

राज्यस्तरीयबैंकर्ससमिती, गोवाराज्य

**State Level Bankers' Committee,
Goa State**

Agenda & Background Papers of

104TH SLBC Meeting

VENUE

HOTEL MANDOVI

Panaji, Goa

Date : 6th March, 2019 at 11:00 AM.

संयोजकConvener



कृषि व्यवसाय विभाग,
स्थानीयप्रधानकार्यालय,
बांद्रा-कुर्लासंकुल,
मुंबई - ४०००५१,

भारतीयस्टेटबैंक
State Bank of India

**AgriBusinessUnit
Local Head Office,
Bandra Kurla Complex,
Mumbai - 400051,**



राज्य स्तरीय बैंकर्स समिती, गोवा

STATE LEVEL BANKERS' COMMITTEE, GOA

मार्गदर्शी बैंक विभाग, दूसरी मंजिल, 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.

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ALL MEMBERS
STATE LEVEL BANKER'S COMMITTEE
FOR GOA STATE

No. RBU/LB-12/SLBC/G/1036

Date: 01.03.2019

Dear Sir,

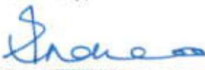
104TH SLBC GOA MEETING FOR THE QUARTER ENDED DECEMBER 2018
AGENDA & BACKGROUND PAPERS

This is to inform you that the 104th meeting of the State Level Bankers' Committee Goa will be held on Wednesday the 6th March, 2019 to review the performance for the quarter ended December 2018, in respect of Annual Credit Plan 2018-19, Govt. Sponsored Schemes, Financial Inclusion and other related matters. The details of date, time and venue are as under:

Date : 06.03.2019 (Wednesday)
Time : 11.00 a.m.
Venue : Hotel MANDOVI
Panaji Goa

3. The agenda and background papers for above meeting are being uploaded shortly in SLBC Goa website (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 & cmfi.zopan@sbi.co.in.

Yours faithfully,


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

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Agenda No.1

Confirmation of minutes of the 103rd SLBC Meeting dated 20.12.2018

The Minutes of the 103rd SLBC meeting for the quarter ended 30.09.2018 (held on 20.12.2018) were circulated vide letter No. RBU/LB-12/SLBC-G/965 dated 01.02.2019 and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes of 103rd SLBC meeting held on 20.12.2018 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.



राज्य स्तरीय बैंकर्स समिती, गोवा

STATE LEVEL BANKERS' COMMITTEE, GOA

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

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ALL MEMBER BANKS
State Level Bankers' Committee Goa.

NO. RBU/LB/12/SLBC-G/965

Date: 01.02.2019

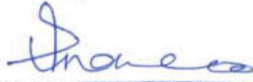
Dear Sir,

MINUTES OF THE 103RD SLBC GOA MEETING HELD ON 20.12.2018

We are pleased to forward the minutes of the 103rd State Level Bankers' Committee meeting for the State of Goa held on 20.12.2018 at Panaji Goa.

2. We request you to please initiate necessary action on the points pertaining to you as mentioned on page No. 4 and also advise the present position of action initiated before 11.02.2019.

Yours faithfully,



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

Encl: As above

**MINUTES OF
103rd MEETING OF STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 20th December 2018
AT HOTEL MANDOVI, PANAJI, GOA**

The 103rd meeting of State Level Bankers' Committee, Goa State was held on 20th December, 2018, at Hotel Mandovi, Panaji under the Chairmanship of Shri Daulat Hawaldar, Finance Secretary, Govt. of Goa and Shri Ramesh Babu B., Dy Managing Director & COO, State Bank of India . The other officials present during the meeting were Shri Sanjay Kumar, General Manager SBI and convener SLBC Goa, Dr. S. Rajagopal, Regional Director RBI, Shri S. T Kannan, General Manager RBI, and Smt. Kamakshi Pai, General Manager, NABARD, Panaji Regional Office.

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

3. Shri Sanjay Kumar, General Manager and Convenor of the meeting welcomed all participants.

4. Shri Ramesh Babu B., Dy Managing Director & COO, State Bank of India narrated highlights of the performance for the quarter ended Sep 2018. He stated that, as far as ACP performance is concerned, the achievement is at 76% against 60% for the corresponding period last year. Some of the key areas that require attention would be Export credit, Education and Social Infrastructure which are about 1%, 16% and 15% respectively. Advances to women at 10.06% is higher than the benchmark of 10%. On the social banking front in PMJDY number of accounts opened was 1.52 lacs as at the quarter ended 30.09.2018. 1.23 lacs (80.92%) RuPay cards were issued. Focus for 100% coverage & activation of cards. Priority sector advances has increased but still below the benchmark of 40%. Under Pradhan Mantri Mudra Yojana 7,170 loans disbursed agg. Rs.94.01 Crs during the year which has increased by 12.04% compared to the previous year disbursement of Rs.81.61 Crs. North Goa has also been identified for MSME Support & Outreach Program launched by Govt of India.

5. Shri Daulat Hawaldar Finance Secretary, praised NABARD for their support in Infrastructure development of Goa . He also asked Banks and Agriculture Department to come up with specific plan for doubling of farmers' income. He also mentioned that in the last 3 years there is good synergy between RBI and all other banks along with Government departments which is a good sign for Growth and development of Goa's Economy. Goan economy is dominated by tourism as the tourist visiting Goa during the year is 5 times the population of Goa which puts strain on infrastructure and sanitation. He also appealed the Banks in Goa to contribute in the cleanliness drive and in infrastructure development of Goa. With regard to doubling the Farmers' income Mr Daulat Hawaldar asked NABARD and the Banks to find out the current income of Farmers and work out the modalities for doubling the Farmers' income by year 2022.



6. Dr. S. Rajagopal, RBI, Regional Director for Maharashtra and Goa complimented the Lead Bank for preparing a detailed agenda as per the revised Lead Bank Scheme. He observed that the achievement of ACP target as on 30.09.2018 for the year 2018-19 was good at 75.79% as compared to 59.98% of the ACP target for the corresponding period of the year 2017-18 and banks should push this momentum in the coming quarters. He noted that there is a good co-ordination between Government of Goa and Banks which is a good sign for development of the State. He also mentioned that Agriculture is not the main focus in Goa and advised NABARD to come forward for the growth in agriculture sector. He also showed his concern with regards to Government Sponsored Schemes and MUDRA loan NPAs which is more than 9 % in the state of Goa. He suggested that SLBC should come out with two CD ratio figure i.e., one with NRI deposits and the other without NRI deposits to arrive at a better scenario of the CD ratio in Goa.

7. Shri S T Kannan, General Manager, RBI in his address showed his concern regarding the Financial Literacy Camps by Banks and Financial Literacy Centres. He advised the Banks for funding of Zero balance accounts. He stressed the need for accuracy of Data. He also expressed his concern over the absentees of Banks in the BLBC meeting. He advised the Lead Bank and other banks to be guided by the RBIs' revised LBS for extraction of data directly from their CBS and ensure the same can be uploaded directly on SLBC, Goa portal to ensure data integrity. Further, he suggested that a Workshop be conducted for banks nodal officers to address the present data related issues.

8. Ms. Kamakshi S. Pai, General Manager / Officer-in-Charge, complimented SLBC for ensuring that the agenda notes for the 103rd SLBC meeting have been prepared focusing on several policies such as State Solar Energy Policy, IT Policy, Digital India Land Records Modernization Programme, etc. so as to have meaningful discussion. She indicated that NABARD is organizing the State Credit Seminar on the following day, 21 December 2018, wherein credit potentials, critical infrastructure gaps and policy interventions would be discussed at length. She invited all the SLBC Members to participate in the Seminar.

Ms. Kamakshi Pai said that Farm Mechanization has been newly added to the existing 36 eligible activities under Rural Infrastructure Development Fund (RIDF). She suggested State Government to encash this opportunity and consider this component for setting up community level centres for providing farm mechanization support to small and marginal farmers, who find investments in farm mechanization non-viable. It becomes very relevant to the State of Goa, where labour shortage is very acute.

Citing the State Notification dated 1 November 2018 on Pradhan Mantri Fasal Bima Yojana for Rabi season, Ms. Kamakshi Pai observed that the scheme is not in full conformity with the revised Pradhan Mantri Fasal Bima Yojana introduced by Government of India with effect from 1 October 2018. Coverage of additional risks such as cloud bursts under localized risks and post-harvest losses, option to cover crop losses from animal attacks, extended time for reporting crop losses under localized risks from 48 hours to 72 hours, penal provisions for non-coverage of loanee farmers under crop insurance by banks, setting up of grievance redressal committees



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at District and State levels, etc., are some of the features not covered by State Government in its notification. She suggested Agriculture Department to consider revising the scheme in conformity with GoI guidelines by seeking extension of time for implementation of PMFBY for Rabi 2018 up to mid-January 2019, if necessary.

With respect to Financial Literacy, Ms. Kamakshi Pai volunteered to sponsor/facilitate trainers training programme to banks for training field functionaries and also High School / PU College heads / teachers, so that the students, who are future entrepreneurs, are given right inputs. She advised SLBC to coordinate conducting of the event for FLC staff / key bankers and by liaising with the Education Department. FLC camps should be viewed by banks as a platform to increase business.

Other issues:

Data on BCs: Banks were advised to report Q-o-Q data of their BCs and give reasons for their inactive BCs. BC for Surla village, Sattari to be appointed by SBI.

Digital Transactions: Banks were advised to ensure that they report Digital Transactions of their banks so that a realistic picture is presented.

Connectivity Issues: Banks were advised to write to SLBC the connectivity issues they encounter so that the matter can be suitably addressed.

Financial Literacy by FL Centres (FLCs) and Rural Branches in Goa: Lead Bank was advised to report the data of all FLCs in the State and FL camps conducted by all rural branches of banks for future meetings.

PMJJBY and PMSBY: DMD & COO, SBI stated that data presented should bring out inferences, hence data on number of policies issued, how many are included and excluded and the number of claims settled be incorporated in future.

Digitization India Land Records Modernization Programme (DILRMP): There was no representation from Revenue Department to comment on the agenda. However, Ms. Kamakshi Pai, GM/OIC, NABARD, indicated that Government of Goa has digitized land records and Dharani-II portal provides access to citizens to view their land records. However, access to the portal should be given to bankers to enable them to verify the record of titles with the portal and also to create charge towards the loans given by them to farmers. This facility has already been introduced as Bhoomi-Bank Integration Project in Karnataka and Bhoolekh Project in Maharashtra.

9. Shri Santosh Mohapatra, Deputy General Manager (ABU), SBI, LHO Mumbai and Member Secretary, SLBC Goa then piloted the discussion on agenda. He stated that Kotak Mahindra bank has not submitted the data for the quarter ended September 2018. Smt Kamakshi Pai, General Manager, NABARD stated that more crops to be brought under PMFBY. It was also stated that 10% of Banks branches should have AEC (Aadhaar Enrollment Centres).



3

Shri Mohapatra stated that under ACP 2018-19 the banks have achieved Rs. 2977.61 Crs against the target of Rs. 3928.70 Crs upto September 2018. The achievement works out to be 75.79% against 59.98% of the corresponding period of the previous year. It was also discussed that LDMs should organise more FLC camps in the state of Goa and priority should be given for conversion of zero balance PMJDY accounts to funded accounts. It was also discussed that Banks should come forward with Success stories and new initiatives for MUDRA loans.

10. The following action points emerged in the meeting.

S. No.	Action points emerged in the meeting	Action to be taken by	Time limit
1.	Submission of data for the December 2018 quarter	All Banks	15.01.2019
2.	Roadmap to be given for doubling of farmers' income by 2022	All Banks	31.01.2019
3.	Doubling of Farmers' income by 2022 to be a regular agenda in BLBC/DLRC meeting	LDMs	No time limit specified
4.	Review of Stand Up India as an agenda in BLBC/DLRC meeting	LDMs	No time limit specified
5.	To conduct a meeting of Nodal Officers of all Banks' in connection with accurate and timely submission of Data.	SLBC	15.01.2019

The meeting concluded with vote of thanks proposed by Shri. Suyash Asthana, Deputy General Manager (B & O), State Bank of India, Panaji (Goa).

State Bank of India
Local Head Office, Mumbai



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

Date:- 30 January 2019

List of Participants of 103rd Meeting of SLBC Goa at Hotel Mandovi, Panaji on 20.12.2018 at 11.00 a.m. for the quarter ended 31.12.2018

Reserve Bank of India			
1	Dr. S.Rajagopal	Regional Director	Reserve Bank of India
2	S.T. Kannan	General Manager	Reserve Bank of India
3	Carey Mascarenhas	AGM	Reserve Bank of India

Government Department

4	Daulat Hawaldar	Secretary (Finance)	Govt. of Goa
5	S.B.Joshi	DGM(NWP)	BSNL
6	Kamal Kant Gaude	Fisheries Surveyor	Directorate of Fisheries
7	Daniel Cardoso	Manager	H.U.D.C.O.
8	A. K. Banerjee	Director	Goa Chamber
9	Chandras Deosekar	Br. Manager	LIC
10	Sandesh S Sail		GSUDA
11	Bhalchandra G Amonkar		Dir. Of Civil Supply
12	Shivaji Desai	Project Officer	DRDA(N)
13	Akshay G. Potekar	Deputy Director	DITC
14	Som Datt Srivastav	Asstt.	KVIC

NABARD

15	Kamakshi Pai	General Manager	NABARD
16	Annie Alexander	Deputy General Manager	NABARD
18	N N Raju	Asst. General Manager	NABARD

Public Sector Banks

19	Abhishek Ojha	Assistant Manager	Allahabad Bank
20	B. Hariprasad	Chief Manager	Andhra Bank
21	Prashant Naik	DGM	Bank of India
22	Pawan Kulkarni	Sr. Manager	Bank of India
23	Pradeep Mishra	Zonal Manager	Bank of Maharashtra
24	Swadhin Kadam	Manager	Bank of Maharashtra
25	Bharat J Soni	DRM AGM	Bank of Baroda
26	Mahesh Jadhav	Sr. Manager	Bank of Baroda
27	Annapurna	DGM	Corporation Bank
28	Sudhir M. Walalkar	Asst Manager	Central Bank of India
29	Minati Pradhan	Manager	Canara Bank
30	Bhriju T J	Chief Manager	Dena Bank
31	Promeet Kaushik	Asst. Manager	Indian Overseas Bank
32	Kolla Mahidar	Asst. General Manager	Indian Overseas Bank
33	Ajinkya L Kale	Asst. Manager	Indian Bank
34	Chetan Kumar	Branch Manager	Indian Post Payment Bank
35	Deepak Naik	Sr. Manager	Oriental Bank of comm



36	S.K. Garg	Chief Manager	Punjab National Bank
37	Rajanikanth Naik	Chief Manager	Punjab and National Bank
38	C. F. Lewis	Chief Manager	Union Bank of India
39	Anmol Topuo	Sr. Manager	United Bank of India
40	Pankaj Kumar Ram	Chief Manager	Vijaya Bank

Private Sector Banks			
41	Carmen Viegas	Cluster Head Goa	Axis Bank
42	Sandy Fernandes	Manager	Bandhan Bank
43	Sandesh Barekar	Asst. Vice President	HDFC Bank Ltd.
44	Tushar Unde	Branch Manager	Indusind Bank Ltd.
45	Basharat Ah Dar	Officer	Jammu and Kashmir Bank
46	Panduranga Bhat	Branch Manager	Karnataka Bank Ltd.
47	Prashant Teli	Senior Manager	RBL Bank Ltd.
48	Shrinivas Shetty	Asst. Branch Manager	SVC Co op Bank
49	Jithin K George	Prob Officer	South Indian Bank
50	Mutappa Margausim	BSD	Yes Bank

Co-operative Banks			
51	Sanjeev Kenkre	Manager	Bicholim Urban Coop Bank Ltd
52	Sadashiv S. Phadte	Deputy CEO	Citizen Coop Bank Ltd
53	Vinu Thomas	Manager	Citizen Credit Coop Bank Ltd.
54	Varsha Dhaimodkar	GM (P&S)	The Goa State Coop Bank Ltd
55	Shama P Kamat	C.O. Advances	Goa Urban Co-op. Bank Ltd.
56	P.M. Shetgaonkar	Officer	The Mapusa Urban Coop bank
57	Venkanth Naik	Officer	The Madgaum Urban Coop bank
58	Hemkumar G	Regional Manager	NHB
59	Hemant Nagwekar	Regional Head	PMC Bank
60	Anand R Prabhu	Br. Manager	Saraswat Bank
61	Milian D'Souza	AGM	TJSB Bank
62	Arun Bhat	Regional Head	TJSB Bank
63	Supriya Tauliakar	Officer	TJSB Bank

State Bank of India			
64	B Ramesh Babu	Deputy Managing Director & COO	State Bank of India
65	Mr. Sanjay Kumar	General Manager (NW I), LHO Mumbai	State Bank of India
66	Suyash Asthana	DGM (B&O), Panaji	State Bank of India
67	Shrianshu	AGM RBO I	State Bank of India
68	V. Konar	Cm Credit RBO I	State Bank of India
69	Suresh Ugavekar	LDM, North Goa	State Bank of India
70	Ashok Kanekar	CMFI, Panaji	State Bank of India
71	Sunil Revandkar	Manager, LHO, Mumbai	State Bank of India



Absentees	
Public Sector Banks	
1	PUNJAB & SIND BANK
2	Syndicate Bank
3	UCO BANK
4	IDBI
Private Sector Banks	
5	Catholic Syrian Bank
6	DCB Bank
7	Dhanalaxmi Bank
8	FEDERAL BANK LTD.
9	ICICI BANK LTD
10	ING Vysya Bank Ltd.
11	KOTAK MAHINDRA BANK LTD.
Co-operative Banks	
12	KONKAN MERCANTILE CO-OP BANK LTD.
13	NKGSB Bank Ltd.
14	Shamrao Vithal Co-op. Bank Ltd.
15	Women Co-op. Bank Ltd.
16	APNA SAHAKARI BANK LTD.
17	GP PARSIK SAHAKARI BANK LTD.



Present Position in respect of Action Points of last meeting
held on 20.12.2018

Sr. No	Action points	To be dealt by	Present Position
1	Submission of data for the quarter ending December, 2018.	All Banks	Except Kotak Mahindra Bank Ltd all banks have submitted the data for the quarter Dec. 2018
2	Roadmap to be given for doubling of farmer's income by 2022	All Banks	None of the Banks have submitted road map for doubling of farmers income by 2022.
3	Doubling of farmer's income by 2022 to be a regular agenda in BLBC / DLRC meetings.	LDMs	This is included as a regular agenda in BLBC / DLRC meetings
4	Review of StandUp India as an agenda in BLBC / DLRC meetings.	LDMs	This is included as a regular agenda in BLBC / DLRC meetings.
5	Nodal officers to conduction workshop for Banks for timely and accurate submission of data	LDMs	The workshop was held on 14 th Jan 2019 which was attended by 26 Banks.

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)

SLBC has been following up with member banks in respect of opening of banking outlets. This matter is also being discussed in quarterly SLBC meetings as part of the agenda. Present status of opening of banking outlets of the 15 identified and allotted centres is as under. RBI has advised to allot another 11 villages to different banks, which are detailed from Sr. No. 16 to 26. We will entrust the job of allotment to respective LDMs, if approved during the discussion.

**List of Uncovered Villages in Goa State
(as on 31.12.2018)**

Sr. No.	District	Sub-District	Village	cov. by all	Linked SSA village	popula tion	covered by			allotted to	Remarks
							BC	BANK	PO		
1	North	Satari	Surla	Uncovered	DONGURL I-THANE	460	NO	NO	NO	SBI Querim	No connectivity
2	North	Satari	Satrem	Uncovered	SANVORD EM	176	NO	NO	NO	Central Bank of India, Valpoi	No connectivity
3	North	Satari	Caranzol	Uncovered	SANVORD EM	839	NO	NO	NO	Bank of India, Valpoi	No connectivity
4	South	Sanguem	Santona	Uncovered	SANVORD EM	1403	NO	NO	NO	Bank of India, Curchorem	No connectivity
5	South	Sanguem	Oxel	Uncovered	INHABITED	0	NO	NO	NO	--	--
6	South	Sanguem	Dongurli	Uncovered	INHABITED	0	NO	NO	NO	--	--
7	South	Sanguem	Dudal	Uncovered	BHATI	446	NO	NO	NO	HDFC, Sanguem	No Connectivity
8	South	Sanguem	Mauling uem	Uncovered	BHATI	354	NO	NO	NO	HDFC, Sanguem	No Connectivity
9	South	Sanguem	Potrem	Uncovered	BHATI	201	NO	NO	NO	HDFC, Sanguem	No Connectivity
10	South	Sanguem	Cumbari	Uncovered	BHATI	283	NO	NO	NO	HDFC, Sanguem	No Connectivity
11	South	Sanguem	Viliena	Uncovered	BHATI	540	NO	NO	NO	HDFC, Sanguem	No Connectivity
12	South	Quepem	Molcopona	covered	MOLCORN EM	457	NO	SBI, Zambaulim	NO	SBI, Zambaulim	SBI Zambauli within 5 km radius
13	South	Quepem	Cazur	covered	CAOREM-PIRLA	510	NO	CBI, Rivona	NO	CBI, Rivona	CBI Rivona within 5 km
14	South	Sanguem	Verlem	covered	NETORLIM	568	NO	BOB, Netravalli	NO	BOB, Netravalli	No Connectivity BC Approved
15	South	Quepem	Mangal	covered	CAVOREM-PIRLA	296	NO	CBI, Rivona	NO	CBI, Rivona	CBI Rivona within 5 Km

16	South	Quepem	Caurem	Uncovered	CAOREM-PIRLA	920	NO	NO	NO	CBI, Rivona	BC proposed
17	South	Quepem	Pirla	Uncovered	CAOREM-PIRLA	474	NO	NO	NO	CBI, Rivona	BC proposed
18	North	Satari	Nagargaon	Uncovered	Nagargaon	4000	NO	NO	NO	Canara Bank, Valpoi	BC proposed
19	North	Pernem	Alorna	Uncovered	Talarna	2651	NO	NO	NO	GSCB, Nagzer	BC proposed
20	North	Pernem	Casne	Uncovered	Porsacedem	319	NO	NO	NO	-do-	BC proposed
21	North	Pernem	Porsacedem	Uncovered	Porsacedem	675	NO	NO	NO	CBI Pernem	Br. Within 5 km
22	North	Pernem	Casarvarnem	Uncovered	Casarvarnem	1382	NO	NO	NO	GSCB, Nagzer	Br. Within 5 km
23	North	Pernem	Chandel	Uncovered	Casarvarnem	1152	NO	NO	NO	-d0-	Br. Within 5 km
24	North	Pernem	Ozarim	Uncovered	Ozarim	1669	NO	NO	NO	-d0-	Br. Within 5 km
25	North	Pernem	Tuem	Covered	Tuem	2751	NO	NO	NO	IOB Tuem	IOB Tuem
26	North	Pernem	Warkhand	Uncovered	Nagzer	2208	NO	NO	NO	GSCB, Nagzer	Br. Within 5 km

b. Review of operations of Business Correspondents – hurdles / issues involved.
Details of Business Correspondents / Customer Service Point(BC/ CSP)as on 31.12.2018

SR. No.	Name of the Bank	Active	In Active	Total
1	STATE BANK OF INDIA	3	4	7
2	BANK OF BARODA	1	0	1
3	BANK OF INDIA	11	4	15
4	CORPORATION BANK	2	0	2
5	INDIAN OVERSEAS BANK	1	0	1
6	SYNDICATE BANK	1	2	3
7	UNION BANK OF INDIA	5	0	5
8	IDBI BANK LTD.	1	0	1
	SUB TOTAL	25	10	35
9	AXIS BANK LTD.	10	0	10
	SUB TOTAL	10	0	10
10	APNA SAHAKARI BANK LTD.	1	0	1
	SUB TOTAL	1	0	1
	GRAND TOTAL	36	10	46

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 31.12.2018

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	1251794	791441	63.22
4	BANK OF BARODA	1036078	612647	59.13
14	PUNJAB & SIND BANK	25940	16140	62.22
18	UNION BANK OF INDIA	1230067	160212	13.02
19	UNITED BANK OF INDIA	179000	97912	54.70
20	VIJAYA BANK	2650	1900	71.70
21	IDBI BANK LTD.	170	61	35.88
	SUB TOTAL	3725699	1680313	45.10
26	FEDERAL BANK LTD.	11565	842	7.28
27	HDFC BANK LTD.	Data Not available	497547	0.00
31	KARNATAKA BANK LTD.	38750	24278	62.65
	SUB TOTAL	50315	522667	0.00
40	GOA STATE CO-OP BANK LTD.	6198677	257716	4.16
41	GOA URBAN CO-OP BANK LTD.	1000651	126238	12.62
	SUB TOTAL	7199328	383954	5.33
	GRAND TOTAL	10975342	2586934	23.57

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

Now DBT has been rollout 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 75 Aadhaar Enrolment Centres functioning in the Various Bank branches and post offices in the State.

**List Of Aadhaar Enrolment Centres
As on 31.12.2018**

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 BANK	1
17	INDIA POST	15
	GRAND TOTAL	43

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 FIVE FLCs (North and South) in Goa for the **December 2018** quarter is given below:

	Dec-17			Mar-18			Jun-18			Dec-18		
	Special Camps			Special Camps			Special Camps			Special Camps		
	Target	Camps	Deficit	Target	Camps	Deficit	Target	Camps	Deficit	Target	Camps	Deficit
North	6	-	-6	6	7	+1	6	2	-4	18	15	3
South	6	2	-4	6	1	-5	6	5	-1	12	7	5

	Dec-17			Mar-18			Jun-18			Dec-18		
	Target Specific Camps			Target Specific Camps			Target Specific Camps			Target Specific Camps		
	Target	Camps	Deficit	Target	Camps	Deficit	Target	Camps	Deficit	Target	Camps	Deficit
North	15	4	-11	15	15	0	15	5	-10	45	30	15
South	15	5	-10	15	7	-8	15	10	-5	30	25	5

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 FasalBima 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 11th 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 (18606 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 31.12.2018

(Amount in Lacs)

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SR. 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	Rupay Card Issued	Aadhaar Seeded
1	Allahabad Bank	PSB	1499	0	707	792	1499	23.58	91	1322	1439
2	Andhra Bank	PSB	637	0	460	177	637	16.83	120	531	496
3	Bank of Baroda	PSB	6063	5776	6485	5354	11839	939.88	316	10771	10202
4	Bank of India	PSB	7401	14413	11902	9912	21814	1433.75	2529	20681	18701
5	Bank of Maharashtra	PSB	1335	0	553	782	1335	70.47	207	858	1163
6	Canara Bank	PSB	26958	0	16704	10254	26958	1332.03	3479	17283	21432
7	Central Bank of India	PSB	10587	0	5078	5509	10587	471.31	477	9795	8942
8	Corporation Bank	PSB	11397	7020	10168	8249	18417	1550.07	1957	17601	13640
9	Dena Bank	PSB	5339	0	2779	2560	5339	225.89	496	4596	3773
10	IDBI Bank Ltd.	PSB	2219	0	1291	928	2219	78.50	271	1945	1745
11	Indian Bank	PSB	2742	13	1496	1259	2755	46.85	530	2380	2206
12	Indian Overseas Bank	PSB	1251	3549	2521	2279	4800	170.63	803	4710	3457
13	Oriental Bank of Commerce	PSB	6479	0	4942	1537	6479	423.79	469	6352	3280
14	Punjab & Sind Bank	PSB	242	0	64	178	242	15.01	0	241	232
15	Punjab National Bank	PSB	1451	0	413	1038	1451	42.00	54	1445	1102
16	State Bank of India	PSB	3318	5373	3688	5003	8691	275.07	1700	6870	6533
17	Syndicate Bank	PSB	5071	0	2342	2729	5071	369.10	716	4615	4396
18	UCO Bank	PSB	693	836	635	894	1529	99.58	98	1001	1255
19	Union Bank of India	PSB	6741	0	3111	3630	6741	156.52	1674	2106	6008
20	United Bank of India	PSB	1759	2442	2586	1615	4201	450.74	616	1839	3759
21	Vijaya Bank	PSB	2133	0	1366	767	2133	73.67	68	2101	1358
22	Axis Bank Ltd	PVT	247	281	410	118	528	16.58	124	496	335
23	Federal Bank Ltd	PVT	566	0	260	306	566	41.13	82	230	390
24	HDFC Bank Ltd	PVT	1234	926	874	1286	2160	78.53	563	2160	1439
25	ICICI Bank Ltd	PVT	65	185	181	69	250	4.89	191	250	53
26	IndusInd Bank Ltd	PVT	251	512	454	309	763	10.96	112	721	662
27	Jammu & Kashmir Bank Ltd	PVT	21	0	9	12	21	0.04	9	25	9
28	Karur Vysya Bank	PVT	0	4	3	1	4	0.02	0	4	3
29	Kotak Mahindra Bank Ltd	PVT	60	0	40	20	60	0.55	18	59	34
30	South Indian Bank Ltd	PVT	0	2886	1561	1325	2886	131.54	836	1416	2270
31	Yes Bank Ltd	PVT	1	0	1	0	1	0.01	0	1	0
	TOTAL		107760	44216	83084	68892	151976	8549.53	18606	124405	120314

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 31.12.2018**

SR. No.	Name of the Bank	No. Of A/cs
		PMJJBY
1	STATE BANK OF INDIA	16278
2	BANK OF BARODA	10846
3	BANK OF INDIA	20148
4	BANK OF MAHARASHTRA	109
5	CANARA BANK	4890
6	CENTRAL BANK OF INDIA	6319
7	CORPORATION BANK	7777
8	DENA BANK	706
9	INDIAN BANK	1497
10	INDIAN OVERSEAS BANK	3610
11	PUNJAB NATIONAL BANK	108
12	UCO BANK	167
13	UNION BANK OF INDIA	5251
14	UNITED BANK OF INDIA	916
15	VIJAYA BANK	456
16	IDBI BANK LTD.	30
	SUB TOTAL	79108
17	AXIS BANK LTD.	831
18	DCB BANK LIMITED	58
19	HDFC BANK LTD.	33
20	ICICI BANK LTD	1946
21	INDUSIND BANK LTD.	26
22	KARNATAKA BANK LTD.	1718
23	RBL BANK LTD.	545
24	SOUTH INDIAN BANK LTD.	262
25	YES BANK LTD.	145
	SUB TOTAL	5564
26	GOA STATE CO-OP BANK LTD.	6441
27	MADGAON URBAN CO-OP BANK LTD.	595
	SUB TOTAL	7036
	GRAND TOTAL	91708

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 31.12.2018**

SR. No.	Name of the Bank	No. Of A/cs
		PMSBY
1	STATE BANK OF INDIA	27761
2	BANK OF BARODA	25243
3	BANK OF INDIA	36578
4	BANK OF MAHARASHTRA	177
5	CANARA BANK	10739
6	CENTRAL BANK OF INDIA	12937
7	CORPORATION BANK	13471
8	DENA BANK	1209
9	INDIAN BANK	2966
10	INDIAN OVERSEAS BANK	4800
11	ORIENTAL BANK OF COMMERCE	54
12	PUNJAB & SIND BANK	19
13	PUNJAB NATIONAL BANK	76
14	UCO BANK	274
15	UNION BANK OF INDIA	9810
13	UNITED BANK OF INDIA	1453
17	VIJAYA BANK	618
18	IDBI BANK LTD.	250
	SUB TOTAL	148435
19	AXIS BANK LTD.	2693
20	DCB BANK LIMITED	163
21	HDFC BANK LTD.	71
22	ICICI BANK LTD	3573
23	INDUSIND BANK LTD.	737
24	KARNATAKA BANK LTD.	1651
25	RBL BANK LTD.	971
26	SOUTH INDIAN BANK LTD.	560
27	YES BANK LTD.	211
	SUB TOTAL	10630
28	GOA STATE CO-OP BANK LTD.	12438
29	MADGAON URBAN CO-OP BANK LTD.	1118
30	WOMEN CO-OP BANK LTD.	39
	SUB TOTAL	13595
	GRAND TOTAL	172660

Review of Credit Disbursements by Banks

Agenda No.3

a. Achievement under ACP of the State, Priority Sector Lending

3.1 The comparative position of Annual Credit Plan

for the year 2017-18 & 2018-19

(Rs. In crores)

Ac tivity	Achievement under ACP 2017-18 upto 31.12.2017	% Achievement 31.12.2017	Achievement under ACP 2018-19 upto 31.12.2018	% Achievement 31.12.2018
Crop loans	133.60	40.50%	120.14	36.34%
Agri Term loans	30.7.42	86.61%	238.86	69.90%
Sub Total AGRI	441.02	64.40%	359.10	53.41%
Agri Infrastructure	12.08	29.90%	11.03	47.70%
Ancillary Activities	26.43	82.25%	60.76	250.93%
Credit Potential for Agriculture	479.53	6.32%	430.89	58.39%
MSME	1968.37	71.21%	2489.53	70.55%
Export Credit	51.38	12.46%	3.44	0.98%
Education	44.53	14.71%	79.14	27.94%
Housing	614.70	63.16%	398.78	46.01%
Renewable Energy	0.25	4.00%	0.17	3.96%
Others	43.60	81.93%	183.91	246.36%
Social Infrastructure	4.28	6.13%	10.78	22.14%
TOTAL	3206.64	60.06%	3596.64	61.03%

3.02 Sector wise achievement of advances: Position as on 31.12.2018

- i) The **Crop Loan** disbursement during the quarter December, 2018 was Rs.120.14 Crs as against the target of Rs.330.62 Crs i.e. 36.34% achievement. The performance under Crop loans is decreased by Rs.13.46 Crs i.e. from Rs.133.60 Crs as on 31.12.2017.
- ii) The **Agri. Term Loan** disbursement during quarter December, 2018 was Rs.238.86 Crs as against the target of Rs.341.70 Crs i.e. 69.90% achievement. The performance under Agri. Term loans is decreased by Rs.68.56 Crs i.e. from Rs.307.42 Crs as on 31.12.2017.
- iii) The disbursement of loan to **Agriculture Sector** during the quarter December, 2018 was Rs.430.89 Crs as against the target of Rs.737.88 Crs i.e.58.39% achievement. The performance under Agriculture sector is decreased by Rs.48.64 Crs i.e. from Rs.479.53 Crs as on 31.12.2017.
- iv) The disbursement of loan to **MSME** during the quarter December, 2018 was Rs.2489.53 Crs as against the target of Rs.3528.42 Crs i.e. 70.56% achievement. The performance under loan to Industries is increased by Rs.521.16 Crs i.e. from Rs.1968.37 Crs as on 31.12.2017.
- v) The overall achievement under **ACP 2018-19** during the quarter December, 2018 was Rs.3596.65 Crs as against the target of Rs.5893.12 Crs i.e. 61.03% achievement. The achievement is higher by Rs.390.01Crs i.e. from Rs.3206.64 Crs as on 31.12.2017.

3.03 Review of Performance under ACP 2018-19:

(Amount Rs. in Crores)

Activity	Annual Credit Plan 2018-19 (Targets up to 31.12.2018)	Achievement up to 31.12.2018	% Achievement
Crop loans	330.62	120.14	36.34%
Agri Term Loans	341.70	238.86	69.90%
SUB TOTAL AGRI	672.32	359.10	53.41%
Agri Infrastructure	34.92	11.03	47.70%
Ancillary Activities	30.64	60.76	250.93%
CREDIT POTENTIAL FOR AGRICULTURE.	737.88	430.89	58.39%
MSME	3528.42	2489.53	70.55%
Export Credit	349.25	3.44	0.98%
Education	283.23	79.14	27.94%
Housing	866.73	398.78	46.01%
Renewable energy	4.29	0.17	3.96%
Others	74.65	183.91	246.36%
Social infrastructure	48.67	10.78	22.14%
TOTAL	5893.12	3596.65	61.03%

(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 DECEMBER 2018**

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
		1	STATE BANK OF INDIA	68.24	48.04	70.40	57.35	61.47	107.19	125.59
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	17.28	0.40	2.29	22.35	17.74	79.38	39.63	18.14	45.77
5	BANK OF INDIA	34.81	0.14	0.39	46.17	15.41	33.37	80.98	15.54	19.19
6	BANK OF MAHARASHTRA	3.51	0.16	4.45	4.03	1.40	34.61	7.54	1.55	20.58
7	CANARA BANK	37.49	1.27	3.40	43.45	24.47	56.31	80.95	25.74	31.80
8	CENTRAL BANK OF INDIA	21.74	9.99	45.94	26.10	11.41	43.72	47.84	21.40	44.73
9	CORPORATION BANK	40.93	0.65	1.60	46.39	14.09	30.38	87.32	14.75	16.89
10	DENA BANK	4.70	0.06	1.26	4.70	0.00	0.00	9.40	0.06	0.63
11	INDIAN BANK	0.85	0.00	0.00	0.80	0.05	5.93	1.65	0.05	2.87
12	INDIAN OVERSEAS BANK	19.26	4.32	22.42	9.56	1.29	13.53	28.82	5.61	19.47
13	ORIENTAL BANK OF COMMERCE	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	2.20	0.00	0.00	2.10	0.00	0.00	4.30	0.00	0.00
16	SYNDICATE BANK	13.52	3.71	27.44	19.06	4.87	25.57	32.58	8.58	26.34
17	UCO BANK	1.60	0.00	0.00	1.61	0.07	4.60	3.21	0.07	2.31
18	UNION BANK OF INDIA	18.86	6.55	34.71	21.45	0.96	4.46	40.32	7.50	18.61
19	UNITED BANK OF INDIA	0.65	0.00	0.00	0.68	0.01	0.94	1.33	0.01	0.48
20	VIJAYA BANK	13.99	3.29	23.49	1.84	0.00	0.00	15.83	3.29	20.76
21	IDBI BANK LTD.	1.80	1.21	67.44	1.78	0.00	0.00	3.58	1.21	33.94
	SUB TOTAL	301.68	79.77	26.44	309.66	153.23	49.48	611.34	233.01	38.11
22	AXIS BANK LTD.	2.35	0.00	0.00	2.85	0.00	0.00	5.20	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.35	0.00	0.00	0.34	0.48	139.76	0.69	0.48	68.87
24	DCB BANK LIMITED	0.35	0.00	0.00	0.35	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	1.20	2.37	197.08	1.40	0.00	0.00	2.60	2.37	90.82
27	HDFC BANK LTD.	34.00	0.66	1.93	33.96	19.24	56.64	67.96	19.89	29.27
28	ICICI BANK LTD	13.84	2.87	20.74	14.18	14.17	99.92	28.02	17.04	60.82
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	3.91	0.00	0.00	3.91	0.00
30	JAMMU & KASHMIR BANK LTD.	0.25	0.00	0.00	0.25	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	1.50	0.00	0.00	1.58	9.86	624.20	3.08	9.86	320.20
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.42	0.00	0.00	0.42	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	7.10	10.54	148.51	7.79	12.07	155.05	14.89	22.61	151.93
35	SOUTH INDIAN BANK LTD.	1.00	0.00	0.00	0.95	0.00	0.00	1.95	0.00	0.00
36	YES BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	61.93	16.44	26.54	63.65	60.14	94.48	125.59	76.58	60.98
38	BICHOLIM URBAN CO-OP BANK LTD.	2.40	0.00	0.00	2.40	0.00	0.00	4.80	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	60.03	23.93	39.87	65.01	24.98	38.42	125.04	48.91	39.12
41	GOA URBAN CO-OP BANK LTD.	2.92	0.00	0.00	2.35	0.00	0.00	5.27	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.50	0.00	0.00	0.55	0.00	0.00	1.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.50	0.00	0.00	1.55	0.00	0.00	3.05	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	1.10	0.00	0.00	1.42	0.00	0.00	2.52	0.00	0.00
45	NKGSB CO-OP BANK LTD.	1.09	0.00	0.00	1.10	0.00	0.00	2.18	0.00	0.00
46	PMC BANK LTD.	1.50	0.00	0.00	1.49	0.00	0.00	2.99	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	2.25	0.00	0.00	2.30	0.00	0.00	4.55	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.50	0.00	0.00	0.49	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	1.30	0.00	0.00	1.35	0.00	0.00	2.65	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	1.40	0.00	0.00	1.50	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.50	0.00	0.00	0.50	0.00	0.00	1.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.24	0.00	0.00	0.28	0.60	215.68	0.52	0.60	116.13
	SUB TOTAL	77.22	23.93	30.99	82.29	25.58	31.09	159.51	49.51	31.04
	GRAND TOTAL	440.84	120.14	27.25	455.61	238.96	52.45	896.44	359.10	40.06

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 DECEMBER 2018**

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	5.20	0.21	4.04	4.92	38.72	786.91	135.70	148.44	109.39
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	2.72	0.22	7.92	1.87	0.06	3.45	44.21	18.42	41.66
5	BANK OF INDIA	4.42	0.00	0.00	3.33	0.00	0.00	88.73	15.54	17.52
6	BANK OF MAHARASHTRA	0.56	0.00	0.00	0.40	0.00	0.00	8.50	1.55	18.26
7	CANARA BANK	4.40	0.00	0.00	3.35	1.42	42.45	88.70	27.16	30.62
8	CENTRAL BANK OF INDIA	1.47	0.00	0.00	4.20	0.96	22.85	53.51	22.36	41.78
9	CORPORATION BANK	5.82	0.00	0.00	3.83	0.00	0.00	96.97	14.75	15.21
10	DENA BANK	0.63	0.00	0.25	0.32	0.00	0.00	10.35	0.06	0.59
11	INDIAN BANK	0.04	0.89	2223.50	0.06	0.00	0.00	1.75	0.94	53.53
12	INDIAN OVERSEAS BANK	1.20	0.00	0.00	0.79	0.19	24.01	30.81	5.80	18.83
13	ORIENTAL BANK OF COMMERCE	0.10	0.00	0.00	0.02	0.00	0.00	0.62	0.00	0.00
14	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	0.37	0.00	0.00	0.28	0.00	0.00	4.95	0.00	0.00
16	SYNDICATE BANK	1.92	0.00	0.00	1.49	7.70	517.95	35.98	16.28	45.26
17	UCO BANK	0.05	0.00	0.00	0.02	0.00	0.00	3.28	0.07	2.26
18	UNION BANK OF INDIA	0.98	0.00	0.00	1.01	0.26	26.06	42.30	7.77	18.36
19	UNITED BANK OF INDIA	0.10	0.18	181.00	0.05	0.00	0.00	1.48	0.19	12.68
20	VIJAYA BANK	0.29	0.00	0.00	0.27	1.20	438.11	16.39	4.48	27.35
21	IDBI BANK LTD.	0.17	0.00	0.00	0.05	0.00	0.00	3.80	1.21	31.98
	SUB TOTAL	30.43	1.50	4.92	26.27	50.52	192.34	668.04	285.02	42.67
22	AXIS BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	5.20	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.69	0.48	68.87
24	DCB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.70	0.00	0.00
25	DHANALAXMI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	FEDERAL BANK LTD.	0.07	0.00	0.00	0.08	0.00	0.00	2.75	2.37	85.96
27	HDFC BANK LTD.	3.99	0.00	0.00	4.23	7.92	187.02	76.18	27.81	36.50
28	ICICI BANK LTD	1.98	0.00	0.00	1.36	2.22	163.20	31.36	19.26	61.42
29	INDUSIND BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.91	0.00
30	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00
31	KARNATAKA BANK LTD.	0.50	0.00	0.00	0.30	0.00	0.00	3.88	9.86	254.18
32	Karur Vysya Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	RBL BANK LTD.	1.55	0.08	5.05	1.97	0.00	0.00	18.40	22.69	123.31
35	SOUTH INDIAN BANK LTD.	0.00	0.00	0.00	0.40	0.00	0.00	2.35	0.00	0.00
36	YES BANK LTD.	0.00	9.41	0.00	0.00	0.10	0.00	0.00	9.52	0.00
37	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	8.09	9.49	117.28	8.34	10.24	122.84	142.02	96.31	67.82
38	BICHOLIM URBAN CO-OP BANK LTD.	0.28	0.00	0.00	0.16	0.00	0.00	5.23	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	6.86	0.04	0.63	5.62	0.00	0.00	137.52	48.95	35.60
41	GOA URBAN CO-OP BANK LTD.	0.22	0.00	0.00	0.20	0.00	0.00	5.70	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	1.09	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.05	0.00	0.00	3.10	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	2.62	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.20	0.00	0.00	0.10	0.00	0.00	2.48	0.00	0.00
46	PMC BANK LTD.	0.05	0.00	0.00	0.00	0.00	0.00	3.04	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	0.30	0.00	0.00	0.07	0.00	0.00	4.92	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.99	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	2.69	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	2.90	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.52	0.60	116.13
	SUB TOTAL	8.05	0.04	0.53	6.24	0.00	0.00	173.80	49.56	28.51
	GRAND TOTAL	46.57	11.03	23.68	40.84	60.77	148.78	983.86	430.89	43.80

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT
 SHOWING INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
 THE QUARTER ENDED DECEMBER 2018**

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	640.23	558.93	87.30	82.78	0.00	0.00	63.91	64.54	100.99
2	ALLAHABAD BANK	11.41	1.63	14.24	1.40	0.00	0.00	1.75	0.00	0.00
3	ANDHRA BANK	10.00	11.03	110.31	0.40	0.00	0.00	1.30	0.00	0.00
4	BANK OF BARODA	113.50	34.44	30.35	23.65	2.09	8.84	14.91	0.81	5.41
5	BANK OF INDIA	383.61	280.76	73.19	23.00	0.00	0.00	31.40	0.50	1.61
6	BANK OF MAHARASHTRA	32.20	116.40	361.50	4.46	0.00	0.00	3.77	0.29	7.66
7	CANARA BANK	264.13	91.86	34.78	41.38	0.00	0.00	24.93	2.30	9.24
8	CENTRAL BANK OF INDIA	143.15	35.05	24.49	25.81	1.35	5.23	17.30	0.25	1.44
9	CORPORATION BANK	376.23	130.58	34.71	45.26	0.00	0.00	23.61	2.03	8.59
10	DENA BANK	29.70	0.33	1.12	5.67	0.00	0.00	5.56	0.00	0.00
11	INDIAN BANK	8.49	1.33	15.72	1.00	0.00	0.00	0.80	0.00	0.00
12	INDIAN OVERSEAS BANK	39.84	17.13	42.99	17.32	0.00	0.00	7.84	0.00	0.00
13	ORIENTAL BANK OF COMMERCE	21.70	88.26	406.71	3.50	0.00	0.00	3.50	0.00	0.00
14	PUNJAB & SIND BANK	3.00	0.08	2.67	0.62	0.00	0.00	0.60	0.94	155.90
15	PUNJAB NATIONAL BANK	45.64	0.58	1.26	7.08	0.00	0.00	7.05	0.00	0.00
16	SYNDICATE BANK	108.47	140.26	129.30	20.26	0.00	0.00	36.90	2.88	7.82
17	UCO BANK	11.00	14.09	128.12	2.59	0.00	0.00	3.65	0.95	26.10
18	UNION BANK OF INDIA	112.54	63.68	56.59	11.47	0.00	0.00	8.25	1.11	13.41
19	UNITED BANK OF INDIA	5.00	4.42	88.48	1.05	0.00	0.00	0.90	0.00	0.00
20	VIJAYA BANK	62.25	163.94	263.35	2.04	0.00	0.00	3.11	0.92	29.55
21	IDBI BANK LTD.	21.00	0.64	3.06	2.00	0.00	0.00	2.25	0.91	40.65
	SUB TOTAL	2443.09	1755.42	71.85	322.76	3.44	1.07	263.28	78.43	29.79
22	AXIS BANK LTD.	27.20	20.76	76.31	3.70	0.00	0.00	3.80	0.09	2.24
23	CATHOLIC SYRIAN BANK LTD.	3.50	0.00	0.00	0.30	0.00	0.00	0.25	0.00	0.00
24	DCB BANK LIMITED	20.00	0.00	0.00	0.20	0.00	0.00	1.05	0.00	0.00
25	DHANALAXMI BANK LTD.	3.00	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
26	FEDERAL BANK LTD.	11.37	8.44	74.29	1.07	0.00	0.00	8.20	0.00	0.02
27	HDFC BANK LTD.	251.27	243.02	96.72	26.60	0.00	0.01	30.73	0.00	0.00
28	ICICI BANK LTD	186.09	22.33	12.00	31.13	0.00	0.00	17.13	0.00	0.00
29	INDUSIND BANK LTD.	18.00	17.25	95.82	2.40	0.00	0.00	1.60	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	2.00	0.00	0.00	0.25	0.00	0.00	0.15	0.00	0.00
31	KARNATAKA BANK LTD.	12.00	22.44	187.03	0.83	0.00	0.00	2.05	0.08	3.66
32	Karur Vysya Bank Ltd	2.00	0.00	0.00	0.20	0.00	0.00	0.20	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	12.00	0.00	0.00	1.20	0.00	0.00	1.40	0.00	0.00
34	RBL BANK LTD.	25.54	29.66	116.12	5.58	0.00	0.00	3.60	0.23	6.28
35	SOUTH INDIAN BANK LTD.	3.00	0.00	0.11	0.46	0.00	0.00	0.40	0.00	0.00
36	YES BANK LTD.	1320.00	153.04	11.59	6.00	0.00	0.00	4.20	0.00	0.00
37	BANDHAN BANK	3.00	12.59	419.71	0.20	0.00	0.00	0.20	0.00	0.00
	SUB TOTAL	1899.97	529.54	27.87	80.22	0.00	0.00	75.16	0.39	0.52
38	BICHOLIM URBAN CO-OP BANK LTD.	21.60	0.00	0.00	8.20	0.00	0.00	2.29	0.00	0.00
39	CITIZEN CO-OP BANK LTD.	13.16	11.99	91.16	0.40	0.00	0.00	0.13	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	163.62	33.21	20.30	29.19	0.00	0.00	20.94	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	62.91	39.81	63.28	16.09	0.00	0.00	3.86	0.17	4.39
42	KONKAN MERCANTILE CO-OP BANK LTD.	2.50	0.00	0.00	0.05	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	2.20	0.14	6.23	0.30	0.00	0.00	0.12	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	17.65	0.00	0.00	1.61	0.00	0.00	2.37	0.00	0.00
45	NKGSB CO-OP BANK LTD.	6.50	0.00	0.00	0.10	0.00	0.00	0.35	0.00	0.00
46	PMC BANK LTD.	19.40	3.90	20.09	2.00	0.00	0.00	2.65	0.03	0.95
47	SARASWAT CO-OP BANK LTD.	18.98	78.10	411.40	1.75	0.00	0.00	3.20	0.09	2.68
48	SHAMRAO VITHAL CO-OP BANK LTD.	4.00	0.00	0.00	0.10	0.00	0.00	0.70	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	6.00	2.04	33.99	0.10	0.00	0.00	0.50	0.00	0.00
50	APNA SAHAKARI BANK LTD.	4.00	0.00	0.00	0.00	0.00	0.00	0.30	0.00	0.00
51	WOMEN CO-OP BANK LTD.	5.50	0.00	0.00	0.20	0.00	0.00	0.45	0.00	0.00
52	GP PARIK SAHAKARI BANK LTD.	5.50	7.60	138.20	0.00	0.00	0.00	0.40	0.04	10.43
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	8.00	27.79	347.42	2.60	0.00	0.00	0.90	0.00	0.00
	SUB TOTAL	361.50	204.57	56.59	62.69	0.00	0.00	39.20	0.32	0.82
	GRAND TOTAL	4704.56	2489.53	52.92	465.67	3.44	0.74	377.65	79.14	20.96

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT
 SHOWING INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
 THE QUARTER ENDED DECEMBER 2018**

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	215.63	251.32	116.55	0.75	0.17	23.00	8.17	0.15	1.84
2	ALLAHABAD BANK	4.88	2.15	43.95	0.01	0.00	0.00	0.13	0.20	153.85
3	ANDHRA BANK	2.50	2.14	85.64	0.01	0.00	0.00	0.13	0.00	0.00
4	BANK OF BARODA	39.65	8.74	22.04	0.21	0.00	0.00	1.99	1.12	56.10
5	BANK OF INDIA	127.98	5.57	4.35	0.49	0.00	0.00	4.52	0.59	13.05
6	BANK OF MAHARASHTRA	12.99	0.00	0.00	0.05	0.00	0.00	0.50	0.00	0.00
7	CANARA BANK	91.20	10.03	11.00	0.40	0.00	0.00	3.71	0.90	24.29
8	CENTRAL BANK OF INDIA	57.43	4.54	7.91	0.32	0.00	0.00	2.50	0.44	17.63
9	CORPORATION BANK	129.78	4.15	3.20	0.43	0.00	0.00	4.31	1.01	23.52
10	DENA BANK	14.25	0.10	0.70	0.09	0.00	0.00	1.06	0.12	10.86
11	INDIAN BANK	5.25	0.75	14.29	0.01	0.00	0.00	0.23	0.15	63.73
12	INDIAN OVERSEAS BANK	22.26	1.99	8.95	0.16	0.00	0.00	1.52	0.44	29.00
13	ORIENTAL BANK OF COMMERCE	4.70	0.00	0.00	0.03	0.00	0.00	0.33	0.04	13.17
14	PUNJAB & SIND BANK	1.00	4.39	438.63	0.01	0.00	0.00	0.08	0.00	0.00
15	PUNJAB NATIONAL BANK	12.50	0.00	0.00	0.04	0.00	4.21	0.28	0.00	0.00
16	SYNDICATE BANK	43.03	23.07	53.61	0.26	0.00	0.00	2.33	1.42	60.86
17	UCO BANK	4.00	2.04	51.02	0.01	0.00	0.00	0.17	0.91	549.28
18	UNION BANK OF INDIA	27.38	1.89	6.91	0.22	0.00	0.00	1.74	0.82	47.33
19	UNITED BANK OF INDIA	2.10	1.15	54.63	0.01	0.00	0.00	0.17	0.00	0.00
20	VIJAYA BANK	55.03	39.88	72.47	0.03	0.00	0.00	0.38	0.00	0.00
21	IDBI BANK LTD.	5.14	2.73	53.20	0.02	0.00	0.00	0.26	0.00	0.00
	SUB TOTAL	878.69	366.63	41.72	3.58	0.17	4.84	34.50	8.31	24.08
22	AXIS BANK LTD.	1.76	0.29	16.44	0.03	0.00	0.00	0.38	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
24	DCB BANK LIMITED	0.91	0.00	0.00	0.01	0.00	0.00	0.17	0.00	0.00
25	DHANALAXMI BANK LTD.	0.25	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
26	FEDERAL BANK LTD.	3.69	0.96	26.07	0.04	0.00	0.00	0.35	0.00	0.00
27	HDFC BANK LTD.	32.34	6.54	20.23	0.29	0.00	0.00	48.88	174.13	356.20
28	ICICI BANK LTD	67.39	0.00	0.00	0.32	0.00	0.00	2.38	0.00	0.00
29	INDUSIND BANK LTD.	2.50	0.00	0.00	0.02	0.00	0.00	0.17	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0.80	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
31	KARNATAKA BANK LTD.	3.55	0.00	0.00	0.02	0.00	0.00	0.26	0.00	0.00
32	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	0.90	0.00	0.00	0.02	0.00	0.00	0.16	0.00	0.00
34	RBL BANK LTD.	6.86	4.43	64.63	0.17	0.00	0.00	0.94	0.20	21.12
35	SOUTH INDIAN BANK LTD.	1.25	1.00	80.00	0.01	0.00	0.00	0.23	0.00	0.00
36	YES BANK LTD.	0.88	0.19	22.10	0.03	0.00	0.00	0.27	0.00	0.00
37	BANDHAN BANK	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	124.98	13.42	10.74	0.98	0.00	0.00	54.52	174.33	319.76
38	BICHOLIM URBAN CO-OP BANK LTD.	14.56	0.00	0.00	0.10	0.00	0.00	1.14	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	8.44	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
40	GOA STATE CO-OP BANK LTD.	67.14	1.46	2.17	0.59	0.00	0.00	4.77	1.28	26.78
41	GOA URBAN CO-OP BANK LTD.	38.63	11.04	28.58	0.20	0.00	0.00	1.50	0.00	0.00
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.60	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	1.55	0.01	0.50	0.01	0.00	0.00	0.15	0.00	0.00
44	MAPUSA URBAN CO-OP BANK LTD.	6.80	0.00	0.00	0.09	0.00	0.00	1.26	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.85	0.00	0.00	0.02	0.00	0.00	0.17	0.00	0.00
46	PMC BANK LTD.	5.25	2.93	55.77	0.02	0.00	0.00	0.26	0.00	0.00
47	SARASWAT CO-OP BANK LTD.	3.80	2.42	63.60	0.04	0.00	0.00	0.52	0.00	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.40	0.00	0.00	0.01	0.00	0.00	0.08	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.70	0.20	28.57	0.02	0.00	0.00	0.09	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0.45	0.00	0.00	0.01	0.00	0.00	0.09	0.00	0.00
51	WOMEN CO-OP BANK LTD.	1.00	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.20	0.68	341.75	0.00	0.00	0.00	0.09	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	1.60	0.00	0.00	0.02	0.00	0.00	0.14	0.00	0.00
	SUB TOTAL	151.96	18.73	12.33	1.15	0.00	0.00	10.52	1.28	12.14
	GRAND TOTAL	1155.63	398.78	34.51	5.70	0.17	3.03	99.54	183.91	184.77

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT
 SHOWING INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR
 THE QUARTER ENDED DECEMBER 2018**

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	8.08	10.78	133.47	1155.24	1034.33	89.53
2	ALLAHABAD BANK	0.19	0.00	0.00	19.77	3.97	20.08
3	ANDHRA BANK	0.19	0.00	0.00	14.53	13.17	90.64
4	BANK OF BARODA	2.11	0.00	0.00	240.23	65.61	27.31
5	BANK OF INDIA	5.32	0.00	0.00	665.07	302.97	45.55
6	BANK OF MAHARASHTRA	0.53	0.00	0.00	63.00	118.24	187.70
7	CANARA BANK	4.70	0.00	0.00	519.16	132.25	25.47
8	CENTRAL BANK OF INDIA	3.53	0.00	0.00	303.56	63.99	21.08
9	CORPORATION BANK	5.27	0.00	0.00	681.87	152.52	22.37
10	DENA BANK	1.21	0.00	0.00	67.89	0.61	0.90
11	INDIAN BANK	0.19	0.00	0.00	17.72	3.17	17.87
12	INDIAN OVERSEAS BANK	1.43	0.00	0.00	121.18	25.36	20.93
13	ORIENTAL BANK OF COMMERCE	0.43	0.00	0.00	34.81	88.30	253.64
14	PUNJAB & SIND BANK	0.09	0.00	0.00	5.40	5.40	100.06
15	PUNJAB NATIONAL BANK	0.40	0.00	0.00	77.93	0.58	0.74
16	SYNDICATE BANK	3.12	0.00	0.00	250.36	183.91	73.46
17	UCO BANK	0.19	0.00	0.00	24.89	18.07	72.62
18	UNION BANK OF INDIA	2.15	0.00	0.00	206.04	75.27	36.53
19	UNITED BANK OF INDIA	0.19	0.00	0.00	10.90	5.76	52.85
20	VIJAYA BANK	0.38	0.00	0.00	139.61	209.22	149.86
21	IDBI BANK LTD.	0.28	0.00	0.00	34.75	5.50	15.84
	SUB TOTAL	39.98	10.78	26.96	4653.91	2508.21	53.89
22	AXIS BANK LTD.	0.40	0.00	0.00	42.47	21.13	49.76
23	CATHOLIC SYRIAN BANK LTD.	0.09	0.00	0.00	5.71	0.48	8.33
24	DCB BANK LIMITED	0.20	0.00	0.00	23.24	0.00	0.00
25	DHANALAXMI BANK LTD.	0.08	0.00	0.00	3.71	0.00	0.00
26	FEDERAL BANK LTD.	0.50	0.00	0.00	27.97	11.77	42.10
27	HDFC BANK LTD.	3.69	0.00	0.00	469.98	451.50	96.07
28	ICICI BANK LTD	3.53	0.00	0.00	339.34	41.59	12.26
29	INDUSIND BANK LTD.	0.22	0.00	0.00	24.91	21.16	84.95
30	JAMMU & KASHMIR BANK LTD.	0.08	0.00	0.00	3.87	0.00	0.00
31	KARNATAKA BANK LTD.	0.28	0.00	0.00	22.88	32.38	141.54
32	Karur Vysya Bank Ltd	0.08	0.00	0.00	3.07	0.42	13.54
33	KOTAK MAHINDRA BANK LTD.	0.21	0.00	0.00	15.88	0.00	0.01
34	RBL BANK LTD.	1.44	0.00	0.00	62.53	57.22	91.50
35	SOUTH INDIAN BANK LTD.	0.09	0.00	0.00	7.79	1.00	12.88
36	YES BANK LTD.	0.35	0.00	0.00	1331.72	162.75	12.22
37	BANDHAN BANK	0.09	0.00	0.00	4.09	12.59	307.86
	SUB TOTAL	11.31	0.00	0.00	2389.15	813.99	34.07
38	BICHOLIM URBAN CO-OP BANK LTD.	1.69	0.00	0.00	54.81	0.00	0.00
39	CITIZEN CO-OP BANK LTD,	0.08	0.00	0.00	22.29	11.99	53.80
40	GOA STATE CO-OP BANK LTD.	6.08	0.00	0.00	429.84	84.89	19.75
41	GOA URBAN CO-OP BANK LTD.	2.32	0.00	0.00	131.20	51.02	38.89
42	KONKAN MERCANTILE CO-OP BANK LTD.	0.09	0.00	0.00	4.43	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0.18	0.00	0.00	7.61	0.14	1.90
44	MAPUSA URBAN CO-OP BANK LTD.	1.28	0.00	0.00	33.67	0.00	0.00
45	NKGSB CO-OP BANK LTD.	0.19	0.00	0.00	10.65	0.00	0.00
46	PMC BANK LTD.	0.29	0.00	0.00	32.92	6.85	20.81
47	SARASWAT CO-OP BANK LTD.	0.61	0.00	0.00	33.82	80.60	238.28
48	SHAMRAO VITHAL CO-OP BANK LTD.	0.09	0.00	0.00	6.36	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0.19	0.00	0.00	10.29	2.24	21.77
50	APNA SAHAKARI BANK LTD.	0.10	0.00	0.00	4.95	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0.19	0.00	0.00	10.39	0.00	0.00
52	GP PARSIK SAHAKARI BANK LTD.	0.05	0.00	0.00	7.24	8.33	115.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.19	0.00	0.00	13.97	28.40	203.22
	SUB TOTAL	13.61	0.00	0.00	814.44	274.46	33.70
	GRAND TOTAL	64.89	10.78	16.61	7857.50	3596.65	45.77

Annexure 3.3.6

LBS- MIS-I
**Statement showing Targets of Annual Credit Plans (ACP) for the quarter ended Dec., 2018
 Name of the State/Union Territory: GOA**

(No. in actuals, Amount Rs. In thousands)

Sr. No	Categories	Yearly Targets under ACP	
		Number	Amount
1	Priority Sector		
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	1,02,000	98,38,614 8964436
1A(i)	Farm Credit	44,000	89,64,436
1A(ii)	Agriculture Infrastructure	7,000	4,65,743
1A(iii)	Ancillary Activities	51,000	4,08,435
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	60,000	470,45,600
1B(i)	Micro Enterprises (Manufacturing + Service)	30,000	235,22,800
1B(ii)	Small Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iii)	Medium Enterprises (Manufacturing + Service)	15,000	117,61,400
1B(iv)	Khadi and Village Industries		
1B(v)	Others under MSMEs		
1C	Export Credit	2,500	46,56,697
1D	Education	16,000	37,76,472
1E	Housing	32,000	115,56,334
1F	Social Infrastructure	7,000	6,48,913
1G	Renewable Energy	500	57,004
1H	Others	6,000	9,95,357
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	2,26,000	785,74,991
3	Loans to weaker Sections under Priority Sector		
4	Non-Priority Sector		
4A	Agriculture	0	0
4B	Education	29,000	54,14,298
4C	Housing	61,000	99,42,784
4D	Personal Loans under Non-Priority Sector	5,45,000	665,89,596
4E	Others	59,000	813,32,741
5	Sub-total = 4A+4B+4C+4D+4E	6,94,000	1632,79,419
	Total=2+5	9,20,000	2418,54,410

Annexure 3.3.7

LBS- MIS-II

Statement showing Disbursements and Outstanding for the quarter ended Dec., 2018

Name of the State/Union Territory: GOA

(No. in actual, Amount Rs. in thousands)

Sr. No	Sub-Sector	Disbursements up to		Outstanding up to	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture = 1A(i) + 1A(ii) + 1A(iii)	12021	4308935	33782	7556214
1A(i)	Farm Credit	4963	3590973	6836	5342994
1A(ii)	Agriculture Infrastructure	294	110310	482	241873
1A(iii)	Ancillary Activities	6764	607652	26464	1971347
1B	MSME = 1B(i) + 1B(ii) + 1B(iii) + 1B(iv)+1B(v)	9109	24895286	53971	48823338
1B(i)	Micro Enterprises (Manufacturing + Service)Micro Enterprises (Manufacturing + Service)	1834	4886945	12081	14402412
1B(ii)	Small Enterprises (Manufacturing + Service)Small Enterprises (Manufacturing + Service)	3154	5252905	18345	12802144
1B(iii)	Medium Enterprises (Manufacturing + Service)Medium Enterprises (Manufacturing + Service)	4121	14755436	23365	21618782
1B(iv)	Khadi & Village Industries			0	0
1B(v)	Others under MSMEs			0	0
1C	Export Credit	7	34420	7	34520
1D	Education	5369	791442	2370	727826
1E	Housing	7823	3987804	36986	19394524
1F	Social Infrastructure	212	107800	25	242464
1G	Renewable Energy	1	1730	17	1736
1H	Others	3122	1839112	43687	4041000
2	Sub Total = 1A+1B+1C+1D+1E+1F+1G+1H	37664	35966529	170845	80821622
3	Loans to Weaker Sections Under Priority Sector			0	0
4	Non Priority Sector				
4A	Agriculture		0		0
4B	Education	1056	376755	1489	456624
4C	Housing	7546	9752539	16981	8702059
4D	Personal Loans Under Non Priority Sector	9874	26738701	53963	6835072
4E	Others	10152	9199111	198564	142225505
5	Sub Total = 4A+4B+4C+4D+4E	28628	46067106	270997	158219260
	Total 2 + 5	66292	82033635	606297	239040882

LBS- MIS-III

Annexure 3.3.8

Statement showing Achievement vis-à-vis Targets for the quarter ended Dec., 2018
Name of the State/Union Territory: GOA

(No. in actual, Amount Rs. in thousands)

Sr. No	Sub-Sector	Yearly Targets under		Achievement (%)	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture = 1A(i) + 1A(ii) + 1A(iii)	102000	9838614	11.79	43.80
1A(i)	Farm Credit	44000	8964436	11.28	40.06
1A(ii)	Agriculture Infrastructure	7000	465743	4.20	23.68
1A(iii)	Ancillary Activities	51000	408435	13.26	148.78
1B	MSME = 1B(i) + 1B(ii) + 1B(iii) + 1B(iv)+1B(v)	60000	47045600	15.18	52.92
1B(i)	Micro Enterprises (Manufacturing + Service)Micro Enterprises (Manufacturing + Service)	30000	23522800	6.11	20.78
1B(ii)	Small Enterprises (Manufacturing + Service)Small Enterprises (Manufacturing + Service)	15000	11761400	21.03	44.66
1B(iii)	Medium Enterprises (Manufacturing + Service)Medium Enterprises (Manufacturing + Service)	15000	11761400	27.47	125.46
1B(iv)	Khadi & Village Industries			0.00	0.00
1B(v)	Others under MSMEs			0.00	0.00
1C	Export Credit	2500	4656697	0.28	0.74
1D	Education	16000	3776472	33.56	20.96
1E	Housing	32000	11556334	24.45	34.51
1F	Social Infrastructure	7000	648913	3.03	16.61
1G	Renewable Energy	500	57004	0.20	3.03
1H	Others	6000	995357	52.03	184.77
2	Sub Total = 1A+1B+1C+1D+1E+1F+1G+1H	226000	78574991	16.67	45.77
3	Loans to Weaker Sections Under Priority Sector	0	0	0.00	0.00
4	Non Priority Sector	0	0	0.00	0.00
4A	Agriculture	0	0	0.00	0.00
4B	Education	29000	5414298	3.64	6.96
4C	Housing	61000	99427784	12.37	98.31
4D	Personal Loans Under Non Priority Sector	545000	66589596	1.81	40.15
4E	Others	59000	81332741	17.21	11.31
5	Sub Total = 4A+4B+4C+4D+4E	694000	163279419	4.13	28.21
	Total 2 + 5	920000	241854410	7.21	33.92

3.04 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2017, 31.03.2018, 30.06.2018, 30.09.2018 and 31.12.2018 is as under:

(Rs. in Crores)

S. No.	Parameters	Bench Mark	31.12.17	31.03.18	30.06.18	30.09.18	31.12.18
i	Total Deposits	N.A.	68009.36	70108.74	71843.48	72432.12	81918.00
ii	Total Advances	N.A.	21423.93	21748.84	21649.02	21235.70	23904.00
iii	C.D. Ratio	N.A.	31.50%	31.02%	30.13%	29.32%	29.18%
iv	Total PSA.	N.A.	8207.24	7906.77	7134.56	7837.82	8082.00
	%age of PSA to Total Advances	40%	38.31%	36.35%	32.96%	36.91%	33.81%
v	DIR Advances	N.A.	0.37	0.33	1.56	1.37	2.27
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.01%	0.01%	0.04%
vi	Weaker Section Advances	N.A.	960.23	1087.36	936.23	824.34	901.00
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.48%	5.00%	4.32%	3.88%	3.77%
vii	SC/ST Advances	N.A.	321.61	319.00	259.48	604.11	260.00
	%age of SC/ST* Adv. To Total Advances	5%	1.50%	1.47%	1.19%	2.84%	0.91%
viii	Advances to Women	N.A.	2426.59	2563.09	2636.07	2137.17	2268.00
	%age of Adv. to Women to Total Adv.	10%	11.33%	11.79%	12.18%	10.06%	9.49%
ix	Direct Agriculture Advances	N.A.	772.66	805.37	940.93	766.84	756.00
	%age of Direct Agri. Adv. To Total Adv.	18%	3.61%	3.70%	4.35%	3.61%	3.16%

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

(Detailed reports enclosed as Annexure 3.4.1 to 3.4.4)

3.05 Priority sector advances: position as on 31.12.2018

- i) Total Priority Sector Advances as on 31.12.2018 was Rs. 8,082.00 Crs which was 33.81% of total advances level of Rs.23,904 Crs. The level of priority sector advances has increased by Rs.2,480.07 Crs over December 2017 last year.
- ii) The total Advances under DIR Scheme as on 31.12.2018 was Rs.2.27 Crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 31.12.2018 was Rs.901.00 Crs with a decrease of Rs.59.23 Crs over December, 2017 level. The percentage of advances to weaker sections of society was 3.77% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 31.12.2018 was Rs.260.00 Crs with a decrease of Rs.61.61 Crs over December, 2017 level. In percentage terms the advances to SC / ST was 0.91% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances was Rs. 756 Crs as on 31.12.2018 with an increase of Rs. 16.16 Crs over December, 2017 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 3.16% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women was Rs.2,268.00 Crs as on 31.12.2018 with decrease of Rs.158.59 Crs over December, 2017 level. In percentage terms the Advances to Women was 9.49% 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, Advances to Women and Direct Agriculture advances could not be achieved.

3.06 CD RATIO

- i) The advances level as on 31.12.2018 was Rs.23,904.00 Crs with an increase of Rs.2,480.07 Crs over the December, 2017 level of Rs.21,423.93 Crs. The deposit level as on 31.12.2018 being at Rs.81,918.00 Crs has increased by Rs.13,908.64 Crs over December, 2017 level of Rs.68,009.36 Crs
- ii) The CD ratio as on 31.12.2018 was 29.18% which is 2.32% below December, 2017 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.640.35 Crs till Dec., 2018 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 29.96%.
- iv) The NRE deposit level as on 31.12.2018 was Rs.14,352.00Crs. The CD ratio works out to 36.33% 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 31.12.2018**

(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	12621	4440	17061	56369	4541	26.62
2	ALLAHABAD BANK	44	2	46	373	28	60.10
3	ANDHRA BANK	158	16	173	563	70	40.45
4	BANK OF BARODA	2729	1446	4175	10396	497	11.90
5	BANK OF INDIA	7118	1099	8217	29158	1643	19.99
6	BANK OF MAHARASHTRA	804	42	846	2755	281	33.19
7	CANARA BANK	6198	1238	7436	29263	2059	27.69
8	CENTRAL BANK OF INDIA	1994	352	2346	12135	520	22.15
9	CORPORATION BANK	6094	1733	7827	26592	1137	14.53
10	DENA BANK	1192	359	1551	1547	259	16.69
11	INDIAN BANK	359	55	414	161282	81	19.44
12	INDIAN OVERSEAS BANK	1149	252	1402	10420	412	29.41
13	ORIENTAL BANK OF COMMERCE	674	52	726	1866	308	42.42
14	PUNJAB & SIND BANK	38	0	38	230	15	39.38
15	PUNJAB NATIONAL BANK	273	18	291	1063	266	91.43
16	SYNDICATE BANK	2426	403	2829	11919	381	13.45
17	UCO BANK	640	19	659	2678	129	19.64
18	UNION BANK OF INDIA	1480	93	1573	4850	478	30.41
19	UNITED BANK OF INDIA	55	4	59	808	51	86.79
20	VIJAYA BANK	483	87	570	4332	592	103.84
21	IDBI BANK LTD.	373	5	378	1030	82	21.77
	SUB TOTAL	46901	11716	58617	369629	13830	23.59
22	AXIS BANK LTD.	977	0	977	9477	488	49.98
23	CATHOLIC SYRIAN BANK LTD.	66	3	69	386	24	35.13
24	DCB BANK LIMITED	173	0	173	147	8	4.49
25	DHANALAXMI BANK LTD.	0	0	0	0	0	0.00
26	FEDERAL BANK LTD.	3525	662	4187	5600	1492	35.62
27	HDFC BANK LTD.	5217	1750	6967	108436	2415	34.67
28	ICICI BANK LTD	1908	0	1908	17287	740	38.77
29	INDUSIND BANK LTD.	190	25	215	35	0	0.00
30	JAMMU & KASHMIR BANK LTD.	31	0	31	378	30	97.21
31	KARNATAKA BANK LTD.	580	76	655	5502	230	35.12
32	Karur Vysya Bank Ltd	30	11	41	385	40	97.24
33	KOTAK MAHINDRA BANK LTD.	210	0	210	350	81	38.67
34	RBL BANK LTD.	440	31	471	13388	54	11.57
35	SOUTH INDIAN BANK LTD.	189	12	202	785	184	91.05
36	YES BANK LTD.	1024	53	1076	1106	356	33.10
37	BANDHAN BANK	35	0	35	5102	13	36.97
	SUB TOTAL	14595	2622	17217	168364	6156	35.75
38	BICHOLIM URBAN CO-OP BANK L	490	0	490	8981	297	60.61
39	CITIZEN CO-OP BANK LTD,	200	0	200	1284	91	45.53
40	GOA STATE CO-OP BANK LTD.	1849	0	1849	28231	1325	71.68
41	GOA URBAN CO-OP BANK LTD.	922	0	922	8606	549	59.60
42	KONKAN MERCANTILE CO-OP BA	3	0	3	70	9	307.72
43	MADGAON URBAN CO-OP BANK I	237	0	237	2868	58	24.58
44	MAPUSA URBAN CO-OP BANK LTD	347	0	347	4063	78	22.40
45	NKGSB CO-OP BANK LTD.	278	0	279	3879	244	87.71
46	PMC BANK LTD.	300	8	308	1262	27	8.92
47	SARASWAT CO-OP BANK LTD.	942	0	942	2010	753	79.85
48	SHAMRAO VITHAL CO-OP BANK L	83	2	84	242	83	98.92
49	TJSB SAHAKARI BANK LTD.	186	0	186	3030	144	77.53
50	APNA SAHAKARI BANK LTD.	34	0	34	180	80	238.85
51	WOMEN CO-OP BANK LTD.	69	0	69	2811	41	59.70
52	GP PARSIK SAHAKARI BANK LTD.	21	0	21	218	11	51.80
53	CITIZEN CREDIT CO-OPERATIVE BA	110	3	113	569	126	111.43
	SUB TOTAL	6070	14	6083	68304	3918	64.41
	GRAND TOTAL	67565	14352	81918	606297	23904	29.18

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
GOA STATE

Annexure 3.4.2

OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION
As on 31.12.018
(Amount in crores)

SR. No.	Name of the Bank	offsite credit*	C.D.Ratio with off site credit	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	%	AMOUNT	%	NO	AMOUNT %	NO	AMOUNT %	
1	STATE BANK OF INDIA	0	26.62	1751	38.56	10	0.001	1353	92	2.02
2	ALLAHABAD BANK	0	60.10	22	80.90	0	0	66	3	10.37
3	ANDHRA BANK	0	40.45	50	71.72	0	0	4	1	0.71
4	BANK OF BARODA	0	11.90	206	41.46	0	0	0	0	0.00
5	BANK OF INDIA	0	19.99	566	34.48	0	0	8247	200	12.16
6	BANK OF MAHARASHTRA	0	33.19	81	28.98	0	0	319	6	2.00
7	CANARA BANK	0	27.69	1085	52.68	279	0.0279	3430	29	1.42
8	CENTRAL BANK OF INDIA	0	22.15	306	58.98	0	0	3753	17	3.29
9	CORPORATION BANK	0	14.53	622	54.71	38	0.0038	7254	122	10.73
10	DENA BANK	0	16.69	43	16.60	11	0.0011	351	7	2.60
11	INDIAN BANK	0	19.44	26	32.42	0	0	0	0	0.19
12	INDIAN OVERSEAS BANK	0	29.41	205	49.66	67	0.0067	2031	17	4.13
13	ORIENTAL BANK OF COMMERCE	0	42.42	106	34.52	0	0	208	14	4.59
14	PUNJAB & SIND BANK	0	39.38	10	65.76	0	0	1	0	0.18
15	PUNJAB NATIONAL BANK	0	91.43	120	45.10	0	0	11	0	0.00
16	SYNDICATE BANK	0	13.45	197	51.80	0	0	255	3	0.67
17	UCO BANK	0	19.64	47	36.57	0	0	134	2	1.17
18	UNION BANK OF INDIA	0	30.41	322	67.35	0	0	1302	30	6.36
19	UNITED BANK OF INDIA	0	86.79	26	50.48	0	0	0	0	0.00
20	VIJAYA BANK	0	103.84	38	6.49	0	0	667	5	0.89
21	IDBI BANK LTD.	0	21.77	51	61.62	0	0	67	4	4.88
	SUB TOTAL	0	23.59	5882	42.53	405	0.0405	29453	551	3.98
22	AXIS BANK LTD.	0	49.98	105	21.50	0	0	0	0	0.00
23	CATHOLIC SYRIAN BANK LTD.	0	35.13	0	0.00	0	0	0	0	0.00
24	DCB BANK LIMITED	0	4.49	1	19.06	0	0	1	0	0.26
25	DHANALAXMI BANK LTD.	0	0.00	0	0.00	0	0	0	0	0.00
26	FEDERAL BANK LTD.	0	35.62	30	2.00	0	0	27	1	0.08
27	HDFC BANK LTD.	0	34.67	430	17.82	0	0	7727	54	2.22
28	ICICI BANK LTD	0	38.77	123	16.63	0	0	1002	36	4.85
29	INDUSIND BANK LTD.	0	0.00	72	0.00	0	0	1651	10	0.00
30	JAMMU & KASHMIR BANK LTD.	0	97.21	16	53.34	1	0.0001	0	0	0.00
31	KARNATAKA BANK LTD.	0	35.12	92	39.88	0	0	2758	50	21.78
32	Karur Vysya Bank Ltd	0	97.24	0	0.00	0	0	0	0	0.00
33	KOTAK MAHINDRA BANK LTD.	0	38.67	18	22.27	0	0	0	0	0.00
34	RBL BANK LTD.	0	11.57	49	89.98	0	0	13143	42	77.44
35	SOUTH INDIAN BANK LTD.	0	91.05	25	13.67	0	0	0	0	0.00
36	YES BANK LTD.	0	33.10	94	26.45	0	0	52	4	1.08
37	BANDHAN BANK	0	36.97	17	129.49	0	0	0	0	0.00
	SUB TOTAL	0	35.75	1073	17.43	1	0.0001	26361	197	3.20
38	BICHOLIM URBAN CO-OP BANK LTD.	0	60.61	110	36.92	0	0	469	36	12.09
39	CITIZEN CO-OP BANK LTD.	0	45.53	63	69.80	0	0	240	31	33.74
40	GOA STATE CO-OP BANK LTD.	0	71.68	460	34.72	0	0	0	0	0.00
41	GOA URBAN CO-OP BANK LTD.	0	59.60	302	55.02	0	0	1693	38	6.97
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	307.72	9	96.06	0	0	6	0	3.21
43	MADGAON URBAN CO-OP BANK LTD.	0	24.58	32	55.53	0	0	1380	9	15.87
44	MAPUSA URBAN CO-OP BANK LTD.	0	22.40	23	29.12	0	0	245	3	3.90
45	NKGSB CO-OP BANK LTD.	0	87.71	0	0.00	0	0	0	0	0.00
46	PMC BANK LTD.	0	8.92	15	52.94	0	0	140	5	17.39
47	SARASWAT CO-OP BANK LTD.	0	79.85	0	0.00	0	0	0	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	98.92	5	5.79	0	0	13	1	1.06
49	TJSB SAHAKARI BANK LTD.	0	77.53	53	36.87	0	0	39	2	1.64
50	APNA SAHAKARI BANK LTD.	0	238.85	0	0.00	0	0	0	0	0.00
51	WOMEN CO-OP BANK LTD.	0	59.70	13	31.02	0	0	251	1	2.77
52	GP PARSIK SAHAKARI BANK LTD.	0	51.80	3	29.94	0	0	9	1	7.15
53	CITIZEN CREDIT CO-OPERATIVE BANK LTD.	0	111.43	39	30.81	0	0	117	26	20.35
	SUB TOTAL	0	64.41	1127	28.76	0	0	4602	153	3.91
	GRAND TOTAL	0	29.18	8082	33.81	406	0.0406	60416	901	3.77

GOA STATE
SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
ADVANCES TO SC, ST & WOMENS AS ON 31.12.2018

Annexure 3.4.3

(Amount in Crores)

SR. No.	Name of the Bank	ADVANCE TO SC		% of SC ADV to Total Adv	ADVANCE TO ST		% of ST ADV to Total Adv	ADVANCE TO WOMEN		% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	%
1	STATE BANK OF INDIA	713	11	0.05	3411	160	2.74	1759	251	5.54
2	ALLAHABAD BANK	15	1	4.56	7	0	0.45	50	5	16.52
3	ANDHRA BANK	2	0	0.36	1	0	0.01	22	2	2.82
4	BANK OF BARODA	0	0	0.00	0	0	0.00	0	0	0.00
5	BANK OF INDIA	81	3	0.18	141	4	0.25	6972	330	20.07
6	BANK OF MAHARASHTRA	14	0	0.07	23	0	0.01	204	8	2.89
7	CANARA BANK	0	0	0.00	524	5	0.23	2974	382	18.54
8	CENTRAL BANK OF INDIA	2736	2	0.35	1441	1	0.22	2944	27	5.21
9	CORPORATION BANK	101	2	0.21	578	12	1.06	13974	346	30.38
10	DENA BANK	118	1	0.39	20	1	0.22	170	16	6.09
11	INDIAN BANK	0	0	0.09	0	0	0.00	32147	5	6.22
12	INDIAN OVERSEAS BANK	186	11	2.65	253	14	3.44	1145	67	16.20
13	ORIENTAL BANK OF COMMERCE	15	0	0.13	0	0	0.00	411	31	10.11
14	PUNJAB & SIND BANK	7	0	0.08	0	0	0.00	45	3	19.99
15	PUNJAB NATIONAL BANK	0	0	0.00	0	0	0.00	205	13	4.98
16	SYNDICATE BANK	144	1	0.28	98	1	0.19	271	4	0.93
17	UCO BANK	83	1	0.75	5	0	0.08	559	12	9.64
18	UNION BANK OF INDIA	27	0	0.10	33	1	0.12	1222	55	11.53
19	UNITED BANK OF INDIA	16	1	2.00	0	0	0.00	13	3	5.86
20	VIJAYA BANK	22	1	0.09	11	0	0.01	352	8	1.41
21	IDBI BANK LTD.	0	0	0.00	0	0	0.00	66	3	3.75
	SUB TOTAL	4280	36	0.20	6546	198	1.18	65505	1571	11.36
22	AXIS BANK LTD.	13	0	0.01	27	0	0.01	1324	5	0.99
23	CATHOLIC SYRIAN BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
24	DCB BANK LIMITED	0	0	0.00	0	0	0.00	1	0	0.22
25	DHANALAXMI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
26	FEDERAL BANK LTD.	0	0	0.00	0	0	0.00	165	6	0.40
27	HDFC BANK LTD.	7	0	0.01	9	0	0.01	13638	213	8.81
28	ICICI BANK LTD	15	1	0.15	9	1	0.16	2915	182	24.66
29	INDUSIND BANK LTD.	51	0	0.00	7	0	0.00	1288	23	0.00
30	JAMMU & KASHMIR BANK LTD.	0	0	0.00	0	0	0.00	29	1	4.02
31	KARNATAKA BANK LTD.	18	0	0.10	2	0	0.03	1553	13	5.84
32	Karur Vysya Bank Ltd	0	0	0.00	0	0	0.00	10	0	0.65
33	KOTAK MAHINDRA BANK LTD.	0	0	0.00	0	0	0.00	29	1	1.44
34	RBL BANK LTD.	69	0	0.46	155	3	6.17	12824	34	62.28
35	SOUTH INDIAN BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
36	YES BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
37	BANDHAN BANK	10	0	0.45	0	0	0.00	4332	15	114.89
	SUB TOTAL	183	2	0.03	209	5	0.08	38108	494	8.03
38	BICHOLIM URBAN CO-OP BANK L	3	0	0.01	4	0	0.02	433	13	4.46
39	CITIZEN CO-OP BANK LTD,	0	0	0.00	0	0	0.00	105	16	17.82
40	GOA STATE CO-OP BANK LTD.	29	1	0.07	577	17	1.31	3056	105	7.89
41	GOA URBAN CO-OP BANK LTD.	1	0	0.00	20	1	0.10	1377	36	6.51
42	KONKAN MERCANTILE CO-OP BA	0	0	0.00	0	0	0.00	6	0	0.31
43	MADGAON URBAN CO-OP BANK I	2	0	0.01	0	0	0.00	1377	9	15.78
44	MAPUSA URBAN CO-OP BANK LTD	0	0	0.00	0	0	0.00	200	3	3.71
45	NKGSB CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
46	PMC BANK LTD.	12	0	0.27	0	0	0.00	103	3	9.61
47	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
48	SHAMRAO VITHAL CO-OP BANK L	0	0	0.00	0	0	0.00	11	1	1.06
49	TJSB SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	28	2	1.20
50	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	35	0	0.40
51	WOMEN CO-OP BANK LTD.	0	0	0.00	0	0	0.00	166	1	1.75
52	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00	0	0	0.00
53	CITIZEN CREDIT CO-OPERATIVE BA	0	0	0.00	0	0	0.00	167	14	11.43
	SUB TOTAL	47	1	0.03	601	18	0.46	7064	203	5.17
	GRAND TOTAL	4510	39	0.13	7021	221	0.78	110677	2268	9.49

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA

Annexure 3.4.4

GOA STATE

 OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE
 AND TOTAL NPA AS ON 31.12.2018

(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	4263	54	1.19	1153	45	0.99
2	ALLAHABAD BANK	0	0	0.00	4	2	6.35
3	ANDHRA BANK	1	0	0.03	0	0	0.00
4	BANK OF BARODA	0	0	0.00	0	0	0.00
5	BANK OF INDIA	7492	132	8.01	1636	264	16.07
6	BANK OF MAHARASHTRA	76	3	1.19	0	0	0.00
7	CANARA BANK	13332	221	10.73	589	32	1.54
8	CENTRAL BANK OF INDIA	3154	78	15.03	0	0	0.00
9	CORPORATION BANK	1508	28	2.43	0	0	0.00
10	DENA BANK	11	2	0.88	178	4	1.40
11	INDIAN BANK	0	0	0.04	34	3	3.18
12	INDIAN OVERSEAS BANK	420	63	15.33	0	0	0.00
13	ORIENTAL BANK OF COMMERCE	44	0	0.08	0	0	0.00
14	PUNJAB & SIND BANK	0	0	0.00	14	0	0.88
15	PUNJAB NATIONAL BANK	0	0	0.00	26	17	6.32
16	SYNDICATE BANK	117	13	3.44	1131	23	6.07
17	UCO BANK	221	2	1.70	29	1	0.72
18	UNION BANK OF INDIA	999	29	5.96	376	30	6.36
19	UNITED BANK OF INDIA	16	0	0.37	27	1	1.35
20	VIJAYA BANK	327	3	0.49	0	0	0.00
21	IDBI BANK LTD.	33	0	0.36	0	0	0.00
	SUB TOTAL	32014	629	4.55	5197	421	3.04
22	AXIS BANK LTD.	0	0	0.00	0	0	0.00
23	CATHOLIC SYRIAN BANK LTD.	1100	2	9.77	5	0	0.19
24	DCB BANK LIMITED	0	0	0.00	0	0	0.00
25	DHANALAXMI BANK LTD.	0	0	0.00	0	0	0.00
26	FEDERAL BANK LTD.	432	4	0.28	13	50	3.38
27	HDFC BANK LTD.	1086	10	0.43	1331	15	0.61
28	ICICI BANK LTD	1037	15	2.01	0	0	0.00
29	INDUSIND BANK LTD.	0	0	0.00	3	0	0.00
30	JAMMU & KASHMIR BANK LTD.	0	0	0.00	22	1	4.62
31	KARNATAKA BANK LTD.	1139	8	3.62	10	1	0.23
32	Karur Vysya Bank Ltd	0	0	0.00	22	1	3.75
33	KOTAK MAHINDRA BANK LTD.	0	0	0.00	0	0	0.00
34	RBL BANK LTD.	1896	16	30.09	0	0	0.00
35	SOUTH INDIAN BANK LTD.	0	0	0.00	6	0	0.27
36	YES BANK LTD.	0	0	0.00	3	0	0.02
37	BANDHAN BANK	43	0	1.56	0	0	0.00
	SUB TOTAL	6733	57	0.92	1415	69	1.13
38	BICHOLIM URBAN CO-OP BANK LTD.	1	0	0.03	609	14	4.76
39	CITIZEN CO-OP BANK LTD,	9	1	1.10	21	5	5.12
40	GOA STATE CO-OP BANK LTD.	3875	69	5.22	286	12	0.90
41	GOA URBAN CO-OP BANK LTD.	0	0	0.00	659	120	21.86
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0.00	0	0	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0	0	0.00	183	20	34.77
44	MAPUSA URBAN CO-OP BANK LTD.	0	0	0.00	1534	37	47.28
45	NKGSB CO-OP BANK LTD.	0	0	0.00	33	22	8.89
46	PMC BANK LTD.	0	0	0.00	56	2	5.87
47	SARASWAT CO-OP BANK LTD.	0	0	0.00	0	0	0.00
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0.00	0	0	0.00
49	TJSB SAHAKARI BANK LTD.	0	0	0.00	6	1	0.51
50	APNA SAHAKARI BANK LTD.	0	0	0.00	0	0	0.00
51	WOMEN CO-OP BANK LTD.	0	0	0.00	183	2	4.53
52	GP PARSIK SAHAKARI BANK LTD.	0	0	0.00	3	0	0.17
53	CITIZEN CREDIT CO-OPERATIVE BANK LTD.	2	1	0.48	32	8	6.41
	SUB TOTAL	3887	71	1.81	3605	242	6.17
	GRAND TOTAL	42634	756	3.16	10217	732	3.06

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 31.12.2018			
			Sponsored	Sanctioned	Rejected	Pending
1.	PMEGP-DIC	100	98	23	11	64
2.	PMEGP-KVIC	42	00	00	00	00
3.	PMEGP-KVIB	100	80	15	22	43
	PMEGP TOTAL	242	178	38	33	107
4.	NULM	300	168	68	54	46
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 31.12.2018 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

Shishu (upto Rs.50,000)		Kishor (Rs.50,001 to Rs.5 lac)		Tarun (Rs.5 lac to Rs.10 lac)		Total	
No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
6299	42.38	3,038	119.38	1,057	163.84	10,394	325.58

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 31.12.2018 for the State of Goa is as under:

(Rs. in Crores)

	No. of accounts	Limit sanctioned	Disbursed
Sanctioned	147	28.56	--
Disbursed	121	-	20.47

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 2018-19

Sr No	NAME OF BANK	NO. OF A/CTS ENROLLED DURING 1.10.18 TO 31.12.18 QUARTER IN NORTH GOA	NO. OF A/CTS ENROLLED DURING 1.10.18 TO 31.12.18 QUARTER IN SOUTH GOA	NO. OF ACCOUNTS AS ON 31.12.18 IN NORTH GOA	NO. OF ACCOUNTS AS ON 31.12.18 IN SOUTH GOA
1	CENTRAL BANK OF INDIA	85	55	830	764
2	PUNJAB AND SIND BANK	0	0	62	5
3	KARNATAKA VIKAS GRAMEENA BANK	2	2	7	11
4	AXIS BANK LTD	17	27	533	414
5	ICICI BANK LIMITED	6	4	107	111
6	VIDHARBHA KONKAN GRAMIN BANK	0	0	0	2
7	KASHI GOMTI SAMYUT GRAMIN BANK	0	0	0	1
8	HDFC BANK LTD	16	12	1394	1259
9	UTTAR BIHAR GRAMIN BANK	1	0	1	0
10	INDUSIND BANK LIMITED	0	0	4	0
11	MAHARASHTRA GRAMIN BANK	0	0	1	0
12	PRATHAMA BANK	0	0	0	1
13	YES BANK LIMITED	0	0	17	18
14	THE CATHOLIC SYRIAN BANK LIMITED	0	0	3	6
15	THE FEDERAL BANK LTD	0	0	12	11
16	DHANLAXMI BANK LIMITED	0	0	5	0
17	KARNATAKA BANK LIMITED	17	37	122	409
18	DCB BANK LIMITED	0	0	0	3
19	RBL BANK LIMITED	0	6	5	7
20	THE KARUR VYSYA BANK LTD	0	0	9	0
21	THE JAMMU AND KASHMIR BANK LTD	0	0	14	1
22	THE SOUTH INDIAN BANK LTD MARKET	0	0	4	19
23	CANARA BANK	453	430	3034	3450
24	VIJAYA BANK	59	69	431	583
25	ORIENTAL BANK OF COMMERCE	140	104	524	630
26	INDIAN OVERSEAS BANK	35	38	335	448
27	PUNJAB NATIONAL BANK	1	3	104	214
28	ALLAHABAD BANK	0	8	33	59
29	BANK OF INDIA	89	94	858	717
30	BANK OF BARODA	5	29	634	958
31	INDIAN BANK- BANKING OPERATIONS	1	1	86	309
32	UNITED BANK OF INDIA	20	69	31	127
33	UCO BANK	7	4	38	170
34	BANK OF MAHARASHTRA	7	13	116	167
35	UNION BANK OF INDIA	42	6	624	260
36	CORPORATION BANK	51	19	1137	1218
37	IDBI BANK LTD	29	60	133	176
38	ANDHRA BANK	44	16	195	157
39	DENA BANK	73	40	621	265
40	SYNDICATE BANK	136	34	849	416
41	STATE BANK OF INDIA	36	78	1075	1423
42	PUNJAB & MAHARASHTRA CO-OPERAT	0	0	6	5
43	KOTAK MAHINDRA BANK	1	0	5	7
44	DEPARTMENT OF POSTS MINISTRY OF C	1	0	44	19
	Total	1,374	1,258	14,043	14,820

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**

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 (lacs)
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	0	0.00	233	6.24	3.50
4	CANARA BANK	646	10.89	301	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
	SUB TOTAL	2850	17.05	922	22.17	14.33
10	FEDERAL BANK LTD.	3	0.02	0	0.00	0.00
11	HDFC BANK LTD.	146	3.80	253	2.50	6.23
	SUB TOTAL	149	3.81	253	2.5	6.23
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
	SUB TOTAL	3790	10.75	331	12.15	0.05
	GRAND TOTAL	6789	31.61	1506	36.82	20.61

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.

Targets of camps for Banks with Agri. & Animal Husbandry Dept., were given during BLBC to create awareness among farmers.

Sr. No.	Activity Planned	Area
1	Farmers's Meet	Pirna and Menkurem villages in Bardez Block was held by Goa State Co-op Bank Ltd., in association with Pirna VK Society on 20.12.2018

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 31.12.2018			(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	12621	4440	17061	56369	4541	26.62
4	BANK OF BARODA	2729	1446	4175	10396	497	11.90
5	BANK OF INDIA	7118	1099	8217	29158	1643	19.99
6	BANK OF MAHARASHTRA	804	42	846	2755	281	33.19
7	CANARA BANK	6198	1238	7436	29263	2059	27.69
8	CENTRAL BANK OF INDIA	1994	352	2346	12135	520	22.15
9	CORPORATION BANK	6094	1733	7827	26592	1137	14.53
10	DENA BANK	1192	359	1551	1547	259	16.69
11	INDIAN BANK	359	55	414	161282	81	19.44
12	INDIAN OVERSEAS BANK	1149	252	1402	10420	412	29.41
14	PUNJAB & SIND BANK	38	0	38	230	15	39.38
16	SYNDICATE BANK	2426	403	2829	11919	381	13.45
17	UCO BANK	640	19	659	2678	129	19.64
18	UNION BANK OF INDIA	1480	93	1573	4850	478	30.41
21	IDBI BANK LTD.	373	5	378	1030	82	21.77
	SUB TOTAL	45214	11537	56752	360624	12515	
23	CATHOLIC SYRIAN BANK LTD.	66	3	69	386	24	35.13
24	DCB BANK LIMITED	173	0	173	147	8	4.49
26	FEDERAL BANK LTD.	3525	662	4187	5600	1492	35.62
27	HDFC BANK LTD.	5217	1750	6967	108436	2415	34.67
28	ICICI BANK LTD	1908	0	1908	17287	740	38.77
31	KARNATAKA BANK LTD.	580	76	655	5502	230	35.12
33	KOTAK MAHINDRA BANK LTD.	210	0	210	350	81	38.67
34	RBL BANK LTD.	440	31	471	13388	54	11.57
36	YES BANK LTD.	1024	53	1076	1106	356	33.10
37	BANDHAN BANK	35	0	35	5102	13	36.97
	SUB TOTAL	13178	2574	15752	157304	5414	34.37
43	MADGAON URBAN CO-OP BANK LTD.	237	0	237	2868	58	24.58
44	MAPUSA URBAN CO-OP BANK LTD.	347	0	347	4063	78	22.40
46	PMC BANK LTD.	300	8	308	1262	27	8.92
	SUB TOTAL	884	8	892	8193	163	18.33
	GRAND TOTAL	59276	14119	73395	526121	18092	

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)

Special Sub-committee on improvement of CD ratio was formed

District	Constituted on	Meeting convened on
North Goa	14.05.2018	24.05.2018, 17.08.2018
South Goa	07.09.2018	19.09.2018

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 31.12.2018					
		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
	GRAND TOTAL	272	787.86	43	60.36	15.80	7.66

MUDRA Position as on 31.12.2018

(Amount in Crores)

Particulars	OUTSTANDING		NPA	
	No. of accounts	Amount	No. of accounts	Amount
SHISHU	6299	42.38	469	1.57
KISHORE	3038	119.36	668	11.58
Tarun	1057	163.84	327	7.33
Total	10394	325.58	1464	20.48
				6.29%

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.



Government of Goa Department of Social Welfare

State Policy and Plan of Action For Differently abled Persons

Introduction

1.1 Definition of Disabilities

"Disability" and "Persons with Disabilities" or differently abled persons for this statement are as defined in the "Person with disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995" and any other statute enacted for the welfare of Persons with Disabilities.

1.2 Population of Persons with Disabilities or Differently abled Persons

According to the census 2001 there are 2.19 crores of differently abled persons in India, which constitutes **2.13 percent of total population**. This includes persons with Visual, Hearing, Speech, Locomotor and mental Disabilities. In the State of Goa there are 15749 Differently abled Persons, of which there are 4910 Locomotor Disabilities, 4393 Visually impaired, 1868 speech impaired, 1000 hearing impaired and 3578 persons with Mental Retardation. The percentage of **differently abled population is around 1.17%** as compared to the total population of the State of Goa.

1.3 Emerging Trends

It has been realized that majority of **Differently abled Persons** can lead a normal life if they have effective access to rehabilitation services, which would include early identification, intervention, education, vocational training, employment opportunities and the availability of Aids and Appliances.

1.4 Existing Law

In 1995, the **Persons with Disabilities (Equal Opportunity, Protection of Rights and Full Participation) Act** was promulgated. The State has framed its Rules in the year 1997. As provided under Act and Rules the Government of Goa has constituted State Coordination Committee under the Chairmanship of the Hon'ble Minister of Social Welfare (**Annexure-1**) and State Executive Committee under the Chairmanship of the Secretary (Social Welfare) (**Annexure-2**). The Secretary (Social Welfare) is also designated

the State Commissioner of Disability **(Annexure-3)** and both the Collectors as Additional Commissioners of Disabilities **(Annexure-4)** for monitoring and implementation of various provisions of the Act.

The Government of India enacted the **National Trust for Welfare of Person with Autism, Cerebral Palsy, Mental Retardation and Multiple Disability Act, 1999**. The objectives of the Act is to provide support to the creation of enabling climate for an independence as is possible and to provide for assistive decision making wherever essential. A Board has been constituted by Government of India to discharge the function as enshrined in the Act. The State Government has constituted a Local Level Committee under the Act. **(Annexure-5)**

State Policy Statement

The State policy recognizes that "Differently abled Persons" are an important resource for the state and seeks to create an environment that provides them equal opportunities, protection of rights and full participation in society. The policy shall specifically focus on the following.

2.1 Prevention and Early Detection.

Since disability in a large number of cases, is preventable there will be strong emphasis on prevention of disabilities. Early detection of disability and early intervention helps in minimization of impact of Disability. Therefore, there will be emphasis on early detection and intervention. Necessary facilities including dissemination of information shall be ensured to enable such detection and necessary intervention.

2.2 Rehabilitation Services.

Rehabilitation services including counseling, strengthening capacities of persons with disabilities and their families, physiotherapy, occupational therapy, surgical correction and intervention shall be extended to cover all the talukas in the State by active involvement and participation of Local Level Institution, N.G.O.s including associates of Parents of Differently abled Persons.

2.3 Education.

There is a need for mainstreaming of the persons with disabilities in the general education system through inclusive education. Sarva Shiksha Abhiyan (SSA) launched by the Government of India has the goal of eight years of elementary schooling for all the children including children with disabilities in the age group of 6-14 years by 2010. The State has joined the SSA in the year 2005.

Under the scheme a shelf of education options learning aids and tools, mobility assistance, support services, etc. are available for children with disabilities. This includes education through an open learning system and

open Educational Institutions, alternatives schooling, distance education, home bases education, remedial teaching, part time classes, community bases rehabilitation (CBR) and vocational education and cooperative programmes. The programme also envisages augmentation of teaching skill and capabilities of teachers.

The Government of Goa has introduced a scheme in which Government is providing stipend & scholarship to the students with disabilities for pursuing studies at school level as well as college level including professional vocational courses. The state Government also introduced a holistic scheme in the year 2005 through the Education Department in which State provides traveling allowance, escort allowance, books, uniform and stationary to the parents of students with disabilities. Also the state Government attendance allowance to the Educational Institutions for improvement of attendance in the school (*Annexure-6*).

The Government has also notified additional time to be given to the students while answering the examinations

2.4 Employment for persons with Disabilities.

Differently abled Person shall be provided equal opportunities for production and gainful employment. The State Government has ensured through executive instructions that three percent reservation for persons with Disabilities is provided against identified posts in accordance with statutory requirements (*Annexure-7*).

1. Employment in private sector shall be encouraged for Differently abled persons by development of appropriate skill for their employability opportunities for self employment and by developing a package of incentives that would help in creating opportunities for them in this sector.
2. Best Employer will be given an Award of amounting Rs.25000/- who has sympathy towards employees/Disabled employee, 3% Disabled Person in organization, barrier free Access and equal service

condition than other normal employees additional facilities of transport/ housing.

3. **Best Employees will be given three awards (One of each category i.e. visual disabled, hearing disabled and physically disabled.) amounting Rs.25000/-on the basis of performance of last 3 years records**
4. To encourages the self employment by the differently abled person the State Government also provide financial assistance to the Differently abled persons.

2.5 Barrier free environment.

Public building / Places / transportation system, etc. shall be made barrier free through design changes, use of appropriate materials and strict adherence of building bye laws, space standards for barrier free built environment by 2008.

Best District will be given an Award amounting Rs.25000/- who totally implements Persons With Disabilities Act, 1995 in the District and take Initiative for rehabilitation.

2.6 Assistive Devices for Differently abled Persons.

The State Government has been assisting the Differently abled persons in procuring durable and scientifically manufactured modern standard aids and appliances that can promote their physical social and psychological rehabilitation by reducing the effects of disabilities.

Every year the Differently abled Persons will be provided with devices such as prosthesis and orthoses, mobility aids, such as tricycles, wheel chairs, surgical footwear and devices for activities of daily living, learning materials, low vision aids, special mobility aids, various types of hearing aids, educational kits and other assistive devices suitable for the Differently abled persons including persons with mental disabilities. The availability of devices will be accelerated to uncovered and un-serviced areas.

2.7 Disability Certificate.

The State Government has notified guidelines for evaluation of disabilities and procedure for Certification. Formats for issue of disability Certificate has also been prescribed under these guidelines. The disabilities Certificate are issued by the Medical Board notified by the State Government (*Annexure-8*).

The Government will ensure that the Differently abled Persons obtain the disability Certificate without any difficulty in the shortest possible time by adoption of simple transparent and client friendly procedures.

2.8 Social Security for Persons with Disabilities.

Differently abled persons, their families and care givers incur substantial additional expenditure for facilitating activities of daily living, medical care, transportation assistive devices, etc. Therefore, there is a need to provide them social security by various means. The State Government is providing *disability pension to the differently abled persons for their life time irrespective of their age under Dayanand Social Security Scheme.*

The State Government is also providing *Award to the persons who select Differently abled his/ her life partner.*

The State Government also *reserves the flats constructed by the Goa Housing Board for the Differently abled persons (Annexure-9)* and also notified *landless Differently abled persons as one of the category for the purpose of the Article 334-A of the Legislative Diploma No.2070 (Code of Commuidade) (Annexure-10).*

2.9 Promotion of Non Governmental Organizations (NGO's).

The Director of Social Welfare has been notified the competent authority under section 50 PWD Act. The NGO sector is a vibrant and growing one and has played a significant role in the provision of the services for the differently abled. Voluntary efforts will be promoted and supported and effort will be made for interaction with NGO's on disability issues and on services to be provided. Networking exchange of information and interaction among

NGOs will be encouraged and facilitated within the constraints of available resources. The State Government also provide financial assistance to the NGO working in the field of Differently abled persons.

- To encourage & promote – early detection, prevention to directive [Rs.20000/- to 2,00,000/-]
- Assistance to organization for differently abled with cerebral mental retardation [100% of approved cost recurring and non recurring expenditure]
- Assistance to NGO for special school for differently abled [90% of approved cost on recurring Expenditure & upto 10 lakhs for construction of building]
- Assistance to NGO to cater the special problem of differently abled [90% of approved cost on recurring Expenditure & upto 10 lakhs for construction of building]
- **Best NGO (One) Award amount Rs.25000/-**
 1. Who works in large number of years for Disabled Persons under Persons with Disabilities Act 1995.
 2. Started New practices achievement in the field of Training/Education/Rehabilitation assist to Govt. Departments motivating to General Public, specially in rural areas to rehabilitate to disabled persons provided Aids to the disabled Persons giving other initiatives.

2.10 Collection of regular information on Differently abled Persons.

The census 2001 has collected the information on Differently abled Persons. There is a need for regular collection of information related to Socio Economic conditions of Differently abled Persons. **The state Government will obtain the information at least once in five years on employment status of Differently abled Persons.**

A Data base of the persons with disability will be prepared and the important information will be made available on the comprehensive web

Plan of Action

3.1 Prevention and Early detection.

In order to ensure prevention and early detection of disabilities the following action will be taken with the assistance of health, education, Panchayat, Rural Development Organisation both in Government and Non Government Sectors.

- (a) Regional and Local Programmes of immunization (Children as well as expectant mothers) public health and sanitation will be undertaken to ensure prevention of outbreak of diseases that may lead to disabilities.
- (b) Medical and para medical personnel will be adequately trained and equipped for early detection of disability amongst children and to follow through with appropriate intervention to minimize the impact of the disabilities.
- (c) Government as well as Non Governmental bodies will ensure that all institutions responsible for training of medical and para medical health functionaries and pre-school education (eg. ICDS functionaries, Primary School Teachers) develop modules and facilities for training in disabilities prevention, early detection and time intervention through medical and social rehabilitation.
- (d) Special attention will be paid towards improving awareness, nutrition, health care, sanitation, etc. of adolescent girls, expecting mothers, women in reproductive period. Awareness programme for preventions will be built in at the school level and at the level of teachers training courses.
- (e) Training of care givers will also be given

3.2 Rehabilitation Strategies.

The following rehabilitation strategies will be adopted.

- (a) Rehabilitation services will be provided at the district level through District Disability Rehabilitation Centre. Additionally the capacities of the existing centers with the Medical and health Departments, Social Welfare Departments or any other organizations including NGOs shall be upgraded to provide such services in talukas not covered by DDRCs.
- (b) Appropriate Centres will be designed to undertake a package of functions including Human Resource Development, research and long term specialized rehabilitation services suiting to the requirement of Differently abled Persons.

The course of rehabilitation and strategies adopted for the purpose shall be designed in consultation with Differently abled person their parents / legal guardians, etc.

3.3 Human Resource Development.

The State Policy recognizes the importance of trained human resources engaged in the taste of comprehensive rehabilitation.

- (a) Programmes will be undertaken to meet the manpower requirement for rehabilitation of Differently abled Persons. The human resource will be developed in the following area.
 - (i) Training of Primary Level Workers both in health care and in community development comprising of Anganwadi Workers, Nurses (mid wife's) etc.
 - (ii) Support for training and orientation of personnel of NGOs providing services to Differently abled Persons.
 - (iii) Training and sensitization of community decision makers such as members of Panchayats, heads of Families, etc.

3.4 Education.

The policy recognizes that education is the most effective vehicle of social and economic development. In keeping with the constitutional mandate and

personal aspiration of the Persons with Disabilities Act, 1995, education is made available to all the children with disabilities upto the minimum age of 18 years. Education would be viewed in its full dimension i.e. the systematic development and cultivation of the natural powers by inculcation, examples, etc. any structural training in an institution of learning, the formation of knowledge and skills resulting from instruction and training.

All educational efforts will be child centric and will be designed for the enhancement of natural powers and formation of productivity oriented skill. It will be ensured that every child with disabilities have access to appropriate pre school, primary and secondary school level education by 2010. Special care will be taken to.

- (1) **Pre-school will be taken as a part of Education Policy.**
- (2) Make school (building approaches, toilets, play grounds, laboratory, library, etc) barrier free and accessible for all types of disabilities.
- (3) Medium and method of teaching will be suitably adapted to the equipment of most disability candidates.
- (4) Teaching / hearing tools and aids such as educational toys, Braille / talking books appropriate will be given to expand facilities available. Incentives will be given to expand facilities for setting up of general libraries, e-libraries, Braille – libraries, talking libraries, resource rooms, etc.
- (5) Curriculum designs will be suitably amended to cater to flexible system of education and examination.
- (6) National open school and distance learning programme will be popularized.
- (7) Sign language, alternative and augmentative communication (AAC) modes as a viable medium in inter personal communication will be recognized.
- (8) Educational Institutions will be located within the easy traveling distances. Alternatively, viable travel arrangement will be made.
- (9) Parents – teachers counseling and grievances redressal system will be formalized within the school setting.

- (10) There will be separate mechanism to review annually the intake and retention of girl child with disability at primary and secondary level of education.
- (11) Many children with disability may not be in a position to join inclusive education system due to the nature and degree of disabilities. These children would continue to get educational services through special Educational Institutions. Special Educational Institutions shall be appropriately re-modeled and re-oriented based on technological development so that they may act as agents for change in all Educational Institutions.
- (12) Adult learning / leisure centers for adults with sever disabilities will be promoted.
- (13) Facilities for technical educations designed to inculcate and bolster skill development suited to various types of productive activities by suitable adaptation of the existing institutes or accelerated setting up of institution in un-served / under served arrears will be encouraged.

3.5 Employment.

- (1) ⁶¹ Considering small population of differently abled persons existing Employment Exchange maintain separate record of differently abled persons.
- (2) Special recruitment drive
- (3) A policy and supporting structure of services to ensure that differently abled persons in both Urban and Rural arrears have equal opportunities for productive and gainful employment will be adopted. Rural employment of appropriate tools and equipments in agro based activities.
- (4) Vocational training and on the job training consistent with the differently abled persons abilities and the demands of the job ⁶¹ market will be provided in an ordinary or specialized institutional set

- up by the state or voluntary organization and in industry in adequate numbers.
- (5) The integration of differently abled persons into open employment will be ensured through a variety of measures such as in center – oriented quota system, reservation in designated employment, formalism of cooperatives with exclusive or priority production items, provision of sheltered industries etc.
- (6) Additional steps will be taken to:
- a) Ensure reservation in accordance with the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 in identified posts for Differently abled Person in the Government sector.
 - b) Develop appropriate home based employment programmes for the Differently able persons who opt for such programmes and specially for severely differently abled persons.
 - c) Lay special emphasis on promoting self employment of Differently abled persons by providing credits at preferential rates of interest and necessary training.
 - d) Provide assistance through appropriate agencies like marketing federation, DRDA's in marketing of goods and services produced by Differently abled persons.
 - e) The Director of Social Welfare or his representative shall be co-opted as member as member of the Departmental selection and promotion Committees.
 - f) Annual review of 3% reservation in Government Sector.
 - g) Suo Motu cases will be taken up by commissioner covering all applicable sections of Persons with Disabilities Act, Government orders, rules, regulations, etc. made for the benefit of Differently abled persons.

3.6 Barrier Free Environments.

Public building (functional or recreational) transport amenities including roads, subways, pavements, railway, platform, bus stops, modes of transport (bus, train, planes), playgrounds, open spaces, etc. will be made accessible through design changes, use of appropriate material in their construction and strict adherence to their maintenance standards by 2008. Architects construction engineers who are professionally involved in the design and construction of physical environment will be sensitized to the needs of persons with Disabilities through in-service training as well as suitable modification to the curricular in technological institute as part of their professional studies.

Full adoption of comprehensive studies and space standards for barrier – free built environment shall be made to ensure adoption of the bye laws and space standards by all the Panchayat and Municipal bodies in the state. All future infrastructure development will ensure universal access.

State transport undertaking shall ensure disabled friendly features in their vehicles, both at the production as well as operation stages.

The Government shall ensure by appropriate measures that Industrial establishment, offices, public utilities both in public and private sector shall be provided differently abled friendly work place for their employees.

Building byelaws will be amended

Pro-active steps will be taken to ensure differently abled friendly IT environment in the State.

3.7 Assistive Devices and Personal Mobility.

Personal mobility will be enhanced through aids and appliances which will be continuously upgraded.

Communication needs of the Differently abled Persons will be addressed through making information services and public documents accessible. Braille, tape – service, large print and other appropriate technologies will be used to provide information for persons with visual impairment. While appropriate

technologies would be provided to persons with hearing impairment. Use of sign language in all public functions will be encouraged.

A comprehensive public information programme about the needs, abilities, rights and concern of differently abled persons would be put in the public domain in a universally accessible format for the purpose of creating positive attitudinal changes.

A state disability information system shall be established. A resource directory that includes all government schemes/facilities and private/non-governmental facilities in the state of Goa will be prepared. The information will also be made available on web site.

Goa Doordarshan will start programmes for the hearing impaired and also develop schemes that assist in the development of literature in Braille for the visually impaired.

3.8 Social Security.

The state Government shall take necessary steps to provide unemployment allowances / disability pensions to the persons with disabilities. **This will be review every year by the State Coordination Committee.**

3.9 Non Government Organizations

1. The following programme shall be undertaken under N. G. O. sector.
 - i. A Directory of N.G.O.'s working in the field of disability will be prepared. The Directory of N.G.O.'s shall properly map all the N.G.O.'s by geographic region along with their major activities. For N.G.O.'s supported by the Central / State Government their resources position both Financial and man power etc. will also be shown.
 - ii. Steps shall be taken to encourage and accord preference to N.G.O.s working in the unserved and inaccessible areas.

- iii. N.G.O.s will be encouraged to draw and adopt minimum standards codes of conduct and ethics through interaction among themselves.
- iv. Opportunities will be provided for orientation and training of manpower, transparency and accountability, procedural simplification etc. will be guiding factor in striving for improvement in the N.G.O. Government partnership.
- v. The N.G.O.s shall be encouraged to mobilize their own resources to reduce the dependence of grant in aid from the Government and also to improve the availability of funds for the services in the sector of disability. Tapering of assistance in a schematic manner will also be considered so that the number of N.G.O.s to be helped within the available resources could be maximized.

3.10 Sports and Recreation.

The Government shall take measures to ensure that Differently abled persons have equal opportunities for recreation and sports through the following means:

- i) Make places for recreation and sport, hotels beaches, sports areas, gym hall etc. accessible.
- ii) Travel agencies, hotels, voluntary organization and others involved in organizing recreational activities or travel opportunities should offer their services to all taking into account the special needs of Different abled Persons. Suitable training will be provided to the agencies engaged in such activities.
- iii) Formation of sports organization for Differently abled Persons will be encouraged. There will be mechanism to support the participation of Differently abled persons in National and International events.

3.11 Media

The State policy recognizes that media has a very important role to play in highlighting the changing situation of Differently abled Persons and in identifying encouraging issues and arrears of concern.

The policy aims to involve mass media as well as informal and traditional communication channels on disability issues. It will be necessary to provide opportunities to media personal to have access to information apart from their own independent source of information and reporting of field situation. The participation of media in orientation programmes on issues related to disabilities will be formulated.

The use of media will be intensified to spread knowledge and awareness about the facilities available as well as about groups and individuals working in the area of disabilities so as to encourage inter personal exchange and formation of support groups.

3.12 Implementation

The Department of Social Welfare will be the nodal departments to coordinate all matters relating to the implementation of the policy. In addition to implementing its own programme and schemes the Department will play a proactive role in pursuing with concerned authorities any issues which impinge on the rights of the Differently abled Persons.

An inter Department body to coordinate matters relating to implementation of State policy will be formed.

The State Commissioner shall play key role in implementation of State policy apart from their statutory responsibilities.

Every five years a detailed review will be done on the implementation of the State policy. The review will be a public document and will be discussed in a State convention.

Awareness Campaign about the schemes of differently abled will be organised at the Village Panchayat level.

Panchayati Raj Institutions will be encouraged to participate in the implementation of the State policy to address local level issues and draw up suitable programme which will be integrated with the Village and District plans.

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.)**

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

SUCCESS STORY OF MUDRA FROM BANK OF BARODA



Mr. Smitesh Khule shop financed by the Bank



Mr. SmiteshKhule in his Shop

Success stories of borrowers under PMMY sanctioned during FY 2018-19

Sr	Type of Information	Branch's reply
01	Name of the Borrower	Mr. Smitesh Khule
02	Name of A/c	Melange The One Stop Shop
04	Business Address	HNo 19/129/D5 SHOP NO 5 Caranzalem
05	City/District/State	Panaji, North Goa, Goa
07	Sanction Limit	Rs. 9.00 Lac
09	Branch	Taleigao
10	Region	Panaji
12	Description of business	Retail toys & Stationery
13	No of employment Generated	1
14	Success story (How our loan helped the borrower)	<p>The firm was established on 06.06.2017 with capital invested by the proprietor Mr. SmiteshKhule, he is young, energetic and experienced in line of business. The firm deals in retail sale of Toys, stationery and gifting items, due to its suitable location the firm's business flourished, the proprietor sensing the business trend decided to expand his business by adding more stock and revamping the unit. The proprietor had approached us for business loan under PMMY Scheme, the bank had studied the viability of project submitted by the applicant and subsequently we had sanctioned him Overdraft facility under PMMY Scheme with a limit of Rs 9.00 Lac. The firm has now procured all the necessary inventories a for running the business.</p> <p>The firm is now flourishing which has been reflected in transaction in his OD account, the firm has also generated employment for others also.</p>
15	One good photograph of borrower in the Business Place (to be sent as attachment)	File attached
16	Borrower category (SC/ST/OBC/Others)	Others
17	Borrowers Religion	Hindu
18	Borrower's Gender	Male

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.

1. Issues remained unresolved at DCC / DLRC meetings.

Appointment of BC at Surla village in North Goa District by the Bank of India.

2.The quarterly meetings of Steering Sub Group of SLBC Goa for the December, 2018 quarter were held as under:

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	26.02.2019
2	Self Help Group	26.02.2019
3	Govt. Sponsored Schemes	26.02.2019
4	Financial Inclusion	26.02.2019

Following action points emerged in the sub committee meetings of SLBC held on the 6th December, 2019.

1. Feedback of Banks to be obtained by NABARD / LDM before obtaining Potential Link Plan / ACP
2. RBI / NABARD suggested that the Heads of Banks to attend PLR / ACP meetings Meetings in view of comments made by Addl. District Collector (NorthGoa) in DLRC Meeting.
3. RBI Suggested individual Bank to sort out pending loan proposals cases by contacting officials of DIC / KVIB / GSUDA.
4. Bank of India representative insisted that the inspection of PMEGP Units to be done by sponsoring agencies with in the sitpulated time.
5. Name and Mobile number of animators of SHGs to be shared by NABARD with all Banks.

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 31.03.2018, 30.06.2018, 30.09.2018 and 31.12.2018 as under:

Type of Returns	As on 31.03.18	As on 30.06.18	As on 30.09.18	As on 31.12.18
LBR 2/U2	99.00%	99.00%	99.00%	99.00%
LBR 3/U3	99.00%	99.00%	99.00%	99.00%

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.

Agenda No.17

OTHER MATTERS OF IMPORTANCE:**1) SHG BANK LINKAGE : CREDIT TARGET FOR THE YEAR 2018-19**

Project Director & Ex-Officio, Joint Secretary (RD) DRDA North Goa, forwarded a copy of letter No. I-12011/33/2016-RL (C) dated 28.05.2018 from Ministry of Rural Development, Government of India regarding credit target for FY 2018-19 and advised to place the same in SLBC / SLBC Sub-committee meeting for confirmation. **(Letter attached as Annexure-17.1)**

2) FINANCING OF FARMER PRODUCER COMPANIES (FPCs) BY BANKS

Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare vide their letter No.D.O.No.22016/22/2017-M-II dated 22.10.2018 advised to Secretary, Department of Financial Services, GoI, to issue directives / instructions regarding financing to FPCs by Banks, for inclusion in SLBC/DLBC meetings, so that all aspect of credit requirement of FPCs by the banking system is regularly monitored and reviewed. **(Letter attached as Annexure – 17.2)**


3) Kisan Credit Card Scheme – Working Capital for Animal Husbandry and Fisheries.

Circular No.34 /08/2019 dated 13.02.2019 from NABARD **(Circular attached as Annexure 17.3)**

4) 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-Credit-I (Part) dated 04.02.2019 **(Circular attached as Annexure 17.4)**

भारत सरकार
कृषि एवं किसान कल्याण मंत्रालय
कृषि, सहकारिता एवं किसान कल्याण विभाग
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation
& Farmers Welfare
October 22, 2018


सत्यमेव जयते

D.O.No.22016/22/2017-M-II

Dear Rajiv,


Please refer to my predecessor's DO letter of even number dated 16th May, 2018 (copy enclosed) regarding financing of Farmer Producer Companies (FPCs) by banks. Small Farmers' Agri-business Consortium (SFAC) under Department of Agriculture, Cooperation & Farmers Welfare is promoting Farmer Producer Companies (FPCs) across the country. In order to meet the credit requirement of such FPCs, SFAC is also entering into Memorandum of Understanding (MoU) with banks and extending credit guarantees to such lending of banks upto Rs.1 crore.

The banks are, however, not forthcoming in financing FPCs despite SFAC's guarantee. Only 38 credit guarantee cases have been availed by 8 banks inclusive of one Regional Rural Bank to the extent of Rs.19.50 crore till date while 22 banks have entered MoU with SFAC. Hence, there is a need to put in place institutional arrangement so that the credit requirements of FPCs are fulfilled by banks.

I propose that financing of FPCs by banks may be made a Standing Issue in the meetings of SLBCV/DLBC so that all aspect of credit requirement of FPCs by the banking system is regularly monitored and reviewed.

It is requested that necessary directives/instructions may please be issued in this regard for the said inclusion in SLBC/DLBC meetings.

With regards

Yours sincerely,

(Sanjay Agarwal)

Encl: As above

Shri Rajiv Kumar,
Secretary,
Department of Financial Services,
Jeevan Deep Building,
Parliament Street,
New Delhi

Office : Krishi Bhawan, New Delhi-110001, दूरभाष / Phone : 23382651, 23388444 फ़ैक्स सं० / Fax No. : 23386004
E-mail : secy-agri@gov.in

S.K. PATTANAYAK
SECRETARY

भारत सरकार
कृषि एवं किसान कल्याण मंत्रालय
कृषि, सहकारिता एवं किसान कल्याण विभाग
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation
& Farmers Welfare

F.No.22016/22/2017-M.II

16th May, 2018Dear *Sunil Kumar,*

Small Farmers' Agribusiness Consortium (SFAC) is a society promoted by the Department of Agriculture, Cooperation & Farmers Welfare, Government of India, which extend support to small and marginal farmers by facilitating formation of Farmer Producer Organisations (FPOs) and also through various schemes extended by Government of India. The objective is to increase the income of small and marginal farmers and also create employment in the rural areas.

2. SFAC provides handholding support to these FPOs including training and capacity building, infrastructural support is provided through dovetailing with existing schemes of DAC&FW like NFSM, MIDH etc. However, for long term viability and sustainability of these FPOs, credit from the banking system is a must. SFAC has been mandated to implement the Central Sector Scheme titled Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies since Financial Year 2013-14.

3. After formation of Farmer Producer Company (FPC), matching equity grant is given which is equal to the paid up capital of the Company subject to a cap of Rs. 15.00 lakh. The grant is given with the primary objective of enhancing the viability and sustainability and increasing the credit worthiness of FPCs. Credit Guarantee Fund has been set up with the primary objective of providing a Credit Guarantee Cover to Bank to enable them to provide collateral free credit to FPCs by minimizing their lending risk upto 85% of loans not exceeding Rs.100.00 lakh.

4. SFAC is promoting the above scheme and have entered into MoUs with 21 Banks for implementation of the Scheme. Further, SFAC has been undertaking awareness camps across the country for benefit of Banks, FPCs and other Stake holders for popularization of Credit Guarantee Scheme. However, till date only 30 credit guarantee cases have been availed by 6 Banks inclusive of one Regional Rural Bank to the extent of Rs.16.93 crore.

S.P. 10
MD Sahas
Dy. No. 9263
Date: 22.5.18

In deb
22/5/18
MD
22/5/18
Sr. Consultant
22/5/18

- 2 -

Continuation Sheet

5. SFAC has entered into MoU with Bank of Baroda recognizing the bank as preferred banker for the State of Maharashtra for their financing of FPCs. SBI has also been given their in-principle approval for recognizing it as preferred banker for the State of Karnataka, West Bengal and Madhya Pradesh.

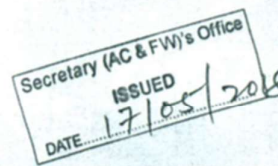
6. I request you to kindly issue necessary directives/ instructions to all scheduled commercial banks to consider lending to viable FPCs on priority basis to encourage FPC financing on holistic basis.

With kind regards

Yours sincerely,

S.K. Pattanayak
(S.K. Pattanayak)

Shri Rajiv Kumar,
Secretary
Department of Financial Services,
JeevanDeep Building, Sansad Marg,
New Delhi - 110001



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Annexure- 17.2

DRDA/N/3-1/GSRI.M/2018-19/1095
District Rural Development Agency,
North Goa,
Spaces Building 7th floor
Patto Plaza, Panaji-Goa.
Date :- 19th September, 2018

To,
✓ The Lead District Manager, Zonal office
State Bank Bhavan,
M.G.Road,
Panaji-Goa-403001.

Sub:- SHG Bank Linkage- Credit target for the year 2018-19

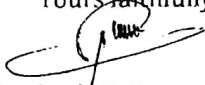
Sir,

Please find enclosed herewith the copy of the letter No. I-12011/33/2016-RI.(C) dated 28/05/2018 which is received from Govt. of India, Ministry of Rural Development, Department of Rural Development, New Delhi informing about SHG Bank Linkage credit disbursement target for the year 2018-19 for your information and necessary action. The total number of blocks identified as intensive blocks are 8 nos. i.e. Bardez, Pernem, Bicholim, Tiswadi, in North Goa District & Cancona, Quepem, Ponda, Dharbandora in South Goa District. The remaining 4 blocks are non-intensive i.e. Sattari in North Goa District and Salcette, Sanguem, Mormugao in South Goa District.

You are kindly requested to finalize the district wise block wise and bank branch wise credit target with intimation to this office so as to recommend eligible SHGs for obtaining credit from the concerned banks.

Encl: As above

Yours faithfully,


(Mahesh V. Corjuenkar)
Project Director & Ex-Officio
Jl. Secretary (RD)

Copy to:-

1. The Project Director, DRDA South Goa
2. All BDOs

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179K

DRDA - N. Panaji - Goa
Entry No. 1165
Date 07/06/18
6/06/18
copy for information & n.a
PB.

I-12011/33/2016-RL(C)
Government of India
Ministry of Rural Development
Department of Rural Development - RL Division

To D-133444/18

Hotel Samrat, New Delhi
28th May 2018

✓ The SMDs/CBOs of SRLM All States /UTS

DRDA N. Panaji, Goa
Entry No.: 1165
Date: 07/6/18

Sub: SHG Bank Linkage – Credit target for the year 2018-19

Sir/Madam,

Access of credit and other financial services is key for promoting livelihoods of the poor. DAY-NRLM has a strong focus on building access to financial services by poor. The mission envisages leveraging at least Rs.1 lakh per member as credit to enable them make investment in their immediate and livelihood needs.

We appreciate the efforts taken by your SRLM in stepping up credit linkage of SHGs during the previous years. On recommendations of the IBA sub-committee, target for the FY 2018-19, has been set for total disbursement during the financial year and outstanding at the end of the financial year. Based on the potential and trend of credit linkage, for the FY 2018-19, credit disbursement target of Rs 50671 Crore during the year and Rs 84753 Crore as total outstanding at the end of the year has been finalized. The target for each state and bank has been finalized after incorporating suggestions made at the Consultation with SRLMs and banks held on 11th May 2018 at New Delhi. A note on the method followed for finalizing the target and state specific target is given in the annexure.

All SRLMs are requested to make necessary arrangements for ensuring flow of bank credit to eligible SHGs effectively and timely. Illustrative list of arrangements for implementation as well as monitoring are placed below:

Received copy
for information
from APCA Shinde
07/6/2018

- Based on your state target, work out the district wise; block wise; bank branch wise credit targets.
- Place these targets in SLBC/SLBC Sub-committee meeting for confirmation. MoRD may be communicated the confirmation of targets by respective SLBC.
- Hold state & district level workshop involving of all the controlling officers of banks, LDMs, DDMs to apprise them of the targets and evolve strategies for achievement of the same.

177k

Annexure

Credit Target for FY 2018-19

Credit target for FY 2018-19 (bank wise and State-wise) have been worked out. The logic being used for arriving at the target is as below:

- Targets will be of two types:
 - A. Disbursements during the FY
 - B. Outstanding at end of financial year.

Actual disbursement (as defined by RBI) during the year will be used as a measure for Credit Linkage of SHGs. Further growth in Loan Outstanding at the end of the financial year will also be tracked to understand actual loan utilization by SHGs.

- The targets will be set
 - 1. State wise,
 - 2. Bank wise,
 - 3. State wise for individual bank,
 - 4. Bank wise for respective states.

A. Disbursements during the FY

For calculation of disbursement, the following calculation will be used:

1. Term Loan - Repeat Linkage:

- Loans which are getting matured between April 2017 and February 2018 are eligible for repeat loans/linkages.

Repeat Loan disbursement will be as follows:

Existing TL Amount	Subsequent disbursement target
Less than 1 Lakh	2 Lakhs
Between 1 Lakh to 2 Lakhs	3 Lakhs
Between 2 Lakh to 3 Lakhs	4 Lakhs
Between 3 Lakh to 5 Lakhs	5 Lakhs

2. Cash Credit Limit - Enhancement:

- All the CCL sanctioned up to December 2017 will be considered for renewals & Enhancement.
- Existing Drawing Power (DP) will be enhanced with minimum Rs 1 Lakh & maximum up to 5 lakhs.
- The difference between enhanced limits and outstanding amount will be considered in the disbursement target.

Deendayal Antyodaya Yojna - National Rural Livelihoods Mission
Credit Plan for the FY 2018-19
Goa - Bank wise

Amt. In Lakhs

Sl. No.	Bank Name	A	B	C	D	E
1	BANK OF BARODA	0	0	0	0.00	50.00
2	BANK OF INDIA	164	36	200	200.00	590.00
3	BANK OF MAHARASHTRA	18	2	20	10.00	20.00
4	CANARA BANK	145	30	175	140.00	350.00
5	CENTRAL BANK OF INDIA	18	5	23	40.00	130.00
6	CORPORATION BANK	91	19	110	140.00	280.00
7	DENA BANK	0	1	1	10.00	40.00
8	HDFC BANK	73	16	89	150.00	320.00
9	IDBI BANK	0	0	0	0.00	10.00
10	INDIAN BANK	1	0	1	10.00	10.00
11	INDIAN OVERSEAS BANK	73	17	90	110.00	140.00
12	ORIENTAL BANK OF COMMERCE	0	0	0	0.00	10.00
13	STATE BANK OF INDIA	0	1	1	10.00	240.00
14	SYNDICATE BANK	18	5	23	20.00	60.00
15	UNION BANK OF INDIA	200	44	244	210.00	620.00
16	VJAYA BANK	0	1	1	10.00	10.00

संदर्भ सं.राबैं.पुनर्वित्त अल्पावधि/ 2.8-1।/केसीसी-1/2018-19



13 फरवरी 2019

परिपत्र सं 34 / पुनर्वित्त विभाग - 08 / 2019

प्रबंध निदेशक

अध्यक्ष

सभी राज्य सहकारी बैंक

सभी क्षेत्रीय ग्रामीण बैंक

क्षेत्रीय बैंक के प्रायोजक बैंक

महोदया / महोदय ,

किसान क्रेडिट कार्ड योजना - पशुपालन और मत्स्य व्यवसाय हेतु कार्यशील पूंजी
Kisan Credit Card Scheme – Working Capital for
Animal Husbandry and Fisheries

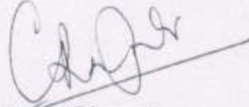
किसान क्रेडिट कार्ड (केसीसी) योजना के संबंध में कृपया 25 सितंबर 2017 का हमारा मास्टर परिपत्र सं.राबैं.पुनर्वित्त.अल्पावधि नीति/2152/केसीसी.1/2017-18 देखें. इस संबंध में पशुपालन और मत्स्य व्यवसायी किसानों की कार्यशील पूंजी आवश्यकताओं के लिए किसान क्रेडिट कार्ड सुविधा का विस्तार करने का निर्णय किया गया है. इस संबंध में दिशानिर्देश अनुबंध में दिए गए हैं.

2. दिशानिर्देशों के अनुसार बैंक इस योजना को लागू करें.
3. कृपया पावती दें.

Please refer to our Master Circular – Kisan Credit Card (KCC) scheme issued vide Ref. No. NB.DoR.ST-Pol/2152/KCC.1/2017-18 dated 25 September 2017. It has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The guidelines are given in the Annexure.

2. Banks are advised to implement the Scheme as per the guidelines
3. Please acknowledge receipt.

भवदीय



(जी.आर.चिंताला)

मुख्य महाप्रबंधक

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

संलग्नक : यथोक्त National Bank for Agriculture and Rural Development

पुनर्वित्त विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051 • टेलि. : 022 2652 4926 • फैक्स : 022 2653 0090 • ई-मेल : dor@nabard.org

Department Of Refinance

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel. : 022 2652 4926 • Fax : 022 2653 0090 • E-mail : dor@nabard.org

अनुबंध**पशुपालन और मत्स्य व्यवसायी किसानों के लिए
किसान क्रेडिट कार्ड योजना संबंधी दिशानिर्देश****Guidelines on KCC to Animal Husbandry farmers and Fisheries****1. परिचय Introduction**

वर्ष 2018-19 के बजट में केन्द्र सरकार ने पशुपालन और मत्स्य व्यवसाय किसानों को उनकी कार्यशील पूंजी आवश्यकताओं की पूर्ति हेतु किसान क्रेडिट कार्ड (कैसीसी) की सुविधा के विस्तार की घोषणा की. बजट घोषणा के अनुसरण में इस विषय की जांच की गई और सभी हितधारकों की सलाह से पशुपालन और मत्स्य व्यवसाय किसानों के लिए किसान क्रेडिट कार्ड सुविधा का विस्तार करने का निर्णय किया गया है.

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. प्रयोजन Purpose:

पशुपालन, मुर्गीपालन, मत्स्यपालन, झिंगापालन, अन्य जल जीवों, मछली पकड़ने संबंधी अल्पावधि ऋण आवश्यकताओं के लिए किसान क्रेडिट कार्ड सुविधा का उपयोग किया जाएगा.

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. पात्रता Eligibility:

किसान क्रेडिट कार्ड के अधीन पशुपालन और मत्स्यपालन के लिए पात्र लाभार्थियों के मानदंड निम्नानुसार होंगे :

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:



3.1 मत्स्य व्यवसाय Fishery

3.1.1 अंतर्देशीय मत्स्य व्यवसाय और जलजीवन Inland Fisheries and Aquaculture

3.1.1.1 मच्छीमार, मत्स्यपालक किसान (व्यक्ति व समूह/ साझेदार, बटाईदार, काश्तकार किसान), स्वयं सहायता समूह, संयुक्त देयता समूह और महिला समूह.

Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 लाभार्थियों के पास तालाब, पोखर, जलाशय, रेसवे, हैचरी, पालन इकाई जैसे मत्स्य व्यवसाय संबंधी गतिविधियों और अन्य राज्य विशिष्ट मत्स्य व्यवसाय के लिए खुद की ज़मीन या पट्टे पर ली गई ज़मीन व इनके लिए मछली पालन और आवश्यक लाइसेंस होना चाहिए.

The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

3.1.2 समुद्री मत्स्यपालन Marine Fisheries

3.1.2.1 3.1.1.1 में उल्लिखित लाभार्थी जिनकी स्वयं की या लीज़ पर ली गई पंजीकृत फिशिंग वेसल/ नौका हो, खाड़ी और समुद्र में मछली पकड़ने, मछली पालन और समुद्री जल की गतिविधियों और खुले समुद्र तथा अन्य राज्य विशिष्ट मत्स्य व्यवसाय और संबंधित गतिविधियों के लिए आवश्यक लाइसेंस/ अनुमति है.

Beneficiaries listed at 3.1.1.1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

3.2 मुर्गीपालन और छोटे रुमांथक Poultry and small ruminant

3.2.1 किसान मुर्गीपालन करने वाले किसान - व्यक्ति या संयुक्त उधारकर्ता, भेड़/ बकरी/ सूअर/ मुर्गीपालन/ पक्षी/ खरगोश पालन करने वाले काश्तकार किसानों सहित संयुक्त देयता समूह अथवा स्वयं सहायता समूह जिनके स्वयं के/ किराए/ लीज़ पर लिए गए शेड हों.

Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/ birds /rabbit and having owned/rented/leased sheds.



3.3 डेरी Dairy

3.3.1 किसान और डेरी किसान - व्यक्ति या संयुक्त उधारकर्ता, संयुक्त देयता समूह अथवा स्वयं सहायता समूह काश्तकार किसानों सहित जिनके पास स्वयं के/ किराए/ लीज पर लिए गए शेड हों।
Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

4. वित्तमान Scale of Finance

4.1 वित्तमान का निर्धारण प्रति एकड़/ प्रति इकाई/ प्रति पशु/ प्रति पक्षी आदि के आधार व स्थानीय स्तर पर आकलित दर जिला स्तरीय तकनीकी समिति (डीएलटीसी) के अनुसार करेगी।
The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 मत्स्य व्यवसाय में वित्तमान के अधीन कार्यशील पूंजी घटकों में बीज, चारा, जैव और अजैव उर्वरक, चूना/ अन्य मृदा उपयोगी वस्तु, फसल और विपणन प्रभार, अर्धन/ बिजली प्रभार, मजदूरी, लीज किराया (यदि जल क्षेत्र लीज पर लिया गया हो) आदि आवर्ती लागत शामिल किए जा सकते हैं।
मछली पकड़ने की गतिविधि संबंधी वित्तमान में ईंधन लागत, बर्फ, लंगर/ उतराई प्रभार आदि कार्यशील पूंजी में शामिल किए जा सकते हैं।

The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 वित्तमान के अंतर्गत पशुपालन के कार्यशील पूंजी घटकों में चारा, पशु चिकित्सकीय सहायता, मजदूरी, जल और बिजली आपूर्ति जैसे आवर्ती लागत शामिल किए जा सकते हैं।

The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 कार्यशील पूंजी आवश्यकताओं संबंधी अधिकतम अवधि का आकलन नकद प्रवाह विवरणी अथवा एक उत्पादन चक्र की पूर्णता के आधार पर किया जा सकता है।

The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.



4.5 नकद ऋण आवश्यकताओं के आकलन के संबंध में तकनीकी जानकारी के लिए जिला स्तरीय तकनीकी समिति (डीएलटीसी) में मत्स्य व्यवसाय और पशुपालन सरकारी विशेषज्ञों को शामिल किया जा सकता है।

Fisheries and Animal Husbandry experts of the Government may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 कार्यशील पूंजी आवश्यकताओं के आकलन में क्षेत्र स्तरीय जानकारी देने के लिए पशुधन/मत्स्य व्यवसाय क्षेत्र के प्रगतिशील उद्यमी शामिल किए जा सकते हैं।

Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. सामान्य दिशानिर्देश General Guidelines

5.1 **आहरण अधिकार** : स्टॉक के नवीनतम मूल्यांकन, स्वीकृति शर्तों के अनुसार प्राप्य राशियों और/अथवा नकद प्रवाह के आधार पर आहरण अधिकार का आकलन किया जाएगा।

Drawing power: The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 **चुकोती** : ऋण चक्रीय नकद ऋण सीमा के रूप में प्रदान किया जाएगा। चुकोती का निर्धारण उधारकर्ता द्वारा की जा रही गतिविधि में नकद प्रवाह/ आय अर्जन के अनुसार किया जाएगा।

Repayment: The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow / income generation pattern of the activity undertaken by the borrower.

5.3 **निधियों के उपयोग का अनुप्रवर्तन** : निधियों की उपयोगिता की निगरानी के लिए वर्तमान किसान क्रेडिट कार्ड ऋण को योजना के अधीन जारी किए गए खाते या स्मार्ट कार्ड से अलग रखा जाना चाहिए। निधियों के उपयोग की निगरानी (फसल ऋणों के लिए किसान क्रेडिट कार्ड सहित) अन्य ऋणों के साथ की जानी चाहिए जैसे बैंक अधिकारियों को इकाई की प्रगति की जांच के लिए इकाई/परियोजना स्थल का क्षेत्र दौरा करना चाहिए। आवधिक रूप से बैंक इस सुविधा की निगरानी करेंगे और उधारकर्ता के कार्यनिष्पादन के आधार पर इस सुविधा को जारी/ वापस लेंगे/ कम करेंगे।

Monitoring of end use: The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit.

Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *विवेकपूर्ण मानदंड* : आय की पहचान, आस्तियों के वर्गीकरण और प्रावधान करने संबंधी भारतीय रिज़र्व बैंक से समय-समय पर जारी वर्तमान विवेकपूर्ण मानदंड लागू होंगे.

Prudential norms: The extant prudential norms on income recognition, asset classification and provisioning issued by RBI from time to time will apply.

5.5 *ब्याज दर* : भारतीय रिज़र्व बैंक से समय-समय पर जारी दिशानिर्देशों में किए गए निर्धारण के अनुसार ब्याज दर लागू होगी.

Rate of Interest. The rate of interest will be as stipulated by RBI guidelines issued from time to time.

5.6 *अल्पावधि फसल ऋण हेतु किसान क्रेडिट कार्ड योजना में उल्लिखित अन्य दिशानिर्देश* यथावत् लागू होंगे.

All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.



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 4th 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.

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:-

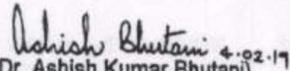
- (i) The KCC will be issued in a time bound manner from the branch where the farmer is already having an account. In case the eligible farmer is not having any bank account, the same shall be immediately opened in any of the nearby branch of his/her choice within the block.
- (ii) The camps for collection 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


(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

3rd 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.

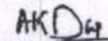
2. In this context, the DAC&FW is separately requesting state governments to organize camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. It is requested that 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 organizing 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 09.06.2016 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. Chairmen RRBs

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

SB/Cir/KCC/2018-19/6778
04th 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.

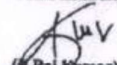
The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and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


(B Raj Kumar)
Dy. Chief Executive

Agenda No.18

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