 2% to be paid by the farmers for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, the premium to be paid by the farmers is only 5%. The premium rates to be paid by farmers are very low and balance premium will be paid by the Government to provide full insured amount to the farmers against crop loss on account of natural calamities.

## 2. Renewable Energy:

In view of the paramount importance of power generation from the renewable energy sources, the Govt. of India has declared a target of 175 GW capacity of installation of renewable power projects in the country by the year 2022.

### 2.1 Solar Power:

#### **Development of Solar Parks and Ultra Mega Power Projects:**

The National Solar Mission was launched on the 11<sup>th</sup> January, 2010 by the Prime Minister. The Mission has set the ambitious target of deploying 100,000 MW of grid connected solar power by 2022 is aimed at reducing the cost of solar power generation in the country.

### 2.2 Wave Power:

Sea waves are the result of transfer of mechanical energy of wind to wave energy. The wave quality varies for different periods and seasons. It is possible to have a realistic formula to calculate the overall wave energy potential. A general study of the wave nature has shown that there is potential of 40,000 MW along the Indian coast.

## g. Status of Financial Inclusion in the State of Goa

### 1. Pradhan Mantri Jan Dhan Yojana (PMJDY):

The scheme has been implemented in Goa State and was a great success as all the banks in the state has been participated in the scheme wholeheartedly. The State has been covered for the purpose of opening of accounts of at least one member per family. However, the process of opening of accounts continues for left over families if any.

It is important to issue all the pending RuPay cards on top priority basis. Similarly, it is important to spread awareness about use of RuPay cards at least once in every 90 days by each account holder, so that he continues to get the benefit of accident insurance. A camp mode approach may be adopted for the same.

#### **Priority to be given for converting '0' balance accounts (22556 accounts) into funded accounts.**

All Banks are requested to ensure that all their Bank Mitras / CSPs are equipped with latest RuPay Card enabled Micro ATMs (POS machines). Representative of Banks may visit the Bank Mitras and carry out transactions using their own RuPay cards to ensure smooth working of the entire process.

It is also important to seed the accounts with Aadhaar numbers as it will prove beneficial to the customers for Direct Benefit Transfer under various Government schemes including LPS subsidy.

**SLBC GOA : CONVENER BANK - STATE BANK OF INDIA**  
**GOA STATE : PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

**AS ON 30.09.2019**

(Amount Rs. In lacs)

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	PSB	1664	7	759	912	1671	27.24	94	1356	1578
2	Andhra Bank	PSB	898	0	686	212	898	27.82	119	783	694
3	Axis Bank Ltd	PVT	276	400	513	163	676	20.28	163	637	478
4	Bank of Baroda	PSB	13916	6016	11007	8925	19932	1367.81	906	16811	15518
5	Bank of India	PSB	7305	14301	11808	9798	21606	1528.52	2489	20453	18626
6	Bank of Maharashtra	PSB	2137	0	1057	1080	2137	96.02	496	1591	1907
7	Canara Bank	PSB	28687	0	17975	10712	28687	1484.60	3643	9746	23331
8	Central Bank of India	PSB	15957	0	8677	7280	15957	555.44	4342	10276	12854
9	Corporation Bank	PSB	11528	6791	10057	8262	18319	1631.20	1899	17650	13660
10	Federal Bank Ltd	PVT	569	0	264	305	569	38.69	87	221	392
11	HDFC Bank Ltd	PVT	1680	1183	973	1890	2863	101.22	662	2863	1743
12	ICICI Bank Ltd	PVT	64	193	187	70	257	4.29	207	257	69
13	IDBI Bank Ltd.	PVT	2299	0	1356	943	2299	94.68	293	1939	1825
14	Indian Bank	PSB	2900	32	1601	1331	2932	53.96	538	2551	2271
15	Indian Overseas Bank	PSB	1591	4304	3134	2761	5895	219.90	877	5469	4602
16	IndusInd Bank Ltd	PVT	248	514	454	308	762	10.60	105	719	663
17	Kotak Mahindra Bank Ltd	PVT	69	0	46	23	69	0.45	26	63	32
18	Oriental Bank of Commerce	PSB	6960	0	5263	1697	6960	434.52	478	6448	3665
19	Punjab National Bank	PSB	1396	0	398	998	1396	36.41	53	1382	1038
20	RBL Bank Ltd	PVT	457	0	22	435	457	2.07	86	448	293
21	South Indian Bank Ltd	PVT	0	54	18	36	54	2.34	9	38	41
22	State Bank of India	PSB	3353	5561	3837	5077	8914	302.31	1683	7787	6638
23	Syndicate Bank	PSB	6668	0	3240	3428	6668	551.79	767	5281	5925
24	UCO Bank	PSB	916	968	876	1008	1884	116.35	106	1320	1480
25	Union Bank of India	PSB	7219	0	3492	3727	7219	160.71	1803	5102	6070
26	United Bank of India	PSB	1775	2458	2610	1623	4233	421.10	616	1839	3821
27	Yes Bank Ltd	PVT	1	0	1	0	1	0.01	0	1	0
28	Karur Vysya Bank	PVT	0	4	3	1	4	0.02	0	4	3
29	Jammu & Kashmir Bank Ltd	PVT	21	0	9	12	21	0.05	9	26	9
30	Punjab & Sind Bank	PSB	242	0	64	178	242	14.59	0	241	232
	<b>Grand Total</b>		<b>120796</b>	<b>42786</b>	<b>90387</b>	<b>73195</b>	<b>163582</b>	<b>9304.99</b>	<b>22556</b>	<b>123302</b>	<b>129458</b>

**i ) Identification of Digital District for the State of Goa.**

During meeting with CEOs of Public Sector banks (PSBs) on 19.07.2019 (IBA letter PS&BT/Digital District/7709 dated 08.08.2019 attached as **Annexure 2.1**), Governor, Reserve Bank of India underlined the importance of expanding and deepening digital payments ecosystem and accordingly it is advised to identify "One district" in each State to make it 100% digitally enable, within a time frame of one year, in close co-ordination and collaboration with all the stakeholders.

A special DLCC meeting at Panaji, Goa was held on 11.09.2019. After due deliberations, North Goa is selected as the District to be 100% Digitally Enabled by 15.08.2020. Relevant portion of Minutes of the meeting is attached herewith as **Annexure 2.2**.

**Lead District Manager, North Goa is requested to highlight the progress in the matter.**

**The district North Goa is identified to make 100% digitally enable within a time frame of one year, approved by the special DLCC meeting, is submitted for consideration and approval of the house.**

Annexure 2.1

**Indian Banks' Association**

PS&amp;BT/Digital District/7709

August 8, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

**For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility****Meeting of RBI Governor with CEOs of Public Sector Banks- Identifying of Digital Districts**

We invite reference to the Press Release of Reserve Bank of India dated July 19, 2019 regarding the Meeting of the RBI Governor with the CEOs of the Public Sector Banks and the Chief Executive of Indian Banks' Association on July 19, 2019. (RBI Press Release enclosed as Annexure-I)

2. In the above Meeting, the Governor underlined the importance of expanding and deepening digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments (Chairman: Shri Nandan Nilekani) and Reserve Bank's Payment System Vision Document 2021.

3. In this regard, Banks which have the Lead Bank Responsibility may advise the SLBC Conveners to identify one District in each state to make it 100% digitally enabled, within a time frame of one year in close co-ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI, etc. The Banks may hold discussions with all Banks operating in the identified District, on various steps to achieve the target. A Project Officer may also be identified for the proposed task, for each State. The Name, Designation and Contact details of the Project Officers identified for this purpose may be sent to: [mgr.bt@iba.org.in](mailto:mgr.bt@iba.org.in); We are also enclosing the Proposed process flow, as suggested by one of the Banks for enabling the Digital Districts, for your information and necessary action. (Annexure-II)

Yours faithfully,

(B Raj Kumar)  
Deputy Chief Executive.



प्रेस प्रकाशनी PRESS RELEASE



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई मेल/Email: [helpdoc@rbi.org.in](mailto:helpdoc@rbi.org.in)

July 19, 2019

संचार विभाग, केंद्रीय कार्यालय, एस बी एस मार्ग, मुंबई-400001

Department of Communication, Central Office, S.B.S Marg, Mumbai-400001

फोन/Phone: 022-22660502

### RBI Governor meets CEOs of Public Sector Banks

The Governor, Reserve Bank of India held a meeting today with the CEOs of the public sector banks and the Chief Executive of Indian Banks Association (IBA). In his opening remarks, the Governor acknowledged discernible improvements in the banking sector while underscoring that several challenges still remain to be addressed, particularly with regard to the stressed asset resolution and credit flows to needy sectors.

During the meeting the following issues were discussed:

- Less than desired level of transmission of monetary policy rates;
- Credit and deposit growth on the back of a slowing economy; flow of credit to needy sectors while following prudent lending, robust risk assessment and monitoring standards;
- Improving recovery efforts;
- Giving impetus to resolution of stressed assets facilitated by revised framework for resolution announced by the RBI on June 7, 2019;
- Strengthening internal control mechanism for improved fraud risk management;
- Recent initiatives to address issues relating to NBFCs and the role banks can play in mitigating lingering concerns;
- Deepening digital payments.

The Governor also underlined the importance of expanding and deepening digital payments ecosystem in line with the recommendations of the Report of the Committee on Deepening of Digital Payments (Chairman: Shri Nandan Nilekani) and

Reserve Bank's Payment System Vision Document 2021. In this context, on the suggestion of the Governor, it was agreed that banks will identify one district in each state to make it 100% digitally enabled within a time frame of one year in close co-ordination and collaboration with all stakeholders, including SLBCs, State Governments, Regional offices of RBI, etc. To the extent feasible, such districts may be converged with the 'Transformation of Aspirational Districts' programme of the Government of India. IBA is also expected to play a catalytic role in this regard.

Press Release: 2019-2020/207

**Yogesh Dayal**  
Chief General Manager

Annexure 2.2

**SLBC GOA**  
**SUB-COMMITEE FOR IDENTIFICATION OF DIGI DISTRICT.**  
**MINUTES OF THE MEETING HELD ON 11TH SEPT 2019 AT 4.00PM**  
**AT STATE BANK OF INDIA, ZONAL OFFICE, PANAJI GOA.**

A meeting of the Sub-committee was held on 11 Sept 2019 at 4.00 pm in the Conference Hall of State Bank of India, Zonal Office, Panaji to identify the District to be adopted for 100% digitization. The following members were present :

Shri Sandeep Kumar ; Asstt General Manager, SBI (Rep for SLBC Goa)  
Shri Carey Mascarenhas : Asstt General Manager RBI  
Smt Shivani Nayak : Chief Manager (FI) , SBI  
Shri Sunil Kumar : Chief Manager, LDM North Goa  
Shri Pawan Kulkarni : Sr Manager , BOI  
Shri Rishab Kamble : Manager BOB  
Shri Amol Nevrekar : Sr Manager – HDFC  
Shri Sandesh Barekar : Asstt Vice President – HDFC  
Shri Ankur Chowdhury : Manager BOI  
Ms Minati Pradhan : Manager, Canara Bank  
Shri Srivallabh Paradkar : Manager – Corporation Bank  
Shri Arindam Sen : Manager SBI  
Shri M Senthil Kumar : Dy Manager SBI

At the outset, the Assistant General Manager, State Bank of India, Region I, welcomed the participants and explained the importance of going digital . He said the information is to be collated without any further delay. He told the bankers that by going digital, we are giving benefit to ourselves in addition to the customer. He recommended that North Goa District should be taken up for 100% digitization.

Mr. Carey Mascarenhas, Asstt General Manager, Reserve Bank of India said that North Goa district has only 5 talukas as compared to 7 talukas in the South and we should take up North Goa for digitization, the reason being , Panaji is the State capital and Government Departments, Head offices of Banks and other stakeholders are based in North Goa and administrative decisions are taken here. Therefore, any decision involving the Government will be easier. He reiterated that sharing authentic data is mandatory.

The Committee agreed with the views of Shri Sandeep Kumar and Shri Carey Mascarenhas and after brief discussion, the members unanimously agreed for adopting the **North Goa District as "DIGI DISTRICT"**.

The Finance Secretary Shri Daulat Havaladar, could not attend the meeting due to some exigencies. However he said to record his statement, that as representative from the Government, he has recommended North Goa district for digitization.

DATE: 12<sup>th</sup> Sept 2019

CHIEF MANAGER -FI

## 2. Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) & Pradhan Mantri Suraksha Beema Yojana (PMSBY)

**Pradhan Mantri Jeevan Jyoti Beema Yojana** offers Life Insurance coverage of Rs.2 lac for any savings bank holders in the age group of 18-50 years on payment of just Rs.330/- per year. This scheme is offered through LIC of India or other Life Insurance companies that offer life insurance on similar terms.

### SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA GOA STATE: PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AS ON 30.09.2019

Sr. No.	NAME OF BANK	PMJJBY
1	STATE BANK OF INDIA	15899
2	ALLAHABAD BANK	2
3	ANDHRA BANK	150
4	BANK OF BARODA	10568
5	BANK OF INDIA	14670
6	BANK OF MAHARASHTRA	52
7	CANARA BANK	19893
8	CENTRAL BANK OF INDIA	2204
9	CORPORATION BANK	120
10	DENA BANK	0
11	INDIAN BANK	176
12	INDIAN OVERSEAS BANK	0
13	ORIENTAL BANK OF COMMERCE	220
14	PUNJAB & SIND BANK	5
15	PUNJAB NATIONAL BANK	0
16	SYNDICATE BANK	1132
17	UCO BANK	79
18	UNION BANK OF INDIA	3719
19	UNITED BANK OF INDIA	347
20	VIJAYA BANK	0
21	IDBI BANK LTD.	10
	<b>SUB TOTAL</b>	<b>69246</b>
22	AXIS BANK LTD.	180
23	CATHOLIC SYRIAN BANK LTD.	1
24	DCB BANK LIMITED	56
25	DHANALAXMI BANK LTD.	0
26	FEDERAL BANK LTD.	1
27	HDFC BANK LTD.	6683
28	ICICI BANK LTD	1747
29	INDUSIND BANK LTD.	27
30	JAMMU & KASHMIR BANK LTD.	0
31	KARNATAKA BANK LTD.	373
32	Karur Vysya Bank Ltd	0
33	KOTAK MAHINDRA BANK LTD.	0
34	RBL BANK LTD.	439
35	SOUTH INDIAN BANK LTD.	5
36	YES BANK LTD.	95
37	BANDHAN BANK	0
	<b>SUB TOTAL</b>	<b>9607</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	0
39	CITIZEN CO-OP BANK LTD,	58
40	GOA STATE CO-OP BANK LTD.	4129
41	GOA URBAN CO-OP BANK LTD.	428
42	KONKAN MERCANTILE CO-OP BANK LTD.	0
43	MADGAON URBAN CO-OP BANK LTD.	4255
	<b>SUB TOTAL</b>	<b>8870</b>
	<b>GRAND TOTAL</b>	<b>87723</b>

**Pradhan Mantri Suraksha Beema Yojana** is designed to provide insurance coverage in case of accidental death or disability. It provides insurance coverage of Rs.2 lac for individuals on payment of just Rs.12/- per year. This scheme can benefit all the savings bank account holders in the age group of 18-70 years. Public sector general insurance companies or other general insurance companies that offer insurance coverage to individuals on similar terms would offer and administer this scheme. The scheme is delivered through banks including Regional Rural Banks as well as Cooperative Banks.

**SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA  
 GOA STATE: PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)  
 AS ON 30.09.2019**

SR. No.	Name of the Bank	PMSBY
1	STATE BANK OF INDIA	39515
2	ALLAHABAD BANK	2
3	ANDHRA BANK	966
4	BANK OF BARODA	27085
5	BANK OF INDIA	27306
6	BANK OF MAHARASHTRA	78
7	CANARA BANK	38287
8	CENTRAL BANK OF INDIA	4396
9	CORPORATION BANK	460
10	DENA BANK	0
11	INDIAN BANK	915
12	INDIAN OVERSEAS BANK	0
13	ORIENTAL BANK OF COMMERCE	279
14	PUNJAB & SIND BANK	20
15	PUNJAB NATIONAL BANK	0
16	SYNDICATE BANK	1070
17	UCO BANK	213
18	UNION BANK OF INDIA	7263
19	UNITED BANK OF INDIA	749
20	VIJAYA BANK	0
21	IDBI BANK LTD.	12
	<b>SUB TOTAL</b>	<b>148616</b>
22	AXIS BANK LTD.	277
23	CATHOLIC SYRIAN BANK LTD.	1
24	DCB BANK LIMITED	90
25	DHANALAXMI BANK LTD.	0
26	FEDERAL BANK LTD.	1
27	HDFC BANK LTD.	9888
28	ICICI BANK LTD	2166
29	INDUSIND BANK LTD.	719
30	JAMMU & KASHMIR BANK LTD.	0
31	KARNATAKA BANK LTD.	415
32	Karur Vysya Bank Ltd	0
33	KOTAK MAHINDRA BANK LTD.	0
34	RBL BANK LTD.	575
35	SOUTH INDIAN BANK LTD.	10
36	YES BANK LTD.	116
37	BANDHAN BANK	0
	<b>SUB TOTAL</b>	<b>14258</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	0
39	CITIZEN CO-OP BANK LTD,	110
40	GOA STATE CO-OP BANK LTD.	8116
41	GOA URBAN CO-OP BANK LTD.	3607
42	KONKAN MERCANTILE CO-OP BANK LTD.	0
43	MADGAON URBAN CO-OP BANK LTD.	1391
44	WOMEN CO-OP BANK LTD.	39
	<b>SUB TOTAL</b>	<b>13263</b>
	<b>GRAND TOTAL</b>	<b>176137</b>

**Review of Credit Disbursements by Banks**
**a. Achievement under ACP of the State, Priority Sector Lending**
**3.1 The comparative position of Annual Credit Plan**
**for the year 2018-19 & 2019-20**

(Rs. In crores)

Activity	ACP Target (upto 30.09.18)	Achievement under ACP 2018-19 upto 30.09.2018	% Achievement upto 30.09.18	ACP Target (upto 30.09.19)	Achievement under ACP 2019-20 upto 30.09.2019	% Achievement upto 30.09.19
Crop loans	220.42	108.16	49.07%	141.00	31.62	22.43%
Agri Term loans	227.80	194.07	85.19%	199.70	166.27	83.26%
<b>Sub Total AGRI</b>	<b>448.22</b>	<b>302.23</b>	<b>67.42%</b>	<b>341.70</b>	<b>197.89</b>	<b>57.91%</b>
Agri Infrastructure	23.28	11.20	47.70%	21.80	18.51	87.91%
Ancillary Activities	20.42	57.39	250.93%	23.60	78.02	330.59%
<b>Credit Potential for Agriculture</b>	<b>491.92</b>	<b>370.82</b>	<b>74.13%</b>	<b>387.10</b>	<b>294.42</b>	<b>76.06%</b>
MSME	2352.28	2106.43	89.55%	2146.00	1686.99	78.61%
Export Credit	232.82	3.44	1.48%	142.50	1.97	1.38%
Education	188.82	29.68	15.71%	87.50	44.98	51.41%
Housing	577.82	320.69	55.50%	566.00	279.04	49.30%
Renewable Energy	2.84	2.61	91.90%	2.25	0.01	0.44%
Others	49.76	138.97	279.28%	26.90	17.52	65.13%
Social Infrastructure	32.44	4.97	15.32%	32.90	22.57	68.60%
<b>TOTAL</b>	<b>3928.70</b>	<b>2977.61</b>	<b>75.79%</b>	<b>3391.15</b>	<b>2346.76</b>	<b>69.20%</b>

**3.02 Sector wise achievement of advances: Position as on 30.09.2019**

i) The **Crop Loan** disbursement upto the quarter Sept, 2019 is Rs.31.62 crs as against the target of Rs. 141.00 Crs i.e. 22.43% achievement.

ii) The **Agri. Term Loan** disbursement upto the quarter Sept, 2019 is Rs. 166.27 Crs as against the target of Rs. 199.70 Crs which is 83.26%.

iii) The disbursement of loan to **Agriculture Sector** upto the quarter Sept 2019 was Rs. 294.42 Crs as against the target of Rs. 387.10 Crs i.e. 76.06% achievement.

iv) The disbursement of loan to **MSME** upto the quarter Sept 2019 was Rs. 1686.99 Crs as against the target of Rs 2146.00 Crs i.e. 78.61% achievement.

v) The overall achievement under **ACP 2019-20** upto the quarter Sept 2019 was Rs. 2346.76 Crs as against the target of Rs.3391.15 Crs i.e 69.20% achievement. The achievement was lower by Rs. 630.85 Crs i.e. from Rs. 2977.61 Crs as on 30.09.2018.

**3.03 Review of Performance under ACP 2019.20:**

(Amount Rs. in Crores)

Activity	Annual Credit Plan 2019-20 (Targets up to 30.09.2019)	Achievement up to 30.09.2019	% Achievement
Crop loans	141.00	31.62	22.43%
Agri Term Loans	199.70	166.27	83.26%
<b>SUB TOTAL AGRI</b>	<b>341.70</b>	<b>197.89</b>	<b>57.91%</b>
Agri Infrastructure	21.80	18.51	87.91%
Ancillary Activities	23.60	78.02	330.59%
<b>CREDIT POTENTIAL FOR AGRICULTURE.</b>	<b>387.10</b>	<b>294.42</b>	<b>76.06%</b>
MSME	2146.00	1686.99	78.61%
Export Credit	142.50	1.97	1.38%
Education	87.50	44.98	51.41%
Housing	566.00	279.04	49.30%
Renewable energy	2.25	0.01	0.44%
Others	26.90	17.52	65.13%
Social infrastructure	32.90	22.57	68.60%
<b>TOTAL</b>	<b>3391.15</b>	<b>2346.76</b>	<b>69.20%</b>

**(Detailed reports attached as Annexure 3.3.1 to Annexure 3.3.5)**

- Reserve Bank of India, vide communication dated 30.05.2018 on Lead Bank Scheme – Strengthening of MIS has informed as under:

It has been decided that bank loans to Micro, Small and Medium Enterprises (Services) engaged in providing services as defined in terms of investment in equipment under MSME Act 2006, shall qualify under Priority sector without any credit cap. Accordingly, the applicable loan limits per borrower, to Micro, Small Enterprises (Rs.5 crore) and Medium Enterprises (Rs.10 crore) under the MSMEs sector (Services) for classification under Priority Sector has been removed.

## Annexure 3.3.1

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING  
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR  
 THE QUARTER ENDED September 2019 (Amt in crores)**

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	41.25	3.29	7.98	85.78	6.29	7.33	127.03	9.58	7.54
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	11.05	0.58	5.26	14.25	18.25	128.07	25.30	18.83	74.43
5	BANK OF INDIA	19.65	0.25	1.26	22.45	3.36	14.95	42.10	3.60	8.56
6	BANK OF MAHARASHTRA	10.70	0.14	1.29	11.10	1.57	14.16	21.80	1.71	7.84
7	CANARA BANK	20.60	0.00	0.00	25.85	67.48	261.04	46.45	67.48	145.27
8	CENTRAL BANK OF INDIA	14.55	3.62	24.86	16.85	2.61	15.46	31.40	6.22	19.82
9	CORPORATION BANK	19.55	0.13	0.64	21.25	3.57	16.82	40.80	3.70	9.07
10	INDIAN BANK	0.60	0.00	0.00	0.55	0.00	0.00	1.15	0.00	0.00
11	INDIAN OVERSEAS BANK	6.40	0.54	8.38	4.95	1.27	25.74	11.35	1.81	15.95
12	ORIENTAL BANK OF COMMERCE	1.10	0.71	64.97	0.90	3.14	348.42	2.00	3.85	192.53
13	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	1.33	0.00	0.00	1.11	0.00	0.00	2.44	0.00	0.00
15	SYNDICATE BANK	12.30	0.60	4.85	21.25	1.68	7.93	33.55	2.28	6.80
16	UCO BANK	4.65	0.20	4.30	2.65	0.00	0.00	7.30	0.20	2.74
17	UNION BANK OF INDIA	6.50	2.29	35.21	9.95	7.65	76.90	16.45	9.94	60.43
18	UNITED BANK OF INDIA	2.37	0.00	0.00	1.81	0.00	0.00	4.18	0.00	0.00
19	IDBI BANK LTD.	5.30	0.43	8.20	4.30	0.00	0.00	9.60	0.43	4.53
	<b>SUB TOTAL</b>	<b>177.90</b>	<b>12.77</b>	<b>7.18</b>	<b>245.00</b>	<b>116.88</b>	<b>47.70</b>	<b>422.90</b>	<b>129.65</b>	<b>30.66</b>
20	AXIS BANK LTD.	0.55	0.00	0.00	0.65	0.00	0.00	1.20	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.30	0.00	0.00	0.40	0.00	0.00
22	DCB BANK LIMITED	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
23	FEDERAL BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
24	HDFC BANK LTD.	26.30	0.25	0.96	36.28	2.57	7.08	62.58	2.82	4.51
25	ICICI BANK LTD	13.35	2.62	19.63	25.20	3.97	15.76	38.55	6.59	17.10
26	INDUSIND BANK LTD.	1.00	0.00	0.00	1.70	0.00	0.00	2.70	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	2.30	0.00	0.00	4.40	13.43	305.22	6.70	13.43	200.44
29	Karur Vysya Bank Ltd	0.10	0.04	43.80	0.30	0.00	0.00	0.40	0.04	10.95
30	KOTAK MAHINDRA BANK LTD.	0.30	0.00	0.00	0.30	0.00	0.00	0.60	0.00	0.00
31	RBL BANK LTD.	10.90	9.01	82.66	14.23	9.78	68.71	25.13	18.79	74.76
32	SOUTH INDIAN BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
33	YES BANK LTD.	1.90	0.00	0.00	6.60	0.00	0.00	8.50	0.00	0.00
34	BANDHAN BANK	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.31	0.00
	<b>SUB TOTAL</b>	<b>57.40</b>	<b>12.23</b>	<b>21.31</b>	<b>90.56</b>	<b>29.75</b>	<b>32.85</b>	<b>147.96</b>	<b>41.98</b>	<b>28.37</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	5.20	0.00	0.00	6.10	0.00	0.00	11.30	0.00	0.00
37	GOA STATE CO-OP BANK LTD.	33.75	7.96	23.59	49.15	11.46	23.32	82.90	19.42	23.43
38	GOA URBAN CO-OP BANK LTD.	5.85	0.00	0.00	5.90	0.00	0.00	11.75	0.00	0.00
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
43	PMC BANK LTD.	0.35	0.00	0.00	0.60	0.00	0.00	0.95	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	1.10	0.00	0.00	1.35	0.00	0.00	2.45	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.25	0.00	0.00	0.50	0.00	0.00	0.75	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
	<b>SUB TOTAL</b>	<b>46.70</b>	<b>6.62</b>	<b>14.17</b>	<b>63.80</b>	<b>19.65</b>	<b>30.80</b>	<b>110.50</b>	<b>26.26</b>	<b>23.77</b>
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>282.00</b>	<b>31.62</b>	<b>11.21</b>	<b>399.36</b>	<b>166.27</b>	<b>41.63</b>	<b>681.36</b>	<b>197.89</b>	<b>29.04</b>



Annexure 3.3.2

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING  
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR  
 THE QUARTER ENDED September 2019 (Amt in crores)**

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	6.23	0.48	7.71	5.06	36.68	724.90	138.32	46.74	33.79
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	2.71	0.01	0.26	1.42	7.26	513.25	29.43	26.10	88.70
5	BANK OF INDIA	2.27	0.00	0.00	2.18	7.23	331.80	46.55	10.83	23.27
6	BANK OF MAHARASHTRA	0.61	0.00	0.00	1.06	0.00	0.00	23.47	1.71	7.28
7	CANARA BANK	3.12	0.00	0.00	2.32	0.04	1.88	51.88	67.52	130.15
8	CENTRAL BANK OF INDIA	1.61	5.61	349.54	2.00	6.17	309.32	35.00	18.00	51.44
9	CORPORATION BANK	2.60	0.00	0.00	2.18	0.00	0.00	45.58	3.70	8.12
10	INDIAN BANK	0.07	0.00	0.00	0.09	0.00	0.00	1.31	0.00	0.00
11	INDIAN OVERSEAS BANK	0.65	0.00	0.00	0.95	0.00	0.00	12.94	1.81	13.99
12	ORIENTAL BANK OF COMMERCE	0.06	0.00	0.00	0.07	2.14	3051.14	2.13	5.99	281.05
13	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	0.09	0.00	0.00	0.09	0.00	0.00	2.62	0.00	0.00
15	SYNDICATE BANK	1.39	4.98	358.58	2.60	1.57	60.52	37.54	8.84	23.54
16	UCO BANK	0.16	0.00	0.00	0.25	0.00	0.00	7.71	0.20	2.60
17	UNION BANK OF INDIA	1.02	0.00	0.00	1.26	5.23	416.41	18.72	15.17	81.02
18	UNITED BANK OF INDIA	0.08	0.00	0.00	0.10	0.00	0.00	4.36	0.00	0.00
19	IDBI BANK LTD.	0.29	0.66	230.11	0.40	0.00	0.00	10.29	1.09	10.60
	<b>SUB TOTAL</b>	<b>22.92</b>	<b>11.74</b>	<b>51.21</b>	<b>21.98</b>	<b>66.32</b>	<b>301.67</b>	<b>467.80</b>	<b>207.70</b>	<b>44.40</b>
20	AXIS BANK LTD.	0.14	0.00	0.00	0.14	0.00	0.00	1.47	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.15	0.00	0.00	0.65	0.00	0.00
22	DCB BANK LIMITED	0.02	0.00	0.00	0.05	0.00	0.00	0.47	0.00	0.00
23	FEDERAL BANK LTD.	0.02	0.00	0.00	0.05	1.13	2258.20	0.47	1.13	240.23
24	HDFC BANK LTD.	4.69	0.00	0.00	8.42	6.54	77.62	75.69	9.36	12.36
25	ICICI BANK LTD	4.52	0.00	0.00	3.64	1.51	41.45	46.70	8.10	17.34
26	INDUSIND BANK LTD.	0.17	0.00	0.00	0.15	0.00	0.00	3.02	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	0.35	0.00	0.00	0.30	1.30	431.93	7.35	14.73	200.48
29	Karur Vysya Bank Ltd	0.10	0.00	0.00	0.50	0.00	0.00	1.00	0.04	4.38
30	KOTAK MAHINDRA BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.67	0.00	0.00
31	RBL BANK LTD.	1.31	0.00	0.00	2.89	0.00	0.00	29.33	18.79	64.05
32	SOUTH INDIAN BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.44	0.00	0.00
33	YES BANK LTD.	1.42	6.76	477.59	2.97	0.16	5.35	12.89	6.92	53.68
34	BANDHAN BANK	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.31	0.00
	<b>SUB TOTAL</b>	<b>12.85</b>	<b>6.76</b>	<b>52.61</b>	<b>19.32</b>	<b>10.63</b>	<b>55.04</b>	<b>180.13</b>	<b>59.37</b>	<b>32.96</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	0.70	0.00	0.00	0.71	0.00	0.00	12.71	0.00	0.00
37	GOA STATE CO-OP BANK LTD.	5.96	0.01	0.17	3.80	0.00	0.00	92.66	19.43	20.97
38	GOA URBAN CO-OP BANK LTD.	0.88	0.00	0.00	1.03	0.00	0.00	13.66	0.00	0.00
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.24	0.00	0.00
43	PMC BANK LTD.	0.05	0.00	0.00	0.09	0.00	0.00	1.09	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.12	0.53	441.67	2.69	0.53	19.70
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.82	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZENCREDIT CO-OPERATIVE BANK LIMITED	0.02	0.00	0.00	0.03	0.54	1815.00	0.25	0.54	217.80
	<b>SUB TOTAL</b>	<b>7.77</b>	<b>0.01</b>	<b>0.13</b>	<b>5.85</b>	<b>1.07</b>	<b>18.38</b>	<b>124.11</b>	<b>27.35</b>	<b>22.04</b>
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>43.53</b>	<b>18.51</b>	<b>42.51</b>	<b>47.15</b>	<b>78.02</b>	<b>165.48</b>	<b>772.04</b>	<b>294.42</b>	<b>38.14</b>

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING  
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER  
 ENDED September 2019  
 (Amt in crores)**

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	825.45	309.73	37.52	59.50	0.00	0.00	23.27	21.29	91.49
2	ALLAHABAD BANK	16.50	15.11	91.55	0.00	0.00	0.00	1.20	0.10	8.42
3	ANDHRA BANK	12.00	1.24	10.34	0.00	0.00	0.00	0.80	0.00	0.00
4	BANK OF BARODA	324.90	96.92	29.83	24.00	0.00	0.00	9.32	4.64	49.84
5	BANK OF INDIA	355.45	135.38	38.09	40.00	0.00	0.00	12.22	1.91	15.59
6	BANK OF MAHARASHTRA	181.60	36.38	20.03	1.60	0.00	0.00	6.88	5.98	86.86
7	CANARA BANK	247.05	128.34	51.95	39.20	0.00	0.00	11.01	2.88	26.15
8	CENTRAL BANK OF INDIA	101.10	153.45	151.78	12.80	1.97	15.38	9.73	1.63	16.79
9	CORPORATION BANK	163.05	101.29	62.12	39.70	0.00	0.00	14.00	0.48	3.43
10	INDIAN BANK	16.90	3.70	21.88	0.00	0.00	0.00	1.23	0.04	2.88
11	INDIAN OVERSEAS BANK	86.50	30.62	35.39	0.00	0.00	0.00	2.72	0.05	1.84
12	ORIENTAL BANK OF COMMERCE	119.00	0.00	0.00	0.00	0.00	0.00	1.30	0.00	0.00
13	PUNJAB & SIND BANK	0.30	1.51	503.33	0.00	0.00	0.00	2.00	0.02	0.86
14	PUNJAB NATIONAL BANK	29.00	10.76	37.12	0.00	0.00	0.00	1.55	0.25	16.32
15	SYNDICATE BANK	178.50	16.30	9.13	1.60	0.00	0.00	7.30	0.42	5.78
16	UCO BANK	19.50	1.62	8.31	0.00	0.00	0.00	2.41	0.13	5.24
17	UNION BANK OF INDIA	43.60	128.80	295.41	0.10	0.00	0.00	4.56	3.20	70.23
18	UNITED BANK OF INDIA	15.50	2.60	16.75	0.00	0.00	0.00	1.35	0.00	0.00
19	IDBI BANK LTD.	35.20	19.86	56.42	0.00	0.00	0.00	1.91	0.30	15.85
	<b>SUB TOTAL</b>	<b>2771.10</b>	<b>1193.60</b>	<b>43.07</b>	<b>218.50</b>	<b>1.97</b>	<b>0.90</b>	<b>114.76</b>	<b>43.32</b>	<b>37.75</b>
20	AXIS BANK LTD.	76.00	18.40	24.22	0.00	0.00	0.00	1.84	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.26	0.00	0.00
22	DCB BANK LIMITED	10.70	0.00	0.00	0.00	0.00	0.00	0.76	0.00	0.00
23	FEDERAL BANK LTD.	31.00	0.25	0.81	0.00	0.00	0.00	1.26	0.00	0.00
24	HDFC BANK LTD.	460.80	121.40	26.35	57.00	0.00	0.00	16.74	0.00	0.00
25	ICICI BANK LTD	219.00	0.00	0.00	6.00	0.00	0.00	7.12	0.00	0.00
26	INDUSIND BANK LTD.	100.00	27.75	27.75	0.00	0.00	0.00	2.00	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.40	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
28	KARNATAKA BANK LTD.	41.50	17.84	42.99	0.00	0.00	0.00	2.25	0.25	10.98
29	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	37.70	0.00	0.00	0.00	0.00	0.00	1.40	0.00	0.00
31	RBL BANK LTD.	31.50	9.89	31.40	0.00	0.00	0.00	1.30	0.64	49.12
32	SOUTH INDIAN BANK LTD.	19.10	0.00	0.00	0.00	0.00	0.00	1.21	0.00	0.00
33	YES BANK LTD.	99.00	56.96	57.53	0.00	0.00	0.00	2.45	0.00	0.00
34	BANDHAN BANK	6.00	5.35	89.16	0.00	0.00	0.00	0.11	0.00	0.00
	<b>SUB TOTAL</b>	<b>1134.80</b>	<b>257.84</b>	<b>22.72</b>	<b>63.00</b>	<b>0.00</b>	<b>0.00</b>	<b>38.72</b>	<b>0.89</b>	<b>2.29</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	35.85	0.00	0.00	0.00	0.00	0.00	2.10	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	43.50	57.96	133.23	1.00	0.00	0.00	2.85	0.20	7.19
37	GOA STATE CO-OP BANK LTD.	107.39	8.70	8.10	1.50	0.00	0.00	6.30	0.00	0.00
38	GOA URBAN CO-OP BANK LTD.	88.20	30.59	34.68	1.00	0.00	0.00	3.61	0.47	13.10
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
40	MADGAON URBAN CO-OP BANK L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	24.35	0.00	0.00	0.00	0.00	0.00	1.50	0.00	0.00
43	PMC BANK LTD.	15.00	1.80	12.00	0.00	0.00	0.00	1.15	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	46.50	11.86	25.50	0.00	0.00	0.00	2.41	0.10	4.22
45	SHAMRAO VITHAL CO-OP BANK L	2.60	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	7.60	0.98	12.88	0.00	0.00	0.00	0.60	0.00	0.00
47	APNA SAHAKARI BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	6.00	1.08	18.03	0.00	0.00	0.00	0.11	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	6.10	29.09	476.82	0.00	0.00	0.00	0.61	0.00	0.00
	<b>SUB TOTAL</b>	<b>384.89</b>	<b>231.57</b>	<b>60.16</b>	<b>3.50</b>	<b>0.00</b>	<b>0.00</b>	<b>21.47</b>	<b>0.78</b>	<b>3.63</b>
51	AU Small Finance Bank	0.50	3.98	796.38	0.00	0.00	0.00	0.05	0.00	0.00
52	Jana Small Finance Bank	0.50	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>1.00</b>	<b>3.98</b>	<b>398.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.10</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>4291.79</b>	<b>1686.99</b>	<b>39.31</b>	<b>285.00</b>	<b>1.97</b>	<b>0.69</b>	<b>175.05</b>	<b>44.98</b>	<b>25.70</b>

## Annexure 3.3.4

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING  
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER  
 ENDED September 2019  
 (Amt in crores)**

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	134.80	15.26	11.32	0.27	0.00	0.00	2.78	0.00	0.00
2	ALLAHABAD BANK	13.00	3.25	25.02	0.03	0.00	0.00	0.30	0.00	0.00
3	ANDHRA BANK	4.00	3.38	84.56	0.02	0.00	0.00	0.20	0.20	100.10
4	BANK OF BARODA	49.30	15.31	31.06	0.15	0.00	0.00	1.67	0.60	36.25
5	BANK OF INDIA	75.15	19.09	25.40	0.20	0.00	0.00	2.30	0.05	2.17
6	BANK OF MAHARASHTRA	46.00	3.58	7.77	0.06	0.00	0.00	2.63	0.20	7.69
7	CANARA BANK	69.15	13.25	19.17	0.20	0.00	0.00	1.67	0.45	27.18
8	CENTRAL BANK OF INDIA	55.35	25.83	46.66	0.16	0.00	0.00	2.02	0.01	0.34
9	CORPORATION BANK	83.95	4.80	5.72	0.21	0.00	0.00	3.43	0.34	9.90
10	INDIAN BANK	19.20	3.03	15.78	0.04	0.00	0.00	0.41	0.00	0.00
11	INDIAN OVERSEAS BANK	28.65	15.07	52.62	0.11	0.01	11.95	1.74	0.00	0.00
12	ORIENTAL BANK OF COMMERCE	19.00	1.00	5.26	0.05	0.00	0.00	0.70	0.00	0.00
13	PUNJAB & SIND BANK	5.00	0.14	2.80	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	22.50	4.08	18.12	0.04	0.00	0.00	0.75	2.70	360.41
15	SYNDICATE BANK	39.70	2.82	7.09	0.16	0.00	0.00	2.10	0.00	0.00
16	UCO BANK	24.00	2.16	8.99	0.05	0.00	0.00	1.02	0.12	11.78
17	UNION BANK OF INDIA	29.00	72.99	251.70	0.10	0.00	0.00	1.63	5.23	321.61
18	UNITED BANK OF INDIA	15.00	2.49	16.60	0.05	0.00	0.00	0.70	0.00	0.00
19	IDBI BANK LTD.	17.90	4.96	27.68	0.07	0.00	0.00	0.78	0.00	0.00
	<b>SUB TOTAL</b>	<b>750.65</b>	<b>212.49</b>	<b>28.31</b>	<b>1.97</b>	<b>0.01</b>	<b>0.68</b>	<b>26.81</b>	<b>9.90</b>	<b>36.95</b>
20	AXIS BANK LTD.	25.00	0.00	0.00	0.08	0.00	0.00	0.98	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	2.00	0.00	0.00	0.01	0.00	0.00	0.15	0.00	0.00
22	DCB BANK LIMITED	4.10	0.00	0.00	0.03	0.00	0.00	0.25	0.00	0.00
23	FEDERAL BANK LTD.	13.00	0.00	0.00	0.05	0.00	0.00	0.52	0.00	0.00
24	HDFC BANK LTD.	63.70	6.02	9.45	0.43	0.00	0.00	6.28	5.91	94.05
25	ICICI BANK LTD	50.90	0.00	0.00	0.30	0.00	0.00	3.00	0.00	0.00
26	INDUSIND BANK LTD.	22.00	0.00	0.00	0.12	0.00	0.00	0.72	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	9.00	14.82	164.67	0.06	0.00	0.00	0.52	0.00	0.00
29	Karur Vysya Bank Ltd	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	19.00	0.00	0.00	0.05	0.00	0.00	0.42	0.00	0.00
31	RBL BANK LTD.	7.00	2.13	30.46	0.08	0.00	0.00	0.85	0.53	62.88
32	SOUTH INDIAN BANK LTD.	6.50	0.00	0.00	0.08	0.00	0.00	0.47	0.00	0.00
33	YES BANK LTD.	24.60	0.00	0.00	0.13	0.00	0.00	0.80	0.00	0.00
34	BANDHAN BANK	2.20	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
	<b>SUB TOTAL</b>	<b>249.40</b>	<b>22.97</b>	<b>9.21</b>	<b>1.44</b>	<b>0.00</b>	<b>0.00</b>	<b>15.06</b>	<b>6.44</b>	<b>42.78</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	8.50	0.00	0.00	0.10	0.00	0.00	0.72	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	14.50	9.44	65.09	0.12	0.00	0.00	0.92	0.42	45.79
37	GOA STATE CO-OP BANK LTD.	34.15	0.01	0.01	0.28	0.00	0.00	4.57	0.75	16.47
38	GOA URBAN CO-OP BANK LTD.	30.70	24.56	80.01	0.17	0.00	0.00	1.35	0.00	0.00
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	8.60	0.00	0.00	0.08	0.00	0.00	0.47	0.00	0.00
43	PMC BANK LTD.	7.80	3.67	46.99	0.06	0.00	0.00	0.42	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	11.50	5.42	47.12	0.15	0.00	0.00	2.34	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	2.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	6.10	0.00	0.03	0.05	0.00	0.00	0.37	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.80	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	3.60	0.20	5.49	0.02	0.00	0.00	0.12	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	1.70	0.00	0.00	0.03	0.00	0.00	0.22	0.00	0.00
	<b>SUB TOTAL</b>	<b>130.75</b>	<b>43.58</b>	<b>33.33</b>	<b>1.06</b>	<b>0.00</b>	<b>0.00</b>	<b>11.74</b>	<b>1.17</b>	<b>10.00</b>
51	AU Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
52	Jana Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>1.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.24</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>1132.00</b>	<b>279.04</b>	<b>24.65</b>	<b>4.50</b>	<b>0.01</b>	<b>0.30</b>	<b>53.84</b>	<b>17.52</b>	<b>32.54</b>

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING  
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER  
 ENDED September 2019 (Amt in crores)**

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING +RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C		%	C		%
1	STATE BANK OF INDIA	10.67	16.35	153.28	1195.05	409.37	34.26
2	ALLAHABAD BANK	0.60	0.00	0.00	31.63	18.46	58.36
3	ANDHRA BANK	0.30	0.00	0.00	17.32	4.82	27.85
4	BANK OF BARODA	2.43	0.00	0.00	441.19	143.58	32.54
5	BANK OF INDIA	2.51	0.00	0.00	534.37	167.25	31.30
6	BANK OF MAHARASHTRA	1.75	0.00	0.00	263.99	47.84	18.12
7	CANARA BANK	3.95	0.00	0.00	424.10	212.45	50.09
8	CENTRAL BANK OF INDIA	2.35	0.00	0.00	218.50	200.89	91.94
9	CORPORATION BANK	3.74	0.00	0.00	353.66	110.62	31.28
10	INDIAN BANK	0.87	0.00	0.00	39.96	6.76	16.92
11	INDIAN OVERSEAS BANK	0.87	0.00	0.00	133.53	47.57	35.62
12	ORIENTAL BANK OF COMMERCE	0.70	0.00	0.00	142.88	6.99	4.89
13	PUNJAB & SIND BANK	0.00	0.00	0.00	7.30	1.67	22.84
14	PUNJAB NATIONAL BANK	0.71	0.00	0.00	57.17	17.80	31.13
15	SYNDICATE BANK	1.94	0.00	0.00	268.83	28.37	10.55
16	UCO BANK	0.72	0.00	0.00	55.40	4.22	7.62
17	UNION BANK OF INDIA	0.67	0.00	0.00	98.37	225.39	229.12
18	UNITED BANK OF INDIA	0.70	0.00	0.00	37.65	5.09	13.51
19	IDBI BANK LTD.	1.04	0.00	0.00	67.19	26.21	39.01
	<b>SUB TOTAL</b>	<b>36.51</b>	<b>16.35</b>	<b>44.79</b>	<b>4388.10</b>	<b>1685.35</b>	<b>38.41</b>
20	AXIS BANK LTD.	1.06	0.00	0.00	106.42	18.40	17.29
21	CATHOLIC SYRIAN BANK LTD.	0.20	0.00	0.00	4.87	0.00	0.00
22	DCB BANK LIMITED	0.30	0.00	0.00	16.61	0.00	0.00
23	FEDERAL BANK LTD.	0.80	0.00	0.00	47.10	1.38	2.93
24	HDFC BANK LTD.	5.72	0.00	0.00	686.36	142.68	20.79
25	ICICI BANK LTD	3.18	0.00	0.00	336.20	8.10	2.41
26	INDUSIND BANK LTD.	0.90	0.00	0.00	128.76	27.75	21.55
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.61	0.00	0.00
28	KARNATAKA BANK LTD.	0.85	0.00	0.00	61.53	47.63	77.41
29	Karur Vysya Bank Ltd	0.00	0.00	0.00	1.71	0.04	2.56
30	KOTAK MAHINDRA BANK LTD.	0.50	0.00	0.00	59.74	0.00	0.00
31	RBL BANK LTD.	0.90	0.00	0.00	70.96	31.98	45.07
32	SOUTH INDIAN BANK LTD.	0.80	0.00	0.00	28.59	0.00	0.00
33	YES BANK LTD.	1.13	0.00	0.00	141.00	63.87	45.30
34	BANDHAN BANK	0.03	0.00	0.00	8.44	5.66	67.07
	<b>SUB TOTAL</b>	<b>16.37</b>	<b>0.00</b>	<b>0.00</b>	<b>1698.91</b>	<b>347.51</b>	<b>20.45</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	0.90	0.00	0.00	48.17	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	1.85	0.00	0.00	77.45	68.02	87.83
37	GOA STATE CO-OP BANK LTD.	4.00	0.00	0.00	250.84	28.89	11.52
38	GOA URBAN CO-OP BANK LTD.	2.15	0.00	0.00	140.84	55.62	39.49
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.21	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.29	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.90	0.00	0.00	36.14	0.00	0.00
43	PMC BANK LTD.	0.70	0.00	0.00	26.22	5.46	20.85
44	SARASWAT CO-OP BANK LTD.	0.95	0.00	0.00	66.54	17.91	26.92
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.15	0.00	0.00	5.60	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.60	0.00	0.00	16.14	0.98	6.08
47	APNA SAHAKARI BANK LTD.	0.12	0.00	0.00	2.76	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.21	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.12	0.00	0.00	9.97	1.28	12.84
50	CITIZEN CREDIT CO-OPERATIVE BANK L	0.22	5.47	2488.00	9.13	35.10	384.70
	<b>SUB TOTAL</b>	<b>12.66</b>	<b>5.47</b>	<b>43.24</b>	<b>690.18</b>	<b>309.92</b>	<b>44.90</b>
51	AU Small Finance Bank	0.12	0.00	0.00	1.41	3.98	283.41
52	Jana Small Finance Bank	0.13	0.00	0.00	1.41	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>0.25</b>	<b>0.00</b>	<b>0.00</b>	<b>2.82</b>	<b>3.98</b>	<b>141.45</b>
	<b>GRAND TOTAL</b>	<b>65.78</b>	<b>21.82</b>	<b>33.18</b>	<b>6780.00</b>	<b>2346.76</b>	<b>34.61</b>

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA  
 KCC PERFORMANCE AS ON 30.09.2019 (Rs. in Crs)

Sr. No.	Name of the Bank	OUTSTANDING AS ON 30.6.2019		DISBURSEMENT DURING CURRENT QUARTER		OUTSTANDING AS ON QUARTER END 30.9.2019	
		No. of A/c's	Amount	No. of A/c's	Amount	No. of A/c's	Amount
1	STATE BANK OF INDIA	671	6.54	391	2.17	1469	13.09
2	ALLAHABAD BANK	0	0.00	0	0.00	0	0.00
3	ANDHRA BANK	0	0.00	0	0.00	0	0.00
4	BANK OF BARODA	211	1.87	16	0.18	216	2.01
5	BANK OF INDIA	0	0.00	1	0.00	208	1.28
6	BANK OF MAHARASHTRA	0	0.00	0	0.00	25	0.70
7	CANARA BANK	461	4.67	34	0.35	171	1.83
8	CENTRAL BANK OF INDIA	0	0.00	0	0.00	0	0.00
9	CORPORATION BANK	0	0.00	0	0.00	0	0.00
10	DENA BANK	0	0.00	0	0.00	0	0.00
11	INDIAN BANK	0	0.00	0	0.00	0	0.00
12	INDIAN OVERSEAS BANK	0	0.00	0	0.00	123	0.97
13	ORIENTAL BANK OF COMMERCE	7	0.14	0	0.00	7	0.14
14	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00
15	PUNJAB NATIONAL BANK	0	0.00	0	0.00	0	0.00
16	SYNDICATE BANK	0	0.00	0	0.00	0	0.00
17	UCO BANK	32	0.12	12	0.15	25	0.07
18	UNION BANK OF INDIA	173	1.92	0	0.00	173	1.92
19	UNITED BANK OF INDIA	0	0.00	0	0.00	0	0.00
20	VIJAYA BANK	0	0.00	0	0.00	0	0.00
21	IDBI BANK LTD.	0	0.00	0	0.00	0	0.00
	<b>SUB TOTAL</b>	<b>1555</b>	<b>15.27</b>	<b>454</b>	<b>2.85</b>	<b>2417</b>	<b>22.01</b>
22	AXIS BANK LTD.	0	0.00	0	0.00	0	0.00
23	CATHOLIC SYRIAN BANK LTD.	0	0.00	0	0.00	0	0.00
24	DCB BANK LIMITED	0	0.00	0	0.00	0	0.00
25	DHANALAXMI BANK LTD.	0	0.00	0	0.00	0	0.00
26	FEDERAL BANK LTD.	0	0.00	0	0.00	0	0.00
27	HDFC BANK LTD.	958	9.13	380	2.87	837	8.07
28	ICICI BANK LTD	7	0.76	7	0.18	8	0.90
29	INDUSIND BANK LTD.	0	0.00	0	0.00	0	0.00
30	JAMMU & KASHMIR BANK LTD.	0	0.00	0	0.00	0	0.00
31	KARNATAKA BANK LTD.	0	0.00	0	0.00	0	0.00
32	Karur Vysya Bank Ltd	0	0.00	0	0.00	0	0.00
33	KOTAK MAHINDRA BANK LTD.	0	0.00	0	0.00	0	0.00
34	RBL BANK LTD.	0	0.00	144	0.52	364	4.14
35	SOUTH INDIAN BANK LTD.	0	0.00	0	0.00	0	0.00
36	YES BANK LTD.	0	0.00	0	0.00	0	0.00
37	BANDHAN BANK	0	0.00	0	0.00	0	0.00
	<b>SUB TOTAL</b>	<b>965</b>	<b>9.89</b>	<b>531</b>	<b>3.57</b>	<b>1209</b>	<b>13.11</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
39	CITIZEN CO-OP BANK LTD,	0	0.00	0	0.00	0	0.00
40	GOA STATE CO-OP BANK LTD.	1108	16.34	108	1.39	1087	16.94
41	GOA URBAN CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
45	NKGSB CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
46	PMC BANK LTD.	0	0.00	0	0.00	0	0.00
47	SARASWAT CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0	0.00	0	0.00
	<b>SUB TOTAL</b>	<b>1108</b>	<b>16.34</b>	<b>108</b>	<b>1.39</b>	<b>1087</b>	<b>16.94</b>
	<b>GRAND TOTAL</b>	<b>3628</b>	<b>41.51</b>	<b>1093</b>	<b>7.81</b>	<b>4713</b>	<b>52.07</b>

**3.04 Review of Priority Sector Advances (PSA)**
**Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.09.2018, 31.12.2018, 31.03.2019, 30.06.2019 and 30.09.2019 is as under:**

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.09.18	31.12.18	31.03.19	30.06.19	30.09.19
i	Total Deposits	N.A.	72432.12	81918.00	75791.76	78313.91	78704.45
ii	Total Advances	N.A.	21235.70	23904.00	22196.42	23569.99	23712.18
iii	C.D. Ratio	N.A.	29.32%	29.18%	29.29%	30.10%	30.13%
iv	Total PSA Outstanding	N.A.	7837.82	8082.00	8108.24	7192.67	7601.80
	%age of PSA to Total Advances	40%	36.91%	33.81%	36.53%	30.52%	32.06%
v	DIR Advances	N.A.	1.37	2.27	0.88	1.24	2.74
	%age of DIR Adv. to Total Advances	1%	0.01%	0.04%	0.00%	0.01	0.01%
vi	Weaker Section Advances	N.A.	824.34	901.00	833.40	902.00	851.09
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.88%	3.77%	3.75%	3.83%	3.59%
vii	SC/ST Advances	N.A.	604.11	260.00	255.91	203.16	546.33
	%age of SC/ST* Adv. To Total Advances	5%	2.84%	0.91%	1.15%	0.86%	2.30%
viii	Advances to Women	N.A.	2137.17	2268.00	2307.15	1948.47	2138.53
	%age of Adv. to Women to Total Adv.	10%	10.06%	9.49%	10.39%	8.27%	9.02%
ix	Direct Agriculture Advances	N.A.	766.84	756.00	817.35	1008.20	2099.87
	%age of Direct Agri. Adv. To Total Adv.	18%	3.61%	3.16%	3.68%	4.28	8.86

\*(% of SC/ST population to total population of Goa is 11.97%)

(Detailed reports enclosed as Annexure 3.4.1 to 3.4.4)

**3.05 Priority sector advances: position as on 30.09.2019**

- i) Total Priority Sector Advances as on 30.09.2019 is Rs.7,601.80 Crs which was 32.06% of total advances level of Rs.23,712.18 Crs.
- ii) The total Advances under DIR Scheme as on 30.09.2019 is Rs.1.24 Crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 30.09.2019 is Rs.851.09 Crs with an increase of Rs.26.75 Crs over Sept, 2018 level. The percentage of advances to weaker sections of society is 3.59% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 30.09.2019 is Rs.546.33 Crs with a decrease of Rs.57.78 Crs over Sept, 2018 level. In percentage terms the advances to SC / ST was 2.30% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances is Rs.2099.87 Crs as on 30.09.2019 with an increase of Rs.1333.03 Crs over Sept, 2018 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 8.86% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women is Rs.2138.53 Crs as on 30.09.2019 with increase of Rs.1.36 Crs over Sept, 2018 level. In percentage terms the Advances to Women was 9.02% as against the bench mark level of 10% of total advances outstanding.
- vii) The bench mark levels under Advances to Weaker Sections of society, SC / ST, DIR Scheme, and Direct Agriculture advances and advances to women could not be achieved.

**3.06 CD RATIO**

- i) The advances level as on 30.09.2019 is Rs.23712.18 Crs with an increase of Rs. 2476.48 Crs over Sept, 2018 level of Rs.21,235.70 Crs. The deposit level as on 30.09.2019 being at Rs.78,704.45 Crs has increased by Rs.6,272.33 Crs over September, 2018 level of Rs.72,432.12 Crs.
- ii) The CD ratio as on 30.09.2019 was 30.13% which is 0.81% above Sept, 2018 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.584.05 Crs till Sept, 2019 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 30.87%.
- iv) The NRE deposit level as on 30.09.2019 was Rs.14447.16 Crs. The CD ratio works out to 37.81% if NRE deposit is excluded from the total Deposit and considering the RIDF disbursement.

**Annexure 3.4.1**
**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.09.2019**
**(Amount in crores)**

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
		AMOUNT	AMOUNT	AMOUNT	NO.	AMOUNT	%
1	STATE BANK OF INDIA	12018.04	3842.97	15861.01	68648.00	4182.09	26.37
2	ALLAHABAD BANK	59.04	1.65	60.70	450.00	34.12	56.22
3	ANDHRA BANK	21.95	0.81	22.76	956.00	24.02	105.52
4	BANK OF BARODA	4462.80	1983.86	6446.65	0.00	913.37	14.17
5	BANK OF INDIA	6189.68	1970.36	8160.04	2132.00	1699.81	20.83
6	BANK OF MAHARASHTRA	830.77	41.71	872.48	0.00	289.44	33.17
7	CANARA BANK	5603.05	1213.23	6816.28	27731.00	1824.81	26.77
8	CENTRAL BANK OF INDIA	2111.89	368.68	2480.57	4456.00	521.45	21.02
9	CORPORATION BANK	4684.48	1419.76	6104.24	22346.00	1108.14	18.15
11	INDIAN BANK	111.02	42.76	153.78	183.00	21.23	13.81
12	INDIAN OVERSEAS BANK	870.63	223.69	1094.32	15364.00	431.34	39.42
13	ORIENTAL BANK OF COMMERCE	597.77	11.98	609.75	1846.00	448.73	73.59
14	PUNJAB & SIND BANK	39.11	0.10	39.22	230.00	16.75	42.71
15	PUNJAB NATIONAL BANK	156.11	4.50	160.61	339.00	202.63	126.16
16	SYNDICATE BANK	2187.98	519.11	2707.09	20639.00	366.78	13.55
17	UCO BANK	612.78	19.13	631.91	3086.00	111.83	17.70
18	UNION BANK OF INDIA	1937.17	241.37	2178.55	6393.00	820.05	37.64
19	UNITED BANK OF INDIA	68.82	4.23	73.05	823.00	53.62	73.39
21	IDBI BANK LTD.	480.20	187.31	667.51	705.00	94.50	14.16
	<b>SUB TOTAL</b>	<b>43043.28</b>	<b>12097.22</b>	<b>55140.50</b>	<b>176327.00</b>	<b>13164.69</b>	<b>23.87</b>
22	AXIS BANK LTD.	1831.76	0.00	1831.76	0.00	559.55	30.55
23	CATHOLIC SYRIAN BANK LTD.	6.86	0.67	7.53	369.00	4.86	64.51
24	DCB BANK LIMITED	12.27	0.00	12.27	267.00	4.37	35.61
26	FEDERAL BANK LTD.	417.75	164.19	581.95	4754.00	334.42	57.47
27	HDFC BANK LTD.	7603.81	1934.18	9537.99	128633.00	2409.50	25.26
28	ICICI BANK LTD	2044.10	0.00	2044.10	23457.00	851.58	41.66
29	INDUSIND BANK LTD.	540.93	49.64	590.56	17564.00	558.37	94.55
30	JAMMU & KASHMIR BANK LTD.	29.93	0.12	30.05	388.00	31.96	106.35
31	KARNATAKA BANK LTD.	354.78	85.51	440.29	3468.00	189.60	43.06
32	Karur Vysya Bank Ltd	45.81	0.00	45.81	385.00	33.29	72.67
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	547.72	40.60	588.32	15681.00	53.65	9.12
35	SOUTH INDIAN BANK LTD.	194.88	10.60	205.48	820.00	193.04	93.95
36	YES BANK LTD.	967.28	55.40	1022.68	1737.00	368.35	36.02
37	BANDHAN BANK	22.08	0.00	22.08	2807.00	7.14	32.35
	<b>SUB TOTAL</b>	<b>14619.96</b>	<b>2340.91</b>	<b>16960.87</b>	<b>200330.00</b>	<b>5599.68</b>	<b>33.02</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	514.52	0.00	514.52	8604.00	295.14	57.36
39	CITIZEN CO-OP BANK LTD,	189.63	0.00	189.63	1233.00	94.30	49.73
40	GOA STATE CO-OP BANK LTD.	1865.85	0.00	1865.85	26257.00	1248.97	66.94
41	GOA URBAN CO-OP BANK LTD.	904.82	0.00	904.82	8475.00	543.60	60.08
42	KONKAN MERCANTILE CO-OP BANK LTD.	3.40	0.00	3.40	69.00	8.86	260.69
43	MADGAON URBAN CO-OP BANK LTD.	215.67	0.00	215.67	1790.00	68.82	31.91
44	MAPUSA URBAN CO-OP BANK LTD.	351.24	0.00	351.24	3020.00	59.89	17.05
45	NKGSB CO-OP BANK LTD.	216.24	0.02	216.26	1718.00	1617.75	748.08
46	PMC BANK LTD.	144.53	2.53	147.06	373.00	10.47	7.12
47	SARASWAT CO-OP BANK LTD.	1406.91	0.00	1406.91	1569.00	487.43	34.65
48	SHAMRAO VITHAL CO-OP BANK LTD.	64.25	3.11	67.36	274.00	61.67	91.55
49	TJSB SAHAKARI BANK LTD.	126.84	0.66	127.49	1106.00	165.16	129.55
50	APNA SAHAKARI BANK LTD.	46.21	0.00	46.21	181.00	87.38	189.08
51	WOMEN CO-OP BANK LTD.	68.49	0.00	68.49	2826.00	45.48	66.40
52	GP PARSIK SAHAKARI BANK LTD.	16.61	0.02	16.63	228.00	8.20	49.34
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	112.10	2.52	114.62	592.00	129.63	113.09
	<b>SUB TOTAL</b>	<b>6247.31</b>	<b>8.85</b>	<b>6256.16</b>	<b>58315.00</b>	<b>4932.76</b>	<b>78.85</b>
54	AU Small Finance Bank	346.74	0.18	346.92	586.00	15.05	4.34
55	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00
56	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>346.74</b>	<b>0.18</b>	<b>346.92</b>	<b>586.00</b>	<b>15.05</b>	<b>4.34</b>
	<b>GRAND TOTAL</b>	<b>64257.29</b>	<b>14447.16</b>	<b>78704.45</b>	<b>435558.00</b>	<b>23712.18</b>	<b>30.13</b>



**Annexure 3.4.2**

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**GOA STATE OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION**  
**As on 30.09.2019**

**(Amount in crores)**

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	939.03	22.45	10.00	0.28	0.01	5355.00	125.00	2.99
2	ALLAHABAD BANK	24.08	70.57	0.00	0.00	0.00	59.00	2.93	8.59
3	ANDHRA BANK	14.05	58.49	0.00	0.00	0.00	4.00	0.16	0.65
4	BANK OF BARODA	472.21	51.70	0.00	0.00	0.00	0.00	0.00	0.00
5	BANK OF INDIA	778.22	45.78	0.00	0.00	0.00	388.00	22.34	1.31
6	BANK OF MAHARASHTRA	141.68	48.95	0.00	0.00	0.00	0.00	20.27	7.00
7	CANARA BANK	1008.83	55.28	235.00	0.18	0.01	12076.00	111.30	6.10
8	CENTRAL BANK OF INDIA	310.32	59.51	0.00	0.00	0.00	1165.00	39.37	7.55
9	CORPORATION BANK	620.95	56.04	11.00	0.55	0.05	3549.00	54.57	4.92
11	INDIAN BANK	6.29	29.62	0.00	0.00	0.00	0.00	0.17	0.81
12	INDIAN OVERSEAS BANK	258.28	59.88	6.00	0.02	0.00	622.00	81.72	18.95
13	ORIENTAL BANK OF COMMERCE	97.59	21.75	0.00	0.00	0.00	180.00	14.39	3.21
14	PUNJAB & SIND BANK	0.11	0.68	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	96.70	47.73	0.00	0.00	0.00	0.00	0.00	0.00
16	SYNDICATE BANK	161.34	43.99	0.00	0.00	0.00	255.00	2.56	0.70
17	UCO BANK	72.04	64.42	0.00	0.23	0.20	131.00	2.22	1.98
18	UNION BANK OF INDIA	315.40	38.46	0.00	0.00	0.00	1214.00	16.07	1.96
19	UNITED BANK OF INDIA	31.13	58.06	0.00	0.00	0.00	0.00	0.00	0.00
21	IDBI BANK LTD.	64.15	67.88	0.00	0.00	0.00	131.00	14.28	15.11
	<b>SUB TOTAL</b>	<b>5412.41</b>	<b>41.11</b>	<b>262.00</b>	<b>1.24</b>	<b>0.01</b>	<b>25106.00</b>	<b>507.33</b>	<b>3.85</b>
22	AXIS BANK LTD.	95.48	17.06	0.00	0.00	0.00	0.00	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DCB BANK LIMITED	0.16	3.57	0.00	0.00	0.00	1.00	0.01	0.12
26	FEDERAL BANK LTD.	60.62	18.13	0.00	0.00	0.00	913.00	15.30	4.58
27	HDFC BANK LTD.	498.75	20.70	0.00	0.00	0.00	8774.00	51.85	2.15
28	ICICI BANK LTD	149.26	17.53	0.00	0.00	0.00	1179.00	43.78	5.14
29	INDUSIND BANK LTD.	118.43	21.21	0.00	0.00	0.00	2117.00	13.64	2.44
30	JAMMU & KASHMIR BANK LTD.	17.36	54.31	0.00	0.00	0.00	149.00	17.11	53.53
31	KARNATAKA BANK LTD.	32.45	17.11	0.00	0.00	0.00	2193.00	13.95	7.36
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	48.09	89.63	0.00	0.00	0.00	15500.00	44.39	82.74
35	SOUTH INDIAN BANK LTD.	36.98	19.16	0.00	0.00	0.00	0.00	0.00	0.00
36	YES BANK LTD.	122.86	33.36	0.00	0.00	0.00	63.00	3.31	0.90
37	BANDHAN BANK	2.64	37.03	0.00	0.00	0.00	1134.00	5.66	79.28
	<b>SUB TOTAL</b>	<b>1183.08</b>	<b>21.13</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>32023.00</b>	<b>209.01</b>	<b>3.73</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	111.20	37.68	0.00	0.00	0.00	454.00	17.86	6.05
39	CITIZEN CO-OP BANK LTD,	62.99	66.79	0.00	0.00	0.00	224.00	36.53	38.73
40	GOA STATE CO-OP BANK LTD.	372.73	29.84	0.00	0.00	0.00	0.00	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	323.51	59.51	0.00	0.00	0.00	1712.00	39.22	7.22
42	KONKAN MERCANTILE CO-OP BANK LTD.	3.15	35.53	0.00	0.00	0.00	20.00	0.34	3.78
43	MADGAON URBAN CO-OP BANK LTD.	19.46	28.27	0.00	0.00	0.00	666.00	4.69	6.82
44	MAPUSA URBAN CO-OP BANK LTD.	17.44	29.12	0.00	0.00	0.00	175.00	2.48	4.14
45	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	PMC BANK LTD.	2.49	23.82	0.00	0.00	0.00	35.00	0.69	6.55
47	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	4.67	7.57	0.00	0.00	0.00	10.00	0.47	0.77
49	TJSB SAHAKARI BANK LTD.	19.45	11.78	0.00	0.00	0.00	35.00	2.50	1.52
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	16.46	36.19	0.00	0.00	0.00	261.00	1.36	2.99
52	GP PARSIK SAHAKARI BANK LTD.	3.50	42.66	16.00	1.49	18.21	3.00	0.65	7.98
53	CITIZEN CREDIT CO-OPERATIVE BANK Ltd	40.89	31.54	0.00	0.00	0.00	135.00	25.90	19.98
	<b>SUB TOTAL</b>	<b>997.94</b>	<b>20.23</b>	<b>16.00</b>	<b>1.49</b>	<b>0.03</b>	<b>3730.00</b>	<b>132.70</b>	<b>2.69</b>
54	AU Small Finance Bank	8.37	55.61	0.00	0.00	0.00	67.00	2.04	13.58
55	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>8.37</b>	<b>55.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>67.00</b>	<b>2.04</b>	<b>13.58</b>
	<b>GRAND TOTAL</b>	<b>7601.80</b>	<b>32.06</b>	<b>278.00</b>	<b>2.74</b>	<b>0.01</b>	<b>60926.00</b>	<b>851.09</b>	<b>4.11</b>

**GOA STATE**  
**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**ADVANCES TO SC, ST & WOMENS AS ON 30.09.2019**

Annexure 3.4.3

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN			% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	%	
1	STATE BANK OF INDIA	0	0	0	0	0.00	0.00	0	0.00	0.00	
2	ALLAHABAD BANK	51	4.48	29.60	9	0.18	1.39	85	8.33	55.56	
3	ANDHRA BANK	0	0.00	0.00	0	0.01	0.00	83	4.19	0.00	
4	BANK OF BARODA	139	5.12	1.13	188	2.70	0.59	5026	172.06	37.72	
5	BANK OF INDIA	87	3.93	0.40	132	4.35	0.61	6974	355.72	39.73	
6	BANK OF MAHARASHTRA	0	1.20	0.81	0	0.18	0.13	0	14.55	10.23	
7	CANARA BANK	0	0.00	0.00	472	4.30	0.47	0	0.00	0.00	
8	CENTRAL BANK OF INDIA	852	1.15	0.52	415	1.35	0.61	1465	8.54	3.86	
9	CORPORATION BANK	0	0.00	0.00	310	6.59	1.22	6761	172.79	31.48	
10	INDIAN BANK	0	0.17	0.00	0	0.00	0.00	14	0.70	31.56	
11	INDIAN OVERSEAS BANK	32	0.39	0.24	30	0.19	0.11	1377	108.68	47.18	
12	ORIENTAL BANK OF COMMERCE	16	3.83	0.99	0	0.00	0.00	429	36.58	19.54	
13	PUNJAB & SIND BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
14	PUNJAB NATIONAL BANK	0	0.00	0.00	0	0.00	0.00	91	38.12	18.81	
15	SYNDICATE BANK	144	1.05	0.56	98	0.72	0.41	271	3.54	2.14	
16	UCO BANK	33	0.30	0.49	5	0.10	0.17	606	12.25	21.32	
17	UNION BANK OF INDIA	53	11.59	2.20	34	10.82	1.97	898	26.36	9.18	
18	UNITED BANK OF INDIA	17	0.93	4.85	7	0.18	0.96	0	0.00	0.00	
19	IDBI BANK LTD.	52	3.13	4.95	46	3.36	5.32	156	17.30	37.71	
	<b>SUB TOTAL</b>	<b>1475</b>	<b>37.10</b>	<b>100.58</b>	<b>1746</b>	<b>35.03</b>	<b>100.56</b>	<b>24205</b>	<b>972.78</b>	<b>114.84</b>	
20	AXIS BANK LTD.	15	1.65	1.46	27	1.97	0.37	2908	7.36	8.44	
21	CATHOLIC SYRIAN BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
22	DCB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	10	0.03	1.09	
23	FEDERAL BANK LTD.	0	0.00	0.00	0	0.00	0.00	135	5.90	12.63	
24	HDFC BANK LTD.	3	0.11	0.01	12	0.31	0.03	15900	227.98	20.02	
25	ICICI BANK LTD	14	1.06	0.15	17	1.28	0.16	4210	233.55	38.23	
26	INDUSIND BANK LTD.	70	0.43	0.15	22	0.97	0.35	3304	61.03	21.95	
27	JAMMU & KASHMIR BANK LTD.	0	0.00	0.00	0	0.00	0.00	28	1.21	3.79	
28	KARNATAKA BANK LTD.	6	0.08	0.27	0	0.00	0.00	892	7.35	30.53	
29	Karur Vysya Bank Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
30	KOTAK MAHINDRA BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
31	RBL BANK LTD.	74	0.26	1.15	218	2.21	7.32	15201	39.22	150.29	
32	SOUTH INDIAN BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
33	YES BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
34	BANDHAN BANK	3	0.18	2.43	0	0.00	0.00	526	2.65	36.74	
	<b>SUB TOTAL</b>	<b>185</b>	<b>3.75</b>	<b>100.12</b>	<b>296</b>	<b>6.75</b>	<b>100.29</b>	<b>43114</b>	<b>586.29</b>	<b>123.05</b>	
35	BICHOLIM URBAN CO-OP BANK LTD.	4	0.02	0.01	4	0.06	0.04	540	21.51	14.04	
36	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	63	60.64	82.68	
37	GOA STATE CO-OP BANK LTD.	25	0.83	0.13	510	16.04	2.82	2845	106.78	17.09	
38	GOA URBAN CO-OP BANK LTD.	21	0.53	0.21	0	0.00	0.00	9784	36.84	13.91	
39	KONKAN MERCANTILE CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	5	0.06	0.62	
40	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	665	4.66	11.48	
41	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	135	2.63	9.70	
42	NKGSB CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
43	PMC BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
44	SARASWAT CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
45	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	12	0.88	4.64	
46	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	28	1.88	3.28	
47	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	26	0.25	0.94	
48	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	241	1.29	2.84	
49	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	1	0.01	0.18	
50	CITIZEN CREDIT CO-OPERATIVE BANK Ltd	0	0.00	0.00	0	0.00	0.00	47	5.88	13.92	
	<b>SUB TOTAL</b>	<b>50</b>	<b>1.37</b>	<b>100.08</b>	<b>514</b>	<b>16.10</b>	<b>101.08</b>	<b>14392</b>	<b>243.30</b>	<b>115.07</b>	
51	AU Small Finance Bank	1	0.00	0.03	0	0.00	0.00	83	2.22	14.75	
52	Jana Small Finance Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
53	Indian Post Payment Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
	<b>SUB TOTAL</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>83</b>	<b>2.22</b>	<b>0.00</b>	
	<b>GRAND TOTAL</b>	<b>788</b>	<b>36.84</b>	<b>100.36</b>	<b>2088</b>	<b>52.98</b>	<b>100.54</b>	<b>79508</b>	<b>1738.77</b>	<b>116.01</b>	

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**GOA STATE**  
**OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE**  
**AND TOTAL NPA AS ON 30.09.2019**

Annexure 3.4.4

(Amount in Crores)

SR. No.	Name of the Bank	DIRECT AGRICULTURE ADVANCE		% of DIRECT AGRI Adv to Total Adv	TOTAL NPA ACCOUNTS		% of TOTAL NPA to Total Adv
		NO	AMT		NO	AMT	
1	STATE BANK OF INDIA	4803.00	263.21	6.29	1103.00	17.68	0.42
2	ALLAHABAD BANK	0.00	2.75	8.06	5.00	1.82	5.33
3	ANDHRA BANK	0.00	0.07	0.29	44.00	2.87	11.97
4	BANK OF BARODA	0.00	89.90	9.84	0.00	0.00	0.00
5	BANK OF INDIA	7383.00	314.67	18.51	76.00	272.96	16.06
6	BANK OF MAHARASHTRA	0.00	12.54	4.33	0.00	0.00	0.00
7	CANARA BANK	9192.00	46.08	2.53	1272.00	30.38	1.67
8	CENTRAL BANK OF INDIA	1863.00	8.54	1.64	269.00	15.63	3.00
9	CORPORATION BANK	0.00	96.01	8.66	0.00	0.00	0.00
11	INDIAN BANK	0.00	0.31	1.47	0.00	0.00	0.00
12	INDIAN OVERSEAS BANK	486.00	85.10	19.73	7.00	1.20	0.28
13	ORIENTAL BANK OF COMMERCE	6.00	17.72	3.95	48.00	62.86	14.01
14	PUNJAB & SIND BANK	0.00	0.00	0.00	8.00	0.05	0.32
15	PUNJAB NATIONAL BANK	0.00	38.12	18.81	7.00	14.28	7.05
16	SYNDICATE BANK	105.00	2.55	0.69	0.00	0.00	0.00
17	UCO BANK	85.00	4.95	4.43	43.00	156.80	140.21
18	UNION BANK OF INDIA	698.00	40.44	4.93	337.00	35.53	4.33
19	UNITED BANK OF INDIA	9.00	0.01	0.01	2.00	0.08	0.15
21	IDBI BANK LTD.	116.00	11.59	12.26	26.00	0.81	0.86
	<b>SUB TOTAL</b>	<b>24689.00</b>	<b>1033.73</b>	<b>7.85</b>	<b>3242.00</b>	<b>612.79</b>	<b>4.65</b>
22	AXIS BANK LTD.	0.00	5.27	0.94	10.00	26.12	4.67
23	CATHOLIC SYRIAN BANK LTD.	12.00	0.00	0.00	0.00	0.00	0.00
24	DCB BANK LIMITED	1.00	0.01	0.13	0.00	0.00	0.00
26	FEDERAL BANK LTD.	2386.00	495.37	148.13	57.00	6.16	1.84
27	HDFC BANK LTD.	22.00	124.74	5.18	1477.00	17.68	0.73
28	ICICI BANK LTD	1183.00	233.02	27.36	0.00	0.00	0.00
29	INDUSIND BANK LTD.	532.00	35.13	6.29	0.00	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0.00	1.53	4.78	20.00	0.89	2.79
31	KARNATAKA BANK LTD.	1022.00	14.28	7.53	11.00	0.41	0.21
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	3828.00	27.28	50.86	0.00	0.00	0.00
35	SOUTH INDIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
36	YES BANK LTD.	0.00	0.00	0.00	10.00	0.23	0.06
37	BANDHAN BANK	0.00	5.66	79.29	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>8986.00</b>	<b>942.29</b>	<b>16.83</b>	<b>1585.00</b>	<b>51.49</b>	<b>0.92</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	1.00	15.50	5.25	631.00	19.75	6.69
39	CITIZEN CO-OP BANK LTD,	10.00	2.49	2.64	29.00	6.64	7.04
40	GOA STATE CO-OP BANK LTD.	3427.00	78.89	6.32	301.00	12.08	0.97
41	GOA URBAN CO-OP BANK LTD.	0.00	17.78	3.27	660.00	114.45	21.05
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.06	0.62	0.00	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.00	0.64	0.93	121.00	6.50	9.45
44	MAPUSA URBAN CO-OP BANK LTD.	0.00	1.82	3.05	1499.00	35.54	59.35
45	NKGSB CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
46	PMC BANK LTD.	0.00	0.00	0.00	16.00	1.08	10.27
47	SARASWAT CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.47	0.77	0.00	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.00	0.17	0.10	9.00	0.41	0.25
50	APNA SAHAKARI BANK LTD.	0.00	0.18	0.21	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.00	1.29	2.84	177.00	1.85	4.07
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.01	0.09	14.00	0.33	3.97
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	2.00	4.22	3.26	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>3440.00</b>	<b>123.53</b>	<b>2.50</b>	<b>3457.00</b>	<b>198.63</b>	<b>4.03</b>
54	AU Small Finance Bank	13.00	0.32	2.15	0.00	0.00	0.00
55	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00
56	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>13.00</b>	<b>0.32</b>	<b>2.15</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>37128.00</b>	<b>2099.87</b>	<b>8.86</b>	<b>8284.00</b>	<b>862.91</b>	<b>3.64</b>

**b. Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP etc.) and impact of these Schemes.**

**1. Government Sponsored Schemes**

Sr. No.	Scheme	Target	Position as on 30.09.2019			
			Sponsored	Sanctioned	Rejected	Pending
1.	PMEGP-DIC	32	48	11	13	24
2.	PMEGP-KVIC	32	7	00	00	7
3.	PMEGP-KVIB	32	40	12	9	19
	<b>PMEGP TOTAL</b>	96	95	23	22	50
4.	NULM	*	00	00	00	00
5	NRLM	*	00	00	00	00
6	PMAY	*	00	203	00	00

\*Targets not available

**2. Pradhan Mantri MUDRA Yojana (PMMY)**

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.09.2019 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

Shishu		Kishor		Tarun		Total	
( upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
3082	14.18	1914	60.99	775	64.32	5771	139.49

**3. Stand Up India (SUI)**

Government of India has formally launched Stand Up India Scheme on 05.04.2016 to facilitate bank loans between Rs. 10 lac to Rs.1 Crore to at least one Scheduled Caste (SC) OR Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a new enterprise, also known as a Greenfield Enterprise.

Progress under Stand Up India as on 30.09.2019 for the State of Goa is as under:

( Rs. in Crores)

	No. of accounts	Limit sanctioned	Disbursed
<b>Sanctioned</b>	278	64.25	--
<b>Disbursed</b>	201	-	32.05

#### 4. Atal Pension Yojana (APY)

With a view to bring the economically disadvantaged section of the society in the organized sector within pension fold or old age income security coverage. Government of India had launched Atal Pension Yojana in May 2015. In order to expand the outreach of APY across the country, banks and post offices are involved in the registration of subscribers under APY. As on date more than 1 crore subscribers have been registered under the scheme.

#### ATAL PENSION YOJANA SUBSCRIBERS IN GOA STATE DURING THE FY 2019-20

SR. NO.	BANK NAME	NO. OF ACCOUNTS ENROLLED FROM 01.07.2019 TO 30.09.2019 IN STATE OF GOA DISTRICT	NO. OF ACCOUNTS AS ON 30.09.2018 IN THE STATE OF GOA
1	CENTRAL BANK OF INDIA	366	2286
2	PUNJAB AND SIND BANK	21	113
3	AXIS BANK NATIONAL PROCESSING CENTRE - I	23	1127
4	ICICI BANK LIMITED	8	257
5	HDFC BANK LTD	159	3148
6	INDUSIND BANK LIMITED	0	7
7	YES BANK LIMITED	0	36
8	THE CATHOLIC SYRIAN BANK LIMITED	0	9
9	THE FEDERAL BANK LTD	0	24
10	KARNATAKA BANK LIMITED	4	570
11	DCB BANK LIMITED	0	3
12	RBL BANK LIMITED	0	12
13	THE KARUR VYSYA BANK LTD	0	11
14	THE JAMMU AND KASHMIR BANK LTD	0	15
15	THE SOUTH INDIAN BANK LTD CELL	0	25
16	CANARA BANK	1480	9003
17	VIJAYA BANK	29	1167
18	ORIENTAL BANK OF COMMERCE	91	1495
19	INDIAN OVERSEAS BANK	62	1102
20	PUNJAB NATIONAL BANK	2	328
21	ALLAHABAD BANK	0	95
22	BANK OF INDIA	692	2621
23	BANK OF BARODA	144	1864
24	INDIAN BANK- BANKING OPERATIONS DEPT	10	418
25	UNITED BANK OF INDIA	63	243
26	UCO BANK	64	364
27	BANK OF MAHARASHTRA	19	362
28	UNION BANK OF INDIA	95	1085
29	CORPORATION BANK	61	2669
30	IDBI BANK LTD	4	352
31	ANDHRA BANK	33	460
32	DENA BANK	87	1075
33	SYNDICATE BANK	30	1466
34	STATE BANK OF INDIA	67	2690
35	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	0	12
36	KOTAK MAHINDRA BANK	1	13
37	DEPARTMENT OF POSTS MINISTRY OF COMM AND IT	0	67
	<b>GRAND TOTAL</b>	<b>3615</b>	<b>36594</b>

**c. Flow of credit to MSMEs and for affordable housing**
**Flow of credit to MSMEs**

 Detailed report is attached herewith as **Annexure 3.3.3**
**Flow of credit for affordable housing**

 Detailed report is attached herewith as **Annexure 3.3.4**
**d. KCC LOAN, Crop Insurance under PMFBY**

 Detailed report on KCC / Crop loan is attached herewith as **Annexure 3.3.1 & 3.3.6**
**e. Grant of Education loans**

 Detailed report is attached herewith as **Annexure 3.3.3**
**f. Progress under SHG – Bank linkage**

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA						
STATE OF GOA						
(Amt. in Crores)						
Sr. No.	Name of the Bank	SELF HELP GROUP DATA DURING THE CURRENT QUARTER (OUTSTANDING)				
		No. of SHGs	Dep. Of SHGs	No. of SHGs linked	Limits sanctioned	Credit outstanding
1	STATE BANK OF INDIA	984	0.06	174	3.00	2.88
2	BANK OF BARODA	745	2.26	38	1.38	0.70
3	BANK OF INDIA	233	0.00	233	6.24	3.50
4	CANARA BANK	646	10.89	501	6.13	1.70
5	DENA BANK	89	0.11	0	0.00	0.00
6	INDIAN BANK	38	0.13	0	0.01	0.00
7	INDIAN OVERSEAS BANK	150	1.38	116	2.08	5.53
8	SYNDICATE BANK	57	1.86	0	0.00	0.00
9	UNION BANK OF INDIA	141	0.36	60	3.33	0.03
	<b>SUB TOTAL</b>	<b>3083</b>	<b>17.05</b>	<b>922</b>	<b>22.17</b>	<b>14.33</b>
10	FEDERAL BANK LTD.	3	0.02	0	0.00	0.00
11	HDFC BANK LTD.	146	3.80	253	2.50	6.23
	<b>SUB TOTAL</b>	<b>149</b>	<b>3.81</b>	<b>253</b>	<b>2.5</b>	<b>6.23</b>
12	GOA STATE CO-OP BANK LTD.	3768	10.72	331	12.15	0.05
13	MAPUSA URBAN CO-OP BANK LTD.	22	0.02	0	0.00	0.00
	<b>SUB TOTAL</b>	<b>3790</b>	<b>10.75</b>	<b>331</b>	<b>12.15</b>	<b>0.05</b>
	<b>GRAND TOTAL</b>	<b>7022</b>	<b>31.61</b>	<b>1706</b>	<b>36.82</b>	<b>20.61</b>

## Agenda No.4

**DOUBLING FARMERS' INCOME BY 2022 – MEASURES**

Doubling farmer's income by 2022 is a goal established by the Hon'ble Prime Minister of India. The Ministry of Agriculture adopted the mission in September 2017.

A representative from Agricultural Technology Management Agency (ATMA) attended BLBC meetings and informed following:

Mobilization of Common Interest Groups, Farmers Interest Groups has been taken up by ATMA (North). These groups have been imparted training under value addition in jackfruit. Jackfruit which is available in abundance in Goa could be put to use by making value addition. Different items such as jackfruit chips, jam, syrup, cutlet, jackfruit xacuti etc (about 50 items) can be prepared by Common Interest Group (CIG), Farmer Interest Group (FIG). These groups could be financed by the Banks towards purchasing required equipments for processing.

Individual farmers can engage in the activities such as crab culture, piggery, backyard poultry, honey production etc.

The Government had constituted an Inter-ministerial Committee in April 2016 to examine issues relating to "Doubling of Farmers' Income" and recommend strategies to achieve the same. The Committee has submitted its Report to the Government in September, 2018. The committee recognizes agriculture as a value led enterprise and has identified seven major sources of growth as under:

- a. Improvement in crop productivity
- b. Improvement in livestock productivity
- c. Resource use efficiency or savings in the cost of production
- d. Increase in the cropping intensity
- e. Diversification towards high value crops
- f. Improvement in real prices received by farmers: and
- g. Shift from farm to non-farm occupations

**Agenda No.5**

**CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-committees of DCC (SCC)**

**a. List of Banks where CD ratio is below 40% as on 30.09.2019 (Amt. in Crs)**

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
1	STATE BANK OF INDIA	12018.04	3842.97	15861.01	68648	4182.09	26.37
2	ANDHRA BANK	197.58	0.75	198.33	396	23.38	11.79
3	BANK OF BARODA	4462.80	1983.86	6446.65	0	913.37	14.17
4	BANK OF INDIA	6189.68	1970.36	8160.04	2132	1699.81	20.83
5	BANK OF MAHARASHTRA	830.77	41.71	872.48	0	289.44	33.17
6	CANARA BANK	5603.05	1213.23	6816.28	27731	1824.81	26.77
7	CENTRAL BANK OF INDIA	2077.04	367.81	2444.85	4456	525.52	21.50
8	CORPORATION BANK	4684.48	1814.85	6499.33	22346	1108.14	17.05
9	INDIAN BANK	111.02	42.76	153.78	183	21.23	13.81
10	INDIAN OVERSEAS BANK	870.63	223.69	1094.32	15364	431.34	39.42
11	SYNDICATE BANK	2187.98	519.11	2707.09	20639	366.78	13.55
12	UCO BANK	612.78	19.13	631.91	3086	111.83	17.70
13	UNION BANK OF INDIA	1937.17	241.37	2178.55	6393	820.05	37.64
14	IDBI BANK LTD.	480.20	187.31	667.51	705	94.50	14.16
	SUB TOTAL	42263.22	12468.90	54732.12	172079.00	12412.30	22.68
15	AXIS BANK LTD.	1831.76	0.00	1831.76	0	559.55	30.55
16	DCB BANK LIMITED	12.27	0.00	12.27	267	4.37	35.61
17	HDFC BANK LTD.	7603.81	1934.18	9537.99	128633	2409.50	25.26
18	KARNATAKA BANK LTD.	378.09	67.03	445.12	2529	119.77	26.91
19	Karur Vysya Bank Ltd	0.00	0.00	0.00	0	0.00	0.00
20	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0	0.00	0.00
21	RBL BANK LTD.	547.72	40.60	588.32	15681	53.65	9.12
22	YES BANK LTD.	967.28	55.40	1022.68	1737	368.35	36.02
	SUB TOTAL	11340.92	2097.21	13438.14	148847.00	3515.19	26.16
23	MADGAON URBAN CO-OP BANK LTD.	215.67	0.00	215.67	1790	68.82	31.91
24	MAPUSA URBAN CO-OP BANK LTD.	351.24	0.00	351.24	3020	59.89	17.05
25	PMC BANK LTD.	144.53	2.53	147.06	373	10.47	7.12
26	SARASWAT CO-OP BANK LTD.	1406.91	0.00	1406.91	1569	487.43	34.65
27	AU Small Finance Bank	107.74	0.18	107.92	586	15.05	13.95
28	Jana Small Finance Bank	0.00	0.00	0.00	0	0.00	0.00
29	Indian Post Payment Bank	0.63	0.00	0.63	0	0.00	0.00
	SUB TOTAL	2226.73	2.71	2229.43	7338.00	641.66	28.78
	GRAND TOTAL	55830.87	14568.83	70399.69	328264.00	16569.15	23.54

**b. Working of Special sub-committees of DCC (SCC)**

Lead District Managers are requested to apprise the house about Working of Special Sub-committees of DCC (SCC)



**Agenda No.6**
**Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs**

Presently MIS formats of Reserve Bank of India have no provision of data pertaining to NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs.

As such, requisite data is not available and is not being collected / monitored. We request Reserve Bank of India to include the same in MIS formats so that the same can be uniformly collected and monitored.

In this regard, we also request all the concerned sponsoring agencies to upgrade their portal in respect of NPAs and recovery.

(Amount in Lacs)

Sr. No.	Name of the Bank	NPA IN GOVERNMENT SPONSORED SCHEMES (GSS) As on 30.09.2019					
		OUTSTANDING IN GOVT. SPONSORED SCHEME		NPA IN GSS		%	
		No. of accounts	Amount	No. of accounts	Amount	No. of accounts	Amount
1	STATE BANK OF INDIA	32	73.53	14	11.53	43.75	15.68
2	CENTRAL BANK OF INDIA	231	678.15	27	35.40	11.68	5.22
3	ALLAHABAD BANK	8	27.45	1	4.70	12.50	17.12
4	UNITED BANK OF INDIA	1	8.73	1	8.73	100	100
	<b>GRAND TOTAL</b>	<b>272</b>	<b>787.86</b>	<b>43</b>	<b>60.36</b>	<b>15.80</b>	<b>7.66</b>

**MUDRA Position as on 30.09.2019**

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
<b>SHISHU</b>	10169	39.77	617	1.86
<b>KISHORE</b>	6169	164.23	415	8.00
<b>TARUN</b>	2059	120.38	95	6.20
<b>TOTAL</b>	18397	324.38	1127	16.06
				4.95%

**Agenda No.7**

**Review of restructuring of loans in natural calamity affected districts in the State, if any**

As there is no natural calamity declared in the State of Goa, we have no information / data to report.

**Discussion on policy initiatives of the Central / State Government / RBI (industrial policy, MSME policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks.**

**KCC SATURATION DRIVE**

VIDEO CONFERENCE BEING TAKEN BY SECRETARY (AC&FW) WITH ACS/APC/PRINCIPAL SECRETARY (AGRICULTURE) OF ALL STATES/UT GOVERNMENTS TO BE HELD ON 30<sup>TH</sup> SEPTEMBER, 2019 AT 3.00 P.M.

**AGENDA**

Kisan Credit Card (KCC) was introduced in 1998 to provide timely credit to farmers to meet short term/long term cultivation requirement, post harvest expenses, consumption requirement etc. KCC is implemented by Commercial Banks, Cooperative Banks and Rural Regional Banks (RRBs). Presently, there are 7.01 crore active KCCs against 14.5 crore operational landholdings.

**INITIATIVES ALREADY TAKEN FOR KCC SATURATION DRIVE**

- The farmers engaged in activities relating to Animal Husbandry and Fisheries have been included in the KCC scheme and also have been extended the benefits of ISS and PRI with sub-limit of Rs.2.00 lakhs with the approval of Cabinet on 01.02.2019.
- Indian Bank's Association (IBA) on 04.02.2019 waived off processing fee, inspection, ledger folio charges and all other service charges for fresh issue/renewal of KCC.
- RBI on 07.02.2019 raised the collateral free existing agriculture loan limit from Rs.1.00 lakh to Rs.1.60 lakh
- DAC&FW on 04.02.2019, advised all the of States/UT Administration to launch KCC Drive for saturation and the same was reiterated after the General Lok Sabha Election, 2019 on 12.06.2019.
- A letter from this Department was written to DFS on 14.06.2019 for issuance of such advisory to Banks.

- DFS issued the necessary instruction to all the Banks on launching of KCC saturation drive by their letter dated 04.02.2019 and the same was reiterated on 25.06.2019.
- Video conference taken by Hon'ble AM on 13.06.2019 with the AM's of State Governments.
- Video Conference by the Secretary DAC&FW on 18.06.2019 with the State Governments.
- A meeting taken with DFS/RBI/NABARD officials on 27.06.2019 to review the progress of KCC saturation drive and to discuss about the modalities.
- The decision taken in the meeting have been circulated to State Governments and SLBC on 5<sup>th</sup> July, 2019 along with the prescribed format in which States are to report.
- A dashboard (<https://farmer.gov.in/weeklystatus/Login.aspx>) in the Department for recording the feedback received from District Collector.
- VC with ACS/APC/Principal Secretary/Secretary (Agriculture) of all States/UT Governments on 9<sup>th</sup> August and 20<sup>th</sup> August, 2019.
- SLBCs have been requested to inform about the targets fixed and if not already done to fix it with focus in districts having less KCC penetration.

#### **EXPECTATIONS FROM THE STATE GOVERNMENT**

- Camps to be organized Bank-wise or village-wise to collect KCC application forms from eligible farmers.
- District Collectors to play a key role in the campaign for all these activities to be carried out for KCC saturation.
- In the camps, the State machinery specially Revenue Department officials to facilitate completion of application forms which

includes documentation like identity proof, residence proof, land records and one photograph.

- Applications collected in the camps to be submitted to the Bank's branch and KCC will be issued within 14 days from the receipt of farmer's application.
- The KCC Saturation Drive will be carried out by all banks jointly with the concerned State Governments. For this purpose, meetings of SLBC have to be held immediately wherein the entire strategy for KCC Saturation drive would be finalized including identification of gaps in the KCC coverage and fixation of district level targets.
- The finalization of location various camps for taking farmer's application shall be done by the District Level Bankers Committee (DLBC).
- The said saturation drive would also include issuing fresh KCC to Animal Husbandry & Fisheries farmers and assigning a sub-limit for Animal Husbandry & Fisheries activities for the farmers currently having KCC.
- VC to be held with Chief Secretaries of State to ensure the participation of State Governments revenue officials at the bank branch level for facilitating attestation of all documents. State and banks to jointly notify nodal officers for co-ordination purposes.
- The farmers engaged in activities relating to Animal Husbandry and Fisheries (AH&F) have been included in the KCC scheme and also have been extended the benefits of ISS and PRI with sub-limit of Rs.2.00 lakhs with the approval of Cabinet on 01.02.2019. The KCC drive should include issuing fresh cards to such AH&F farmers.
- Standardised common application form for KCC to be printed in sufficient quantity.

- SLBC meetings to be conducted immediately for identified of districts with maximum gap and district level target to be fixed.
- DLBC meetings to be convened in all districts & camp schedule finalized.
- Farmers having Saving Bank Accounts/Jand Dhan Bank Accounts can submit forms in that branch. For farmers not having a bank account, they can be advised to go to nearest bank branch for opening bank accounts.
- Regular monitoring of district-wise progress through VC etc. by the State Governments.
- District-wise data entry to be done on dashboard of DAC&FW and is to be updated weekly.

#### **FUTURE COURSE OF ACTION**

- The prescribed format in which the weekly information is to be provided by the District Collector has already been circulated.
- The SLBC conveners of State to do district-wise gap analysis between the number of operational holdings and the active KCCs and efforts to be made for KCC saturation in the States where KCC penetration is less.

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**Governor's Statement - Second Bi-Monthly Monetary Policy, 2019-20,  
June 6, 2019**

During June 3<sup>rd</sup> and 4<sup>th</sup>, 2019 the Monetary Policy Committee (MPC) assessed recent macroeconomic developments and the outlook. In its meeting today, it voted unanimously to reduce the policy repo rate by 25 basis points, and to change the stance of monetary policy from neutral to accommodative. The unanimous vote reflects the resolve of the MPC to act decisively and act in time.

2. I thank the MPC members for the rich and fruitful discussions, which are reflected in the resolution and the policy decision.

3. I also wish to express my gratitude to our teams in the Reserve Bank for their hard work and diligence in providing valuable support to the MPC in its work.

4. Let me now turn to the key global and domestic developments that the MPC reviewed. At the outset, it noted that global economic activity has not been able to sustain the improved performance seen in the first quarter of calendar 2019 in the face of the deepening slowdown in trade and manufacturing, which has impacted advanced and emerging market economies alike. Inflation remains below target in several economies. In advanced economies, incoming data for the second quarter of 2019 point to loss of momentum relative to the first quarter. In major emerging market economies, economic activity has either slowed or has contracted. It is in this context that central banks across the world have moved to an accommodative stance in setting monetary policy. Financial markets have been unsettled by the acrimonious US-China trade tensions. Crude oil prices remained volatile,

reflecting evolving demand-supply conditions and geo-political concerns. Most EME currencies have depreciated against the US dollar.

5. On the domestic front, the MPC noted that the May 31<sup>st</sup>, 2019 data release of the National Statistical Office (NSO) showed that GDP growth for 2018-19 has been placed lower by 20 basis points at 6.8 per cent, relative to its February 28<sup>th</sup> estimate. In Q4 of 2018-19, GDP growth decelerated sharply to 5.8 per cent, down from 6.6 per cent in Q3 and 8.1 per cent a year ago.

6. On the supply side, agriculture and allied activities contracted, while manufacturing activity weakened sharply. Service sector growth accelerated, although construction activity slowed down markedly. Looking ahead, the India Meteorological Department (IMD) has predicted that south-west monsoon rainfall (June to September, 2019) is likely to be normal at 96 per cent of the long period average (LPA). The third advance estimates of food grains production at 283.4 million tonnes for 2018-19 were lower by only 0.6 per cent as compared with the final estimates for the previous year. Further, the stock of food grains at 72.6 million tonnes as on May 16<sup>th</sup>, 2019 were 3.4 times the prescribed buffer norms, and provide a backstop against any supply disruptions due to weather adversities. In the industrial sector, growth in eight core industries decelerated sharply in April. Credit flows from banks to large industries strengthened, though they remained muted for micro, small and medium industries. Seasonally adjusted capacity utilisation (CU) in the manufacturing sector slipped to 75.2 per cent in Q4 from 75.8 per cent in Q3. Imports of capital goods – a key indicator of investment activity – remained anaemic in April. High frequency indicators suggest moderation in activity in the service sector.

7. Turning to inflation, the MPC took note of the fact that retail CPI inflation remained unchanged in April from its March level of 2.9 per cent. Higher inflation in food and fuel groups was offset by lower inflation in items excluding



food and fuel. Inflation expectations of households in the May 2019 round of Reserve Bank's survey declined by 20 basis points for the three-month ahead horizon compared with the previous round but remained unchanged for the one-year ahead horizon. Nominal growth in rural wages and in organised sector staff costs remained muted.

8. Liquidity in the system turned into an average daily surplus in early June after remaining in deficit during April and most of May due to restrained government spending. Apart from liquidity injections through LAF operations, the Reserve Bank conducted two OMO purchase auctions in May amounting to ₹25,000 crore and a US dollar buy/sell swap auction of US\$ 5 billion (₹34,874 crore) for a tenor of 3 years in April to inject durable liquidity into the system. An OMO purchase auction of ₹15,000 crore (₹150 billion) on June 13, 2019 has also been announced.

9. Transmission of the cumulative reduction of 50 bps in the policy repo rate in February and April 2019 was 21 bps to the weighted average lending rate (WALR) on fresh rupee loans. Interest rates on longer tenor money market instruments remained broadly aligned with the overnight WACR, reflecting near full transmission of the reduction in policy rate. The 10-year government securities benchmark yield has also declined by about 40 basis points from its average in April 2019 to about 7 per cent. This was the position before the announcement of the MPC resolution today. The Reserve Bank will ensure that adequate liquidity is available in the system for all productive purposes.

10. Exports grew by 0.6 per cent in April 2019, but imports grew at a somewhat accelerated pace, leading to a widening of the trade deficit. After a sharp recovery in March 2019, net foreign portfolio inflows have been relatively modest at US\$ 2.3 billion in 2019-20 in April-May. India's foreign exchange reserves were at US\$ 421.9 billion on May 31, 2019.

11. Taking into account these factors, the impact of recent policy rate cuts and assuming a normal monsoon in 2019, the MPC revised the path of CPI inflation to 3.0-3.1 per cent for H1:2019-20 and 3.4-3.7 per cent for H2:2019-20, with risks broadly balanced, as against 2.4 per cent for Q4:2018-19, 2.9-3.0 per cent for H1:2019-20 and 3.5-3.8 per cent for H2:2019-20. Risks around the baseline inflation trajectory emanate from uncertainties relating to the monsoon, unseasonal spikes in vegetable prices, international fuel prices and their pass-through to domestic prices, geo-political tensions, financial market volatility, and the fiscal scenario.

12. The headline inflation trajectory remains below the target even after taking into account the expected transmission of the past two policy rate cuts. Hence, there is scope to boost aggregate demand, and in particular, private investment activity, while remaining consistent with the mandate of flexible inflation targeting. The MPC also revised the projection of GDP growth for 2019-20 to 7.0 per cent – in the range of 6.4-6.7 per cent for H1:2019-20 and 7.2-7.5 per cent for H2 – with risks evenly balanced, as against 7.2 per cent – in the range of 6.8-7.1 per cent for H1 and 7.3-7.4 per cent for H2 – with risks evenly balanced. The MPC noted that growth impulses have significantly weakened as reflected in a further widening of the output gap

13. Let me now set out some developmental and regulatory policy measures that we have announced today.

14. In the area of regulation and supervision, banks have been monitored against an indicative Basel III Leverage Ratio of 4.5% to mitigate risks of excessive leverage. Keeping in mind financial stability and with a view to moving further towards harmonization with Basel-III standards, it has been decided that the minimum Leverage Ratio should be 4% for Domestic Systemically Important Banks (DSIBs) and 3.5% for other banks.

15. In pursuance of the Guidelines for Licensing of [Payments Banks](#) and [Small Finance Banks](#) of November 27, 2014 it is proposed to issue Draft Guidelines for 'on tap' Licensing of Small Finance Banks by the end of August 2019. More time is, however, needed to review the performance of Payments Banks before considering the licensing of more payment banks to be 'on tap'.

16. It may be recalled that in August 2010, the Reserve Bank introduced a separate framework for the regulation of systemically important Core Investment Companies (CICs). In the light of the increased complexity of these corporate structures, their growing inter-connectedness with the financial system and the various recent developments, it has been decided to set up a Working Group to review the regulatory guidelines and supervisory framework applicable to CICs.

17. Turning to financial markets, it has been decided to constitute an Internal Working Group to review comprehensively the existing liquidity management framework and suggest measures to simplify the current liquidity management framework and clearly communicate the objectives, quantitative measures and toolkit of liquidity management by the Reserve Bank. The Group is expected to submit its report by mid-July 2019.

18. In October 2017, the Reserve Bank had proposed the setting up of a foreign exchange trading platform for retail participants that would provide customers with access to an electronic trading platform through an internet-based application on which they can purchase/sell foreign currency at market clearing prices. The trading platform has now been developed by the Clearing Corporation of India (CCIL) and is being tested by users. The platform will be available to users for transactions from early August 2019. Operational guidelines for the platform shall be issued by the end of June 2019.

19. It has been the endeavour of the Reserve Bank to increase retail participation in the government security market. In addition to scheduled commercial banks and primary dealers, it has been decided to also allow the Specified Stock Exchanges approved by SEBI to act as Aggregators/Facilitators to aggregate the bids of their stockbrokers/other retail participants and submit a single consolidated bid under the non-competitive segment of the primary auctions of State Development Loans (SDLs). The measure will be implemented in consultation with the respective State governments.

20. In the area of payment and settlement systems, it has been decided to do away with the charges levied by the Reserve Bank for transactions processed in the RTGS and NEFT systems in order to provide an impetus to digital funds movement. Banks will be required, in turn, to pass these benefits to their customers. Instructions to banks in this regard will be issued within a week.

21. Finally, with the usage of Automated Teller Machines (ATMs) growing significantly, it has been decided to set up a Committee involving all stakeholders, under the chairmanship of the Chief Executive Officer, Indian Banks' Association (IBA), to examine the entire gamut of ATM charges and fees. The Committee is expected to submit its recommendations within two months of its first meeting.

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## **Policy on NABARD support for development and financing of Beekeeping Value Chain**

### **1.0 Introduction**

Bees and other pollinators are recognised for their important contribution to food security, nutrition sufficiency, environment and ecosystem health, biodiversity conservation and sustainable agriculture development. Bees have a symbiotic relationship with plants. About 80% crop plants are cross-pollinated, as they need to receive pollen from other plants of the same species with the help of external agents like bees. Honey bees have proved to be effective agents in cross pollination in crops leading to increase in yields of various crops, including pulses, oilseeds, fruits and vegetables.

Breeding, rearing and managing of honey bees is a farm-based activity and can be easily undertaken by farming families to supplement their incomes. Beekeeping has a multiplier effect on incomes of rural population, not only due to higher crop productivity, but also due to generation of diversified high value products, viz., honey, bees wax, bee pollen, propolis, royal jelly, comb honey, bee venom, etc. Beekeeping also helps in maintaining bio-diversity and environmental sustainability. Beekeeping requires very small investment and simple skills but has the potential to offer direct employment to people, especially to hill dwellers, tribals and farmers. As it requires very little land, bee keeping can be taken up as a part of the Integrated Farming System (IFS) for the small/ marginal farmers and provide them an additional source of income. Bee keeping can be a sustainable occupation if taken-up in cluster mode in the farms, by farmer collectives such as Farmers Producers Organisations (FPOs), and, Joint Liability Groups (JLGs)/ Self Help Groups (SHGs).

The Government of India has adopted several schemes for the promotion of beekeeping, which it implements through DAC&FW, Ministry of Agriculture and KVIC, MSME.

### **2.0 NABARD's policy for development of Beekeeping Value Chain:**

NABARD will adopt a comprehensive policy for the holistic development of bee keeping value chain in potential areas. The key features of its beekeeping policy are as follows:

#### **A. Objectives:**

- Promoting bee keeping for enhancing/ supplementing incomes of farmers especially small/ marginal farmers.
- Developing technical support, value chain, and market linkages for bee keeping by engaging stakeholders/user industries.
- Facilitating institutional credit support for bee keeping value chain covering bee colony rearing, paid pollination services and extraction and sale of honey and other hive –products.
- Converging NABARD's initiatives with that of the Govt. of India and State Governments under the Honey Mission and Mission for Integrated Development of Horticulture.



- Offering bee keeping as an important component of NABARD supported initiatives such as Watershed Development Programme, Wadi project, Krishak Samridhhi, Umbrella Programme on Natural Resources Management, etc.

**B. Proposed regions for NABARD support: Priority States (clusters):**

NABARD will focus on supporting beekeeping clusters in all the states, including the 26 potential clusters and NER identified under the Honey Mission of GOI for promotion of bee keeping by farmers. NABARD will also fund beekeeping as a component of other NABARD supported initiatives such as Watershed Development Programme, Wadi Project, UPNRM, etc.

**C. Action Plan for promoting bee keeping:**

NABARD's action plan for promotion of beekeeping for increasing the farmers' income will include the following:

- Finalizing scale of finance and unit cost for bee keeping in all potential states (clusters) and promoting bee keeping in potential cluster areas.
- Promoting Bee - centric FPOs in potential areas.
- Promoting Area Based Schemes in Bee clusters for enhancing GLC.
- Projecting potential for production and investment credit for beekeeping in PLPs and district credit plan and getting it approved in the SLBC.
- Providing 100% refinance facilities to Commercial, Cooperative and RRBs through the automatic refinance route.
- Converging bank loans with subsidy available under the Honey Mission, MIDH and the National Bee Board of the Govt. of India.
- Supporting need based promotional interventions in beekeeping with grant assistance.
- Arranging sensitization meets at the state/district level involving state government, banks and other stakeholders.
- Developing integrated beekeeping - centric farm development/ credit models, viz., bee keeping with horticulture, cultivation of flowering crops, agro forestry and afforestation projects, watershed programmes, etc.

**D. Support for developing value chain for beekeeping:**

Support for development of value chain for beekeeping is proposed as under:

- Identifying commercial and demand - based beekeeping clusters suitable for honey bee by-products, bee colony propagation and paid pollination services in each state.
- Studying and developing models for beekeeping - centric value chain in identified clusters /States for post-harvest / value addition activities.
- Converging with the various promotional and developmental interventions of the National Bee Board, Mission for Integrated Development of Horticulture and Honey Mission.
- Evolving contract farming arrangements with major processing industries.

**E. Facilitating suitable arrangements for marketing of bee products:**

In order to facilitate arrangements for marketing of bee products, the following measures will be taken:

- Supporting beekeeping clusters in aggregation and marketing of honey and other hive products through collection centres set up for this purpose by SHGs/ FPOs/ Farmer Cooperatives.
- Enabling training of farmers in good beekeeping practices and quality requirements to enable them to meet quality standards and thereby obtain better value for honey and hive products.
- Ensuring that all beekeeping project proposals contain arrangements for marketing of hive products, including linkages to processing and marketing facilities.
- Creating awareness and sensitising stake holders for financing of processing units and putting in place contractual arrangements between bee keepers and processing units / trading entities.
- Encouraging development of production and marketing strategies for accessing niche markets such as organic, flora specific, fair trade markets by which honey can be sold at high prices.
- Promoting value addition to hive products such as candle making, honey amla, etc., through SHGs/FPOs/ Farmer cooperatives and linking them to marketing centres.

**F. Support for Promotional Interventions in project mode:**

NABARD will support the following categories of need- based promotional interventions with grant assistance on a project basis:

- Stakeholders Consultation Meet.
- Technical Assessment/Feasibility Studies for assessing beekeeping potential in identified areas.
- Baseline Survey and preparation of DPR.
- Awareness programmes & exposure visits.
- Promotion of FPOs/JLGs for Bee keeping, related activities and products.
- Training and handholding of farmers/ entrepreneurs/ Master trainers.
- Stake holders/buyers-sellers meetings.
- Rural Entrepreneurship Development Programmes.
- Common Infrastructure facilities for making available beekeeping inputs, viz., supply of bee colonies, boxes, equipment, etc., and processing of hive products.
- Participation in domestic trade fairs/exhibitions.
- Conducting studies and research in aspects of beekeeping, bee pollination and other related areas
- Executing Agency's cost of management relating to the project implementation and supervision.
- Critical intervention identified in the project (on a case by case basis).



**G. Avenues for funding of beekeeping projects by NABARD**

Funding support for promotional interventions will be given by NABARD from appropriate funds such as Farm Sector Promotion Fund, Off-farm Sector Promotion Fund, Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource Management, R& D fund, etc., depending on the nature of support required. Support for activities of commercial nature will be secured from banks/RFIs.

**H. Convergence:**

Regional Offices of NABARD will facilitate institutional credit to Farmers and private entrepreneurs by converging/leveraging subsidy as may be available/sanctioned by the National Bee Board, Mission on Integrated Horticulture, Khadi and Village Industries Commission/ Khadi and Village Industries Board, Tribal Department etc., under various scheme in the central/ state sectors.

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## **Policy on NABARD support for development and financing of Bamboo Value Chain**

### **1. Introduction:**

Bamboo is a versatile group of plants. It is one of the fastest growing plant species. Most bamboo species can be grown quickly to produce mature fiber in 3 years. Bamboo is sustainably harvested in 3 to 5 years cycles. It also grows on marginal and degraded lands, elevated ground, along field bunds and river banks. Bamboo has immense potential to support livelihood, employment and income generation in rural areas and thereby facilitating enhancing farmers' income as main crop, boundary plantation or livelihood through bamboo based off farm enterprises. No wonder bamboo is also therefore known as "Green Gold".

The amendment in the Indian Forest Act, 1927, easing extraction and marketing of bamboo grown in private land and the boost being provided by Govt. of India under its Restructured Bamboo Mission opens up new avenues for bamboo plantation and its value chain development in potential states.

### **2. Policy for Value Chain development of bamboo sector**

Keeping in view the potential economic value of bamboo for improving farmers' income, promotion of rural livelihood and employment, NABARD has formulated the policy guidelines for holistic development of bamboo value chain in potential states. The salient features of the policy guidelines are as under:

#### **2.1 Objectives**

The major objectives of the policy are:

- i. Promoting cultivation of bamboo in marginal and wastelands for increasing/supplementing farmers' income.
- ii. Promoting bamboo cultivation under various natural resource management/climate change adaptation/mitigation projects funded by NABARD under Watershed Development Fund (WDF), Tribal Development Fund (TDF), Umbrella Programme on Natural Resource Management (UPNRM), various Climate Funds (GCF, AF, NAFCC), etc.
- iii. Development of value chain and market linkages for bamboo cultivated by farmers in a project mode.
- iv. Promoting use of bamboo in high potential sectors/industries/uses such as, housing and construction, paper mills, Agarbatti industries, handicrafts, biofuel, etc.
- v. Facilitating institutional credit support for bamboo value chain development including its cultivation by the farmers.
- vi. Facilitating convergence of NABARD's support with the initiatives of Govt. of India and State Governments.



## 2.2 Potential States/Areas

Potential States including NEER viz; Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Odisha, Sikkim, Tamil Nadu, Telangana, Tripura and Uttarakhand, identified under Restructured Bamboo Mission for cultivation of bamboo by farmers under block/boundary/bunds plantation have also been prioritised for NABARD's promotional support. However, support from NABARD shall also be available in other states where potential exists for cultivation of bamboo by farmers.

## 2.3 Promoting cultivation of bamboo by farmers

NABARD, in consultation with other stake holders shall initiate the following steps for promotion of cultivation of bamboo by farmers.

- i. Organise sensitization meets at state/district level involving State Government, Banks, Corporates, CBOs and other stakeholders
- ii. Identify commercial and demand based bamboo species suitable for each state.
- iii. Promote establishment of nurseries (both high-tech and traditional)
- iv. Determine scale of finance / unit cost for bamboo plantation/ other activities to facilitate bank finance
- v. Promote bamboo - centric FPOs in potential areas/clusters
- vi. Promote area based schemes in bamboo clusters
- vii. Promote convergence of bank loans with subsidy available under National Bamboo Mission
- viii. Promote bamboo cultivation in Watershed, Wadi and NRM project areas
- ix. Develop bamboo centric integrated farm models

## 2.4 Promotion of value chain activities for bamboo

NABARD, along with other stake holders, shall facilitate development and financing of bamboo value chain through :

- i. Developing models for bamboo centric value chain covering cultivation, post-harvest management, value addition, marketing, etc.
- ii. Evolving contract farming arrangements with major user industries
- iii. Facilitating buyer seller interface for marketing of bamboo products
- iv. Supporting promotion of value added bamboo based products



## **2.5 Development and financing of bamboo related marketing infrastructure**

NABARD together with other stake holders, shall also facilitate development and financing of the marketing infrastructure for bamboo and bamboo products, this may include :

- i. Establishment of bamboo depots
- ii. Promotion of bamboo mandi
- iii. Rural haat
- iv. Bamboo bazaar

## **2.6 Production of value added bamboo products**

Regional Offices of NABARD will hold consultations with stake holders for encouraging establishment of bamboo related commercial units by leveraging bank credit and subsidy available under Restructured Bamboo Mission. This may include :

- i. Bamboo treatment and seasoning plants
- ii. Carbonization plants
- iii. Processing units for value addition of Bamboo
- iv. Management of Bamboo waste in primary processing units
- v. Handicrafts/Cottage industry
- vi. Furniture making
- vii. Fabric/Jewellery making
- viii. Bamboo shoots processing
- ix. Paper industries
- x. Incense stick making
- xi. Fabric/Fiber extraction
- xii. Common facility center (CFC)
- xiii. Bamboo board /mat/corrugated sheets /floor tiles making
- xiv. Bio Energy extraction
- xv. Activated Carbon product
- xvi. Ethanol Gasifier

## **2.7 Project based support for bamboo value chain**

Regional Offices of NABARD will also invite proposals in the form of Detailed Project Report (DPR) from eligible and suitable agencies for intensive development of bamboo value chain in potential areas through grant based support from NABARD. The following aspects may be kept in view for development of proposals.

### **i. Stakeholders Consultation**

A meeting of important stakeholders consisting of representative of State Forest / Agriculture Departments, bamboo pulp and paper industries, other user industries, CSR Wings of Corporates, KVKs, SAUs, NGOs, Bankers & DDMs of districts with



potential for bamboo cultivation, etc. may be held in Regional Offices of NABARD for identifying the areas, potentials, market linkages, etc.

#### ii. Grant support from NABARD

NABARD shall make available need based grant support for eligible proposals from the existing Funds viz; Farm Sector Promotion Fund, Off-farm Sector Promotion Fund, Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource Management, R& D Fund, Climate Finance, etc., depending on the nature of support required and as per extant guidelines of the respective Fund. Blended grant support also be extended to projects through combination of various Funds.

#### iii. Identification of Executing Entity (EE) and rating

Regional Offices of NABARD will scout for the suitable agency with appropriate technical capability and experience in bamboo value chain projects to become Executing Entity (EE) for anchoring the project. Agencies eligible for support under the respective Funds such as Farm Sector Promotion Fund, Off-farm Sector Promotion Fund, Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource Management, R& D Fund, Climate Finance etc. may be considered. NGOs, Producer Organisation Promoting Institutions (POPIs), FPOs, etc. are eligible to submit bamboo value chain development projects subject to these organisations/ institutions having appropriate technical and management capability in bamboo value chain development projects.

Projects may be sanctioned as per the terms and conditions applicable under relevant Funds and also based on guidelines from the Risk Management Department on rating of NGOs, etc., for sanction of grants under such funds.

#### iv. Goal Oriented Project Planning (GOPP)

A GOPP workshop will be conducted by NABARD by inviting all stakeholders to prepare outline of the interventions necessary for value chain development of bamboo in the identified project area.

#### v. Promotional Interventions

NABARD shall extend grant support for the following indicative activities in a project mode :

- Stakeholder Consultation Meet
- Baseline survey and preparation of DPR
- Awareness programmes & exposure visits
- Expenditure for promotion of FPOs/JLGs for Bamboo & bamboo products
- Training of farmers/artisans/ entrepreneurs/ Master trainer
- Stake holders/buyers-sellers meet
- Skill Development Programmes
- Common Facilities Centers



- Participation in domestic trade fairs/exhibitions
- Development of web portal
- Executing Agency's cost of management for project implementation and supervision
- Critical interventions identified in the project

Support for activities which are commercial in nature may be secured from banks / RFIs.

**vi. Market support under the project**

Success of any value chain project depends on the marketing arrangements for the commodity being promoted. The Executive Entity is therefore, expected to establish marketing linkages /tie-up for different kinds of products and has to mandatorily furnish a concrete marketing plan in this regard.

**vii. Convergence**

Regional Offices of NABARD will make efforts for promoting cultivation and value chain development of bamboo by leveraging institutional credit. Subsidy and other support available for various interventions under Restructured Bamboo Mission and other schemes of Govt.of India / State Govt.may also be made use of for part funding of projects.

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**Agenda No.9**

**Discussion on improving Rural Infrastructure / credit absorption capacity**

- a. Any large project conceived by the State Govt. To help improve CD Ratio.**
- b. Explore the Scope of State-specific potential growth areas and the way forward-choosing partner banks.**
- c. Discussion on findings of region-focused studies, if any and implementing the suggested solutions.**
- d. Identification of gaps in Rural and Agriculture Infrastructure which need financing (Rural Godowns, Solar Power, Agro processing, Horticulture, Allied Activities, Agri-marketing etc.)**

## Agenda No.10

**Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc., including a review of functioning of RSETIs.****The National Skill Development Mission**

The National Skill Development Mission was approved by the Union Cabinet on 01.07.2015 and officially launched by the Hon'ble Prime Minister on 15.07.2015 on the occasion of World Youth Skills Day. The Mission has been developed to create convergence across sectors and States in terms of skill training activities. Further, to achieve the vision of 'Skilled India', the National Skill Development Mission would not only consolidate and coordinate skilling efforts, but also expedite decision making across sectors to achieve skilling at scale with speed and standards. It will be implemented through a streamlined institutional mechanism driven by Ministry of Skill Development and Entrepreneurship (MSDE).

Key institutional mechanisms for achieving the objectives of the Mission have been divided into three tiers, which will consist of a Governing Council for policy guidance at apex level, a Steering Committee and Mission Directorate (along with an Executive Committee) as the executive arm of the Mission. Mission Directorate will be supported by three other institutions. National Skill Development Agency (NSDA), National Skill Development Corporation (NSDC), and Directorate General of Training (DGT) – all of which will have horizontal linkages with Mission Directorate to facilitate smooth functioning of the National Institutional mechanism.

Seven sub-missions have been proposed initially to act as building blocks for achieving overall objectives of the Mission. They are:

1. Institutional Training,
2. Infrastructure,
3. Convergence,
4. Trainers,
5. Overseas Employment,
6. Sustainable Livelihoods,
7. Leveraging Public Infrastructure..

**Agricultural Technology Management Agency (ATMA)**

The ATMA at district level would be increasingly responsible for all the technology dissemination activities. It would have linkage with all the line departments, research organizations, non-governmental organizations and agencies associated with agricultural development in the district. Research and Extension units within the project districts such as ZRS or substations. KVKs and the Key line Departments of Agriculture. Animal Husbandry, Horticulture and Fisheries etc., would become constituent members of ATMA. Each Research Extension unit would retain its institutional identity and affiliation but programme and procedures concerning district-wise activities would be determined by ATMA Governing Board to be implemented by its Management Committee (MC).

**Aims and Objectives of ATMA**

- To identify location specific needs of farming community for farming system based agricultural development.
- To set up priorities for sustainable agricultural development with a farming systems approach.
- To draw plans for production based system activities to be undertaken by farmers / ultimate users,
- To execute plans through line departments, training institutions, NGOs, farmers organizations and allied institutions,
- To coordinate efforts being made by various line departments, NGOs, farmers organizations and allied institutions to strengthen research extension-farmers linkages in the district and to promote collaboration and coordination between various State funded technical departments,
- To facilitate the empowerment of farmers / products through assistance for mobilization, organization into associations, cooperatives etc., for their increased participation in planning, marketing, technology dissemination and agro-processing etc.,
- To facilitate market interventions for value addition to farm produce.



## Agenda No. 11

**Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.**

The Digital India Land Records Modernization Programme (DILRMP) is launched by Government of India in August 2008, aimed to modernize management of Land records, minimize scope of land / property disputes, enhance transparency in the land records maintenance system and facilitate moving eventually towards guaranteed conclusive titles to immovable properties in the country. The major components of the programme are computerization of all land records including mutations, digitization of maps and integration of textual and spatial data, survey / re-survey and updation of all survey and settlement records including creation of original cadastral records wherever necessary, computerization of registration and its integration with the land records maintenance system, development of core Geospatial Information System (GIS) and capacity building.

**The main objective of the DILRMP is based on four basic principles:**

1. A single window to handle land records (including the maintenance and updating of textual records, maps, survey and settlement operations and registration of immovable property),
2. The mirror principle, which refers to the fact that cadastral records mirror the ground reality,
3. The curtain principle which indicates that the record of title is a true depiction of the ownership status, mutation is automated and automatic following registration and the reference to past records is not necessary.
4. Title insurance, which guarantees the title for its correctness and indemnifies the title holder against loss arising on account of any defect therein.

Clear land titles will ease a lot of constraints – from making it easier for the poor to borrow from the formal financial sector to easing commercial land acquisition for infrastructure projects instead of the misuse of eminent domain.

**Agenda No.12**

**Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State**

Various schemes are launched by Government of India and Government of Goa to attract youth to start their own business units. To name a few are, MUDRA, Stand Up India, PMEGP, etc.

Member Banks and LDMs are requested to share success stories and new initiatives at district level to SLBC for inclusion in agenda booklet.

## Agenda No.13

**Discussion on Market Intelligence Issues.****a. Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the public.**

A ponzi scheme is a form of fraud in which a purported businessman lures investors and pays profits to earlier investors using funds obtained from newer investors. Investors may be led to believe that the profits are coming from product sales, or other means, and remain unaware that other investors are the source of apparent profits. A Ponzi scheme is able to maintain the illusion of a sustainable business as long as most of the investors do not demand full repayment and are willing to believe in the non-existent assets that they are purported to own, and there continues to be new investors willing to contribute new funds.

**b. Banking related Cyber frauds, phishing, etc.**

Bank fraud is the use of potentially illegal means to obtain money, assets, or other property owned or held by a financial institution, or to obtain money from depositors by fraudulently posing as a bank or other financial institution. In many instances, bank fraud is a criminal offence. While the specific elements of particular banking fraud laws vary depending on jurisdictions, the term bank fraud applies to actions that employ a scheme or artifice, as opposed to bank robbery or theft.

**c. Instances of usurious activities by lending entities in the area, cases of over indebtedness.**

Since the development of the original microcredit methodology, the poor have been declared bankable and increasingly even profitable bank clients. While microfinance products and lending methodologies vary significantly on the ground, micro lending has become scalable due to cost efficient operating models and due to risk management methodologies that ensured high repayment rates. But at the same time, this methodology has caused over indebtedness of the customers which resulted in several microfinance markets have undergone crises. Preventing loans to dishonest borrowers and giving borrowers strong reason to repay these mechanisms are safeguards against strategic default by borrowers who are unwilling to repay.

**d. Credit related frauds by borrower groups, etc.**

The rising trend in loan related frauds in the financial sector is a matter of serious concern. The issues relating to prevention, early detection and reporting of frauds has been looked into by an Internal Working Group (IWG) of the RBI which also held wide ranging consultations with various banks and other stakeholders. It is imperative on the part of the bank to report fraud of Rs. 1 lac and above to Fraud Monitoring Cell and in turn it will report it to IBA. IBA circulates modus operandi of these fraud cases to member banks regularly to take suitable / preventive measures proactively.

With respect to above issues, the house is open for discussion.

## Agenda No.14

**1.The quarterly meetings of Steering Sub Group of SLBC Goa for the September, 2019 quarter were held as under:**

<b>Sr.No.</b>	<b>Steering Sub Group</b>	<b>Date of Meeting</b>
1	Priority Sector Lending	19.11.2019
2	Self Help Group	19.11.2019
3	Govt. Sponsored Schemes	19.11.2019
4	Financial Inclusion	19.11.2019

## Agenda No.15

**Timely submission of data by Bank, adhering to the schedule of SLBC Meeting**

Timely submission and compilation of data is a pre-requisite for meaningful discussions. SLBC has to follow up with member banks and Lead District Managers (LDMs) for submission of data. All modes like e-mails, telephone calls, SMS are used and a lot of invaluable man hours are needed to be invested for the same.

A such, all LDMs and member banks are requested to submit data pertaining to regular periodic returns on the SLBC Portal within the stipulated time schedule to enable Convener bank to consolidate it for onward submission to the Central / State Government and Reserve Bank of India.

**The percentage of submission of LBRs as on 30.09.2018, 30.09.2018, 31.12.2018, 31.03.2019, 30.06.2019 abd 30.09.2019 is as under:**

Type of Returns	As on 30.09.18	As on 31.12.18	As on 31.03.19	As on 30.06.19	As on 30.09.19
LBR 2/U2	99.00%	99.00%	98.00%	98.00%	98.00%
LBR 3/U3	99.00%	99.00%	98.00%	98.00%	98.00%

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. All the member banks are requested to take up the matter at appropriate level in their banks and ensure 100% Data submission, timely and accurate.

**REVAMPED SCHEME**

- 1 Bank heads to confirm whether data required by LBS can be generated from CBS and generated in Excel format.
- 2 Lead Bank to confirm whether SLBC portal has facility to upload data generated in excel format by Banks.
- 3 Minimal human intervention on data going forward.

## Agenda No.16

**Management of Data Flow at LBS Fora - Procedure**

Reserve Bank of India vide circular No. FIDD.CO.LBS.BC. No. 19/02.01.001/2017-18 dtd. 06.04.2018 on Revamp of Lead Bank Scheme – Action Points for SLBC Convener Banks / Lead Banks has provided procedure for Management of Data Flow at LBS Fora.

SLBC has already developed a portal for submission of Reserve Bank of India MIS (I, II, & III), Key indicators as well as crop loan data. As per the guidelines, the data is generated by banks from their CBS and is entered on the portal.

SLBC Convener Banks were advised to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member Banks. It was also advised that the relevant data must also be directly downloaded from the CBS and / or MIS of the Banks with a view to keeping manual intervention to a minimal level in the process. The circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all Banks to implement the envisaged data flow mechanism.

Based on the preliminary feedback received from several SLBC / UTLBC Convener Banks in respect of status of implementation of the above mentioned action point, a Working Group (WG) of select SLBC Convener Banks and NABARD was constituted by Reserve Bank of India to work out a standardized system for collection, storage, presentation and management of data on the SLBC / UTLBC website.

WG asked SLBC Convener Banks to adopt the model format to the extent possible, but also suggested to make suitable additions / deletions / modifications in the format as per State specific needs including future requirements. Further, Member Banks are advised to report the data through direct extraction from their CBS / MIS to the extent possible, there could be some data which may not be available in the Bank's systems. Such data may be collated at the Controlling office level as being done now for reporting purposes.

The WG had further suggested that in order to enable Banks in uploading and downloading of the data up to the block level, Banks should map all the branches with Block Codes. Once mapping of the branches with block codes is completed by Banks in their systems, data at Block level as well as at District and State level can be generated and monitored at different fora of the LBS.

Reserve Bank of India has advised SLBC and Member Banks for migration to the new data flow and management system as envisaged in Reserve Bank of India Circular dated 06.04.2018, within a reasonable time frame not exceeding six months from the date of issuance of Reserve Bank of India letter dated 03rd July, 2019.

## Agenda No.17

**EASE 2.0 AP VII – IMPLEMENTATION OF UNIFORM BANKING HOURS  
IN ALL PUBLIC SECTOR BANKS ON PAN INDIA BASIS**

One of the most important initiatives under EASE 2.0 reforms is introduction of Uniform Banking Hours of all PSBs on PAN India basis. As a part of East 2.0 Reforms on Banking for Customer convenience, Indian Banks' Association (IBA), vide their letter dated 06.08.2019 had approved three time sets for Customer Banking Hours on PAN India basis viz. 9.00 a.m. to 3.00 p.m.; 10.00 a.m. to 4.00 p.m. and 11.00 a.m. to 5.00 p.m. **(Copy of the letter enclosed as Annexure 17.1)**

State Level Bankers' Committees (SLBCs) were instructed to take up the matter with all the Lead District Managers (LDMs) and get recommendations for Uniform Time Sets after consultations in DLCC fora. Accordingly, LDMs of Goa, after due deliberation in respective DLCC meetings has recommended the time sets for branches of PSBs in Goa State as Under:

Sr. No.	Name of the District	Customer Banking Hours
1	North Goa	10.00 a.m. to 4.00 p.m.
2	South Goa	10.00 a.m. to 4.00 p.m.

In this regard, as per the directions of IBA and recommendations of LDMs / DLCCs, SLBC Goa has approved the time sets for branches of PSBs in Goa as mentioned above.

Accordingly, Uniform Banking Hours are implemented for branches of Public Sector Banks operating in Goa State w.e.f. 01.10.2019. All concerned were informed about the same vide our letter No. RBU/LB-12/SLBC/482 dated 26.09.2019 **(Annexure 17.2)**.

Further, SLBC Goa has released Public Notice regarding new timings for the benefit of Public, in general. The same has appeared in prominent newspapers dated 29.09.2019 in English and Marathi languages.

Member Banks that need to suggest certain corrections in details pertaining to some of their branches are requested to inform requisite details to the concerned Lead District Managers immediately. **(IBA letter Annexure 17.3)**

Lead District Managers will get the revisions approved from the respective District Collectors and inform SLBC for final approval.

All formalities to be completed by 31.12.2019. No further revisions are to be suggested by Member Banks.

**The implementation of Uniform Customer Banking Hours w.e.f 01.10.2019, approved by Convener, SLBC Goa for North Goa and South Goa districts, as mentioned above, is submitted for consideration of the house.**

Annexure 17.1

**Indian Banks' Association****Corporate & International Banking**CI-I/EASE/BCC  
August 6, 2019**Chief Executives  
of Public Sector Member Banks**

Dear Sir / Madam,

**EASE 2.0 AP VII - Implementation of Uniform Banking  
Hours in all Public Sector Banks on PAN India basis**

A Video Conferencing meeting of Department of Financial Services with all CEOs / EDs of Public Sector Banks was held on 10/06/2019. At the meeting action points on 'Banking for Customer Convenience' were discussed along with the time lines. A Sub-Committee, led by Chairman, IBA was convened on 24/06/2019 to finalise the action points as discussed at the aforesaid meeting. At its meeting, as regards to action point VII - Uniform Banking Hours, the Sub-Committee had initially approved 3 time sets for customer banking hours on Pan India basis viz. 9.00 a.m. to 3.00 p.m.; 10.00 a.m. to 4.00 p.m. and 11.00 a.m. to 5.00 p.m.

2) The Sub-Committee at its meeting convened on 01/08/2019, further decided that Lead Bank Managers (LDMs) after due co-ordination with DLCCs are to give their recommendations about the new timings to be adopted by branches under its purview, to SLBC Convenors by 01/09/2019. SLBC Convenors would then approve and implement the new timings by 01/10/2019 after publishing the same in the local media.

3) We, therefore, request you to arrange to give suitable instructions to your respective SLBC Convenors / LDMs regarding Uniform Banking Hours.

Yours faithfully,

  
**B. Raj Kumar**  
Dy. Chief Executive



Annexure 17.2

ALL PUBLIC SECTOR BANKS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC/G/482

Date: 26.09.2019

Dear Sir,

**EASE 2.0 AP VII – IMPLEMENTATION OF UNIFORM BANKING HOURS  
IN ALL PUBLIC SECTOR BANKS ON PAN INDIA BASIS  
NEW TIME SET 10.00 A.M. TO 4.00 P.M. WITH EFFECT FROM 01.10.2019**

Please refer to para No.2 of Indian Bank's Association (IBA) letter No.CI-I/EASE/BCC dated 06.08.2019, in terms of which SLBC Conveners are authorized to implement new uniform timings of all Public Sector Branches in different districts as per recommendations of LDMs after due coordination with DLCCs.

2. In accordance with the above, LDM North Goa and LDM South Goa had DLCC meetings and recommended the new uniform timings to be implemented 10.00 AM to 4.00 PM for all public sector branches in the two districts.
3. All the PSU Banks are hereby informed that uniform timings (10.00 AM to 4.00 PM) for customer banking hours will be implemented by all Public Sector Banks in North Goa and South Goa districts, with effect from 01.10.2019.
4. Please write a line of confirmation that the new timing has been implemented in all the branches of your bank in the State of Goa.
5. In this connection, SLBC Goa is arranging to publish suitable newspaper advertisements in local newspapers of Goa.

Yours faithfully,

Sd/-

**GENERAL MANAGER &  
CONVENER, SLBC GOA.**



## Indian Banks' Association

### Corporate & International Banking

CI-I/EASE/BCC  
September 17, 2019

#### Chief Executives of Public Sector Member Banks

Dear Sir / Madam,

#### **EASE Reforms on Banking for Customer Convenience – AP VII – Implementation of Uniform Banking Hours in Public Sector Banks on pan India basis**

Please refer to our letter CI-I/EASE/BCC dated August 6, 2019 regarding arrangements for Uniform Banking Hours for PSBs on pan India basis.

2) In this regard, we have received queries from some banks. The point wise clarifications provided in this regard are given below for your information and necessary action:

Sr. No.	Query	Reply
1	Can different districts of the State have different timings?	Yes. However, the same should be notified and publicised properly for public convenience by banks.
2	Can there be different timings for banks located in residential and commercial places in the same district?	Yes. As stated above.
3	Will the decisions taken by the State Level Bankers' Committee apply to all other banks i.e. Private Sector Banks, Regional Rural Banks and Co-operative Banks as well?	No. The decision taken is binding on Public Sector Banks only. However, other banks may be advised by SLBC to follow the norms to have uniformity in timings.

..//..

Indian Banks' Association

CONTINUATION SHEET

Sr. No.	Query	Reply
4	Can Branches having mandi operations have different timings?	Yes. The branches having mandi operations or any specific area branches requiring special timings may be notified as per public convenience, but the same must be decided at SLBC level only.

Yours faithfully,



**B Raj Kumar**  
Dy. Chief Executive



## Agenda No.18

**Lead Bank Scheme – conduct of State Level Bankers’ Committee (SLBC ) meetings for the year 2020**

SLBC plays a very important role in coordinating and supervising developmental efforts of Government agencies and banks in the State. As per the extant instructions, the meetings of these committees are required to be held at quarterly intervals.

In order to improve the effectiveness and streamlining the functioning of SLBC, it has been advised by Reserve Bank of India vide their circular No.RPCD.CO.LBS.BC.NO. 44/02.19.10 / 2010-11 dated 29.12.2010 that Convener bank has to prepare a yearly calendar of programme in the beginning of the year itself, for conducting the meetings.

<b>Calendar of Conduct of SLBC meetings during the Year 2020</b>					
<b>Sr. No.</b>	<b>Activity</b>	<b>I<sup>st</sup> Qtr.</b>	<b>II<sup>nd</sup> Qtr.</b>	<b>III<sup>rd</sup> Qtr</b>	<b>IV<sup>th</sup> Qtr</b>
1	Intimation regarding the exact date of meeting and submission of data by banks to SLBC	07.01.2020	07.04.2020	06.07.2020	06.10.2020
2	Dead line for receipt of information/data by SLBC Convener Bank	23.01.2020	24.04.2020	20.07.2020	21.10.2020
3	Distribution of Agenda cum background papers.	18.02.2020	20.05.2020	14.08.2020	12.11.2020
4	Holding of the SLBC meeting ( Tentative Dates)	27.02.2020	27.05.2020	26.08.2020	25.11.2020
5	Forwarding the minutes of the SLBC meeting to all stakeholders	16.03.2020	15.06.2020	11.09.2010	10.12.2020
6	Follow up of the action points emerged from the meeting	04.04.2020	30.06.2020	25.09.2020	28.12.2020

The dates of holding SLBC meetings are tentative and same will be finalized in consultation with major stakeholders.

**The Calendar of programme for SLBC meetings for 2020 is submitted for consideration and approval of the house.**

All Lead District Managers are requested to prepare the calendar for the year 2020 for all DLCC meetings on the above lines and strictly adhere to the schedule for conduct of the meetings . The schedule be submitted to SLBC immediately on finalization.

## Agenda No.19

**OTHER MATTERS OF IMPORTANCE:****1) LAUNCHING A CAMPAIGN TO SATURATE THE FARMERS WITH KISAN CREDIT CARD-REG'**

Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Co-operation & Farmers Welfare Cir No.F No.1-20/2018-Crewdut-I (Part) dated 04.02.2019 **(Circular attached as Annexure 19.1)**

**2) FINANCIAL LITERACY ACTIVITIES CONDUCTED BY RURAL BRANCHES OF BANKS**

Reserve Bank of India vide letter No.PNJ.FIDD. No.110/04.01.001/2019-20 dated 19.09.2019 advised to take up the matter of Financial Literacy activities conducted by Rural branches of Banks with member banks in the forthcoming SLBC Meetings in the State, so as to ensure conduct of FL camps by rural branches of banks, as per prescribed periodicity. **(Letter attached as Annexure 19.2)**

**3) IMPLEMENTATION OF DIGITAL E-STAMPING FACILITY ON BANK GUARANTEE**

Indian Banks' Association vide letter No. PS&BT/SLBC/AES/8342 dated 09.12.2019 advised to discuss the matter of Implementation of Digital E-stamping facility on Bank Guarantees in the SLBC meetings and to take up the matter with their respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States. (The Procedural Guidelines of Automated e-Stamping System (AES) is uploaded on our website [www.slbcgoa.com](http://www.slbcgoa.com).) **(Letter attached as Annexure 19.3)**

Annexure- 19.1

F.No. 1-20/2018-Credit-I (Part)  
Government of India  
Ministry of Agriculture & Farmers Welfare  
Department of Agriculture, Cooperation & Farmers Welfare  
(Credit Division)

Krishi Bhawan, New Delhi  
Dated 4<sup>th</sup> February, 2019

To,

1. Chief Secretaries, All State/UT Governments
2. Principal Secretaries of Agriculture of all States/ UT Governments

**Subject: Launching a campaign to saturate the farmers with Kisan Credit Cards-reg.'**

Sir/Madam

Kisan Credit Card (KCC) Scheme was introduced in the year 1998 to facilitate and make accessible credit availability to the farmers. The scheme was to issue KCC to farmers on the basis of the land holdings so that the farmer can avail credit for purchase of agriculture input such as Seeds, Fertilizers, Pesticides and other production needs. Government of India provides interest subvention of 2% and Prompt Repayment Incentive of 3% to the farmers, thus making the credit available at a very subsidized rate of 4% per annum. The master circular No. RBI/2017-18/04 FIDD.CO.FSD.BC.No. 7/05.05.010/2017-18 dated 03.07.2017 on the KCC Scheme was issued by Reserve Bank of India and is available on their website [www.rbi.org.in](http://www.rbi.org.in).

2. As per the information available with Govt. of India, there are around 6.95 crore active KCCs. The above coverage had been made possible due to a successful and collaborative efforts made by the State Governments, District administrative machinery and the Financial Institutions. Issuing of KCCs in large numbers have helped in increasing the agriculture credit which has contributed significantly in not only fulfilling the objective of food security for our country but also increasing the farmers income.

3. However, there are still a large number of farmers who do not have access to institutional credit either because they have not been issued a KCC or the KCC issued earlier inactive due to various reasons other than NPA. The reasons for this gap in coverage include levy of various recurring and non-recurring charges related to processing/ documentation/ledger folio/inspection by the banks, cumbersome procedure adopted by certain banks for sanctioning the credit limits and perceived difficulty in completing the required documentation

4. Government has taken a major farmer friendly step of extending the benefits of KCC with interest subvention to the farmers engaged in activities related to Animal Husbandry and Fisheries. Farmers already possessing a KCC and involved in activities

related to animal husbandry & fisheries can avail an additional sub limit within an overall limit of Rs. three lakh and the interest subvention/prompt repayment incentive will also be applicable within this credit limit. Farmers involved in activities related to animal husbandry & fisheries but not possessing any KCC, will be eligible for issue of a fresh KCC with credit limit upto Rs. two lakhs with applicability of interest subvention/prompt repayment incentive Department of Animal Husbandry, Dairying & Fisheries will shortly be issuing a detailed circular in this regard.

5. The Government has therefore decided to launch a campaign to saturate farmers for financial inclusion under KCC. This campaign will be launched through the Financial Institutions including Commercial Banks, Cooperative Banks and Regional Rural Banks in collaboration with the State Governments.

6. The Department of Financial Services has already issued directives to the Financial Institutions under their purview in this regard. Copy of the circular is enclosed with this letter.

7. The success of this campaign will depend on collaboration and leadership of the State Government and the District Administration. To make this campaign successful, following strategy can be adopted:-

- (i) The KCC will be issued in a time bound manner from the branch where the farmer is already having an account. In case the eligible farmer is not having any bank account, the same shall be immediately opened in any of the nearby branch of his/her choice within the block.
- (ii) The camps for collection of applications can be organized bank wise or village wise. The District Level Bankers Committee will decide the modalities of the camp and the date wise schedule.
- (iii) For village wise camps, the field level development and revenue functionaries would be present on the pre designated dates in the concerned village to facilitate filling up forms and providing the necessary documents related to land records. The filled in application forms so collected will be deposited in the bank branch the very next day. The officials from the concerned branches may also be present during these camps.
- (iv) If the camps are organized branch wise, the field level functionaries would bring eligible farmers to the concerned bank branches on the designated dates and will ensure issue of required land related documentation to the farmers. In the branches, dedicated desks will be set up for providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- (v) Farmers can avail the option of directly submitting the completed application form with necessary supporting documents to the bank branch for issue of KCC.

- (vi) The simplified common application form circulated by Indian Banks Association will be utilized after translation in local language. The IBA' circular no SB/Cir/AGRI/480 dated 09.06.2016 along with a sample copy of the form is being enclosed.
- (vii) Indian Banks Association has also issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto to Rs. three lakhs keeping in view the hardship and financial distress of small and marginal farmers. This will enable farmers avail the KCC facility without any additional financial burden A copy of these guidelines is also being enclosed with this letter.
- (viii) Eligible farmers will be issued KCCs by the concerned banks within two weeks of the submission of completed application forms.

9. Since the credit availed to KCC will be eligible for interest subvention support of Govt. of India, the details of Aadhar Card Number of the applicants shall also be captured.

10. State/UT Governments are requested to take up appropriate action to ensure saturation of farmers to provide Kisan Credit Card to bring them under institutional credit fold and to undertake a detailed review and monitoring of the progress of the campaign as provided in the above said circular of Department of Financial Services.

Encl.: As above

*Ashish Bhutani* 4.02.17  
(Dr. Ashish Kumar Bhutani)  
Joint Secretary to Government of India  
Tele: 011-23389208

**Copy for information to:**

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Shri Girdhar Armane, Additional Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi.
3. Sr PPS to Cabinet Secretary
4. Secretary, Department of Financial Services, Jeevan Deep Building Parliament Street, New Delhi.
5. Chairman, NABARD, Mumbai.
6. CGM, FIDD, Reserve Bank of India, Mumbai.



F.No. 3/7/2019-AC  
Government of India  
Ministry of Finance  
Department of Financial Services

3<sup>rd</sup> floor, Jeevan Deep Building  
Sansad Marg, New Delhi – 110001  
Dated 04 February 2019

To

1. Chairman / MDs & CEOs of all Public Sector Banks and Private Sector Banks
2. Chairman NABARD

**Subject : Campaign to achieve saturation under the Kisan Credit Cards (KCC) -reg**

Sir/ Madam

1. The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC Scheme.

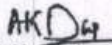
2. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. It is requested that Banks may extend all support to the State/ District administration and field level development & revenue functionaries in this campaign.

3. Keeping in view the importance of the campaign to saturate farmers under KCC, the following may please be ensured:

- a. State Level Bankers Committee (SLBC) Conveners and Lead District Managers of banks should actively associate with the state/ district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising the village-wise or bank branch-wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule, accordingly. Officials from the concerned banks may actively associate during these camps.
- b. In the branches, dedicated desks may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- c. In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In case the eligible farmer does not have a bank account, then the same may be opened by the farmer in any branch as per his/her choice.
- d. The simplified common application form circulated by Indian Banks Association vide their circular no SB/Cir/AGRI/480 dated 09.06.2018 should be utilized and widely disseminated in local language.
- e. In all cases, it needs to be ensured that eligible farmers are issued KCCs within two weeks of the submission of completed application forms.
- f. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019 (copy enclosed), has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs three lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

4. Suitable instructions may therefore please be issued to all concerned, including to the sponsored RRBs, to ensure the success of this campaign. Further, the timely issue of KCCs under this drive may be closely monitored at the level of an Executive Director to be nominated as Nodal Officer.

Yours faithfully

  
(A.K. Das)  
Deputy Secretary

Copy to:

1. SLBC conveners of all States.
2. Chaimen RRBs

**Indian Banks' Association****SOCIAL BANKING**

SB/Cir/KCC/2018-19/6778

04<sup>th</sup> February, 2019**The Chairman State Bank of India &  
MD & CEOs of all Member Banks**

Dear Sir / Madam,

**Waiver of processing fee, inspection, ledger folio charges and all other service charges for crop loans including those under the Kisan Credit Card (KCC) Scheme.**

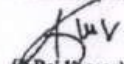
The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and allied activities and other needs.

2. In India, Land holding pattern is dominated by Small and Marginal farmers (SMF) category. Roughly 85 per cent of the total operational holdings in the country (about 43 per cent of the gross cropped area) are in the SMF category. There are around 21.6 crore Small and Marginal farmers (or 4.3 crore families). Providing timely and affordable credit to this resource constrained group is the key to attaining inclusive growth. The Small and Marginal farmers are the most affected during times of floods, droughts, and other natural calamities. As per parliamentary Standing Committee on Agriculture the losses due to climate change account for overall GDP loss of 1.5% of agriculture economy. The instability in income of the farmers due to various types of risks involved in production, low bargaining power, etc. add more distress to the already affected farmers.

3. In this context, it is learnt that some of scheduled commercial banks are collecting a nominal amount of service charges towards processing, documentation, inspection, etc. for agriculture loans. However, some of the banks are collecting service charges which are at a bit higher. There is no uniformity amongst banks in this regard. It is also observed that, service charge is to be paid irrespective of whether the loan is sanctioned or not. This often acts as a deterrent for the farmers to approach the banks for loans.

4. The aforesaid matter was examined by IBA Managing Committee at its meeting on 28-12-2018. The Managing Committee was of the view that IBA to issue advisory guidelines on the captioned subject. Hence, the banks are requested to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto ₹ 3 Lakhs, keeping in view of the hardship and financial distress of Small and Marginal farmers.

Yours faithfully,

  
(S Raj Kumar)  
Dy. Chief Executive

World Trade Centre Complex, Centre 1, 8th Floor, Cuffe Parade, Mumbai - 400 005. • Tel: +91 22 2217 4040 • Fax: +91 22 2218 4222 / 2215 4131  
website : www.iba.org.in



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

PNJ. FIDD. No. 110 /04.01.001/2019-20

September 19, 2019

Convener, SLBC (Goa)  
State Bank of India  
Local Head Office, Lead Bank Unit  
G- block, 'SYNERGY'  
Bandra- Kurla Complex  
Mumbai- 400 051

Madam/ Dear Sir,

**Financial Literacy activities conducted by rural branches of banks**

Please refer to circular RBI/2016-17/236 FIDD.FLC.BC.No.22 /12.01.018/ 2016 -17, dated March 2, 2017, on the captioned subject.

2. As per the above circular, rural branches of banks are required to conduct one FL camp per month. However, it has been observed that there was a shortfall in Financial Literacy Camps conducted by rural branches of banks in the State. Further, FL Centers in the State are not achieving the prescribed target for Going Digital Camps as well as Target Specific Camps. In this regard, the data for the past three quarters is indicated in the *Annex*.

3. You may take up the matter with member banks in the forthcoming SLBC meetings in the State, so as to ensure conduct of FL camps by rural branches of banks, as per prescribed periodicity.

Yours faithfully,

(Carey Mascarenhas)  
Assistant General Manager

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Financial Inclusion and Development Department, Gera Imperium - II, 7<sup>th</sup> Floor, Patto Plaza, Panaji, Goa 403 001, INDIA  
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हिंदी आसान है, इसका प्रयोग किजिए



**Annex**

**1. FL Camps conducted by Rural Branches in the State:**

For Quarter Ended	No. of rural branches in the State	No. of camps conducted during the quarter	Target	Percentage achievement
December 2018	338	500	1,014	49.31%
March 2019	335	371	1,005	36.91%
June 2019	335	632	1,005	62.88%

**2. Performance of FLCs in the State for the previous three quarters:**

FLC	Percentage Achievement for holding of Going Digital Camps			Percentage Achievement for holding of Target Specific Camps		
	QE Dec '18	QE Mar '19	QE Jun '19	QE Dec '18	QE Mar '19	QE Jun '19
SBI North Goa	33.33%	100%	100%	86.66%	80%	100%
SBI South Goa	50%	33.33%	50%	86.66%	106.66%	73.33%
Corporation Bank	166%	0%	0%	73.33%	66.66%	0%

Annexure- 19.3

**Indian Banks' Association**

PS&amp;BT/SLBC/AES/8342

December 9, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

**For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility****Implementation of Digital E-Stamping facility on Bank Guarantees**

In view of the Digitisation of Trade Processes, IBA had constituted a Working Group with few Select Member Banks, FEDAI, SWIFT & StockHolding Corporation. Three Sub Groups were formed under this Working Group. One of the Sub Groups, viz. Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of "Automated E-Stamping (AES)" after constant endeavors.

2. The Sub Group on E-Stamping and E- Bank Guarantee and the StockHolding Corporation had finalised the procedural Guidelines of AES. (Copy enclosed as Annexure-A). SWIFT India Domestic Service plays the role of Implementing Agency. The Government of NCT of Delhi vide its communication dated May 27, 2019 had approved the proposal of payment of stamp duty through digital E-Stamping on Bank Guarantee. With the enormous support of the Delhi Government, StockHolding Corporation of India and Swift-India, E-Stamping had been successfully launched, using SWIFT Messaging System, by few Banks, in Delhi on 22<sup>nd</sup> August, 2019. Subsequently, the E-Stamp Certificate number along with the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate number reduces Paper work and also helps in completing the task quickly.

3. Considering the above benefits, all Member Banks, who hold the State Level Lead Bank Responsibility, are requested to advise their SLBC Convenors to discuss the matter in the SLBC Meetings and take up the matter with their respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States.

Yours faithfully,

(B Raj Kumar)  
Deputy Chief Executive.

**Agenda No.20**

**Any other issues with the permission of the chair.**

**X-X-X-X-X-X-X-X *THANK YOU* X-X-X-X-X-X-X-X**