

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

Agenda & Background Papers of

106th SLBC Meeting

VENUE

HOTEL VIVANTA

By TAJ

Panaji, Goa

Date : 28th August, 2019

संयोजकConvener



भारतीयस्टेटबैंक
State Bank of India

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



राज्य स्तरीय बैंकर्स समिती, गोवा

STATE LEVEL BANKERS' COMMITTEE, GOA

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

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ALL MEMBERS
STATE LEVEL BANKER'S COMMITTEE
FOR GOA STATE

No. RBU/LB-12/SLBC/G/348

Date: 16.08.2019

Dear Sir,

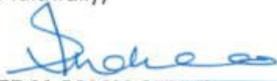
106TH SLBC GOA MEETING FOR THE QUARTER ENDED JUNE 2019
AGENDA & BACKGROUND PAPERS

This is to inform you that the 106th meeting of the State Level Bankers' Committee Goa will be held on Wednesday the 28th August, 2019 under the Chairmanship of Hon'ble Chief Minister of Goa Mr. Pramod Sawant, to review the performance for the quarter ended June 2019, in respect of Annual Credit Plan 2019-20, Govt. Sponsored Schemes, Financial Inclusion and other related matters. The details of date, time and venue are as under:

Date : 28.08.2019 (Wednesday)
Time : 11.00 a.m.
Venue : Hotel VIVANTA by TAJ
St. Inez, Panaji Goa

2. 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.**

INDEX

Agenda Point No.	Particulars	Page No.
1	Confirmation of Minutes of 105th SLBC Meeting dated 24.06.2019	5-14
2	Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy	16-23
	a. Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs).	
	b. Review of operations of Business Correspondents-hurdles / issues involved.	
	c. Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues / connectivity options (Bharat Net, VSAT, etc) installation of ATMs and POS machines and status of implementation of e-receipts and e-payments in the State.	
	d. Status of rollout of Direct Benefit Transfer in the State. Aadhaar seeding and authentication.	
	e. Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy).	
	f. Creating awareness about various schemes, subsidies, facilities e.g. Crop insurance, renewable energy.	
	g. Review of efforts towards end to end projects involving all stakeholders in the supply chain.	
h. Status of Financial Inclusion in the State of Goa.		
3	Review of Credit disbursement by banks	24-39
	a. Achievement under ACP of the State, Priority Sector Lending.	
	b. Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-up India, PMEGP etc.) and impact of these Schemes.	
	c. Flow of credit to MSMEs and for affordable housing.	
	d. KCC loan, Crop insurance under PMFBY	
	e. Grant of Education Loans.	
f. Progress under SHG –bank linkage		
4	Doubling of Farmer's Income by 2022	40
5	CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-committees of the DCC (SCC)	41
6	Position of NPAs in respect of Schematic lending, Certificate Cases and Recovery of NPAs.	42
7	Review of restructuring of loans in natural calamity affected districts in the State, if any	
8	Discussion on policy initiatives of the Central / State Government / RBI (industrial policy, MSME policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks.	
	1. Governor's Statement – Second Bi Monthly Monetary Policy 2019-20	44-49
	2. RBI- Prudential Framework for resolution of stressed assets	50-75
	3. Policy on Nabard – Support for development & financing of Beekeeping value chain	76-84

	4. Policy on NABARD support for development and financing of Bamboo value chain	
9	Discussion on improving rural infrastructure / credit absorption capacity	93
	a. Any large project conceived by the State Govt. to help improve CD Ratio.	
	b. 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.)	
10	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc., including a review of functioning of RSETIs.	94-95
11	Steps taken for improving land records, progress in digitization of land record and seamless loan disbursement.	96
12	Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State.	97-100
13	Discussion on Market Intelligence Issues.	101
	a. Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies soliciting Deposits from the public.	
	b. Banking related Cyber frauds, phishing, etc.	
	c. Instances of usurious activities by lending entities in the area, cases of over indebtedness.	
	d. Credit related frauds by borrower groups, etc.	
14	The quarterly meetings of Steering Sub Group of SLBC Goa for the March, 2019	101
15	Timely submission of data by Bank, adhering to the schedule of SLBC meeting.	102
16	Management of data flow at LBS Fora – Procedure.	103
17	Other matters of Importance	104-146
18	Enhance Access and Service Excellence (EASE) Reforms – Uniform Banking Hours of all Public Sector Banks (PSBs) on PAN India Basis	147-148
19	Any other item, with the permission of the Chair.	149

Agenda No.1

Confirmation of minutes of the 105th SLBC Meeting dated 24.06.2019

The Minutes of the 105th SLBC meeting for the quarter ended 31.03.2019 (held on 24.06.2019) were circulated vide letter No. RBU/LB-12/SLBC-G/302 dated 15.07.2019 and is also available on SLBC website www.slbcgoa.com – SLBC meetings.

The Minutes of 105th SLBC meeting held on 24.06.2019 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.

ANNEXURE
1.01MINUTES OF
105TH MEETING OF STATE LEVEL BANKER'S COMMITTEE , GOA
HELD ON 24TH JUNE 2019 AT HOTEL MANDOVI, PANAJI GOA.

The 105th meeting of State Level Bankers; Committee, Goa State was held on 24th June 2019 , at Hotel Mandovi, Panaji under the Chairmanship of Shri B. K. Mishra, Regional Director, Reserve Bank of India and Shri G. Ravindranath, Chief General Manager, State Bank of India. The other dignitaries present during the meeting were Shri Sanjay Kumar, General Manager SBI and convener SLBC Goa, Smt Meenakshi Gad, Deputy General Manager, RBI and Shri Vasant Savordekar, Deputy 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 Co-operative Banks / State Co-operative Bank, Lead District Manager of North Goa and South Goa districts. The list of participants is enclosed.

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

4. Shri G. Ravindranath, Chief General Manager, State Bank of India, narrated highlights of the performance for the year ended March 2019. He invited the attention of the house to the low achievements of ₹ 3928.17 crores as against ACP Target of ₹ 5324.56 crores for the year 2018-19 and mentioned that some of the key areas which would help in achieving the targets would be Agriculture loans, Education loans, Housing loans and Export Credit. He said that better focus is required on activation of RuPay cards, funding of Zero balance PMJDY accounts and increasing coverage of crops under Prime Minister's Fasal Bima Yojana. He requested member Banks to prepare a road map towards achieving Agriculture targets as achievement of 3.68% as against benchmark of 18% is not satisfactory. Continuous efforts are required to increase CD ratio of the state. He expressed concern over lack of proper attendance at SLBC meeting and said that Banks and other Government Department/Agencies should ensure attendance of senior officials in the meeting as matters of critical importance are discussed in this forum.



5. Shri B.K.Mishra, Regional Director, Reserve Bank of India stressed the need for improving CD ratio of the State for which the Member Banks should be more proactive. He suggested that a Sub-committee should be formed and agenda for the meetings should be set as per the Revamped Lead Bank Scheme which is more target oriented and policy oriented. Operational issues should be taken up in Sub-committee meetings for settlement. He also stressed that data authenticity appears to be doubtful and need to be looked into as incorrect data defeats the very purpose of meaningful discussion. He observed that many Banks seems to be lagging behind in arranging Financial Literacy camps. He further stated that Bankers should not be complacent but proactive to improve ACP performance, and efforts need to be made to extract the data from CBS to enable us to get the factual position. While concluding his speech he emphasized that more concerted and cohesive efforts are warranted by all stakeholders to take the State forward.

6. Smt. Meenakshi Gad , Deputy General Manager, Reserve Bank of India said that there are opportunities and demand for credit in the State and Banks should ensure the delivery at the right time, and should go one step ahead to identify and fill the gap between the credit needs and delivery. She congratulated all Banks for holding financial literacy camps during the Financial Literacy Week. However she expressed concern that the FLC centres are not functioning properly and also that rural branches are not holding financial literacy camps every month. She advised that higher level officials of the Bank should also attend camps to understand the needs and requirements of credit at the village level. Bankers should also understand and resolve their grievances as of late RBI is receiving many complaints relating to both deposits and advances. She requested State Agriculture department to provide the Base Line Farmers' Income from where Banks can start and then review the performance towards doubling of Farmers' Income by 2022. She also mentioned the impediments in achieving the goals like ban on mining activities which has resulted in the slowdown in state's economy and requested SLBC to carry out an impact study. She mentioned that Land records are a major hurdle which hampers the bank lending and that majority of commercial crops are not covered under Prime Ministers Fasal Bima Yojana, which should be looked into by the State Agriculture department. She also mentioned that periodical and prompt up-dation of SLBC website will facilitate data extraction as and when required and help the members in meaningful analysis.



7. Shri Vasant Savordekar, Deputy General Manager, NABARD, said that the challenges faced by the banking sector in Goa are consistent for over a considerable period viz. low CD ratio, low credit / micro credit uptake. While deliberating on the same, he said that credit flow to agriculture is very important from the point of view of State's overall development. He further said that the data available indicates achievements of ST credit under ACP during 2018-19 was only about 25% vis-à-vis achievements during 2017-18. The achievement under Agri Term Loans was comparatively satisfactory. He pointed out that the Gol has made state wise allocations for the agriculture sector under which allocations made for State of Goa is ₹ 1674 crore, and requested SLBC to factor the same suitably under State Plan. He further advised that in this background, SLBC may revise the current years' agricultural credit target. He also informed that now Banks can provide KCCs to farmers for taking up allied activities. Consequently, animal husbandry and fisheries sector can also be covered under KCCs. These can be seen as opportunities for increasing credit flow and requested banks to tap these opportunities.

Shri Savordekar urged the banks for conducting the Financial Literacy Camps. Banks can take prior approval from NABARD Regional Office and conduct one programme per month per branch as per RBI directions and NABARD will reimburse 60% of the cost within a ceiling of ₹ 5,000 per programme to the Commercial Banks.

Expressing concern over the dismal SHG Bank saving linkage, (6,818 accounts as on 31.03.2019 with deposits of ₹ 31.46 crore and loan outstanding of ₹ 19.73 crores) he suggested the need for reconciliation and authentication of the SHG data.

Shri Savordekar further mentioned that there is a scope for Animal Husbandry, Poultry for increasing Agriculture Term Lending and expressed the need for organic farming by way of a cluster approach in the state of Goa.

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



i) Sub-committee should provide a format for submission of the road map details for Doubling Farmers' Income by 2022.

ii) Inactive CSPs to be activated. BC Model to be adopted in unbanked villages and issues to be resolved. The Regional Director of RBI stated that BSNL should be called for the Financial Inclusion Subcommittee meetings. They should be requested to give a time line on connectivity issue. He also stressed that Infrastructure issues should be routed through the proper department and it should be discussed in Sub Committee and not in SLBC meeting.

iii) UIDAI should be called for Sub-Committee meeting to explore possibility of multiple seeding.

iv) As regards zero balance accounts, not much progress is observed in funding these accounts as they were opened for migrants and many of them are not available. DGM RBI said we should take up the issue with Department of Financial Services (DFS). Also DFS should be personally requested to attend the next SLBC. At this point of time, General Manager State Bank of India advised that the data should be sorted by each Bank as to how many of these accounts belong to migrants or otherwise, so that it may take up with DFS in the next SLBC.

v) On data integrity, the Chief General Manager instructed that data to be obtained from each bank for the year 2017-18 and 2018-19 with proper validation. Variations to be taken up seriously. Data to be verified by all the Banks and confirmation to be sent to SLBC in the next 10 days. Shri Mohapatra stated that a meeting will be arranged with the Vendor to take up issues faced by the Banks with the software / portal.

vi) As regards other issues like Back ended subsidies and digitization of land records, the Chief General Manager said that we should arrange a high level meeting with Revenue Department, Agriculture Department and other related Government departments to discuss these issues. Banks should avail the benefit of Interest subsidy scheme and pass it on to the farmers.

The Director, Department of Agriculture, Government of Goa gave a presentation on Doubling of Farmers Income.



The following action points emerged in the SLBC meeting:

Sr. No.	Action points emerged in the meeting	Action to be taken by
1.	Submission of data for the June 2019 quarter by 20 th July 2019	All Banks
2.	Roadmap for achieving Agriculture targets	All Banks
3.	SLBC meeting should be attended by senior official and they should be take active part in deliberations.	All Banks
4.	Rural branches of Banks should conduct / hold one Financial Literacy Camp every month as per RBI directives. Senior functionaries from Bank must also attend the Financial Literacy camps.	All Banks
5.	Majority of crops should be covered by PMFBY	Agriculture Deptt. GoG
6.	SLBC website needs to be updated periodically	SLBC
7.	SLBC may revise the State plan / Agriculture credit target according to State-wise allocation of Government of India for the current year	SLBC
8.	Roadmap for Doubling of Farmers' Income – Format may be given by Sub-committee SLBC	Subcommittee SLBC
9.	Inactive CSPs to be activated. BC Model to be adopted in unbanked villages	All Banks
10.	Data to be obtained from each bank for the year 2017-18 and 2018-19 with proper validation. All Banks to verify the data and submit confirmation in next 10 days to SLBC	All Banks
11.	Meeting has to be arranged with Vendor to resolve the issues faced by the banks while uploading the data on SLBC portal.	SLBC
12.	Connectivity issue to be discussed in Financial Inclusion Subcommittee meeting where Regional Director, BSNL has to be invited. Communication may also be sent to State Finance Secretary apprising connectivity issue with BSNL.	Subcommittee SLBC
13.	Issue of closing of 'Zero' balance accounts to take up with DFS. If permitted by DFS, matter to be escalated with all member banks.	SLBC



14.	DFS Director & Nodal Officer SLBC to be invited for next SLBC meeting.	SLBC
15.	Letter to Government of Goa requesting for back ended Subsidy, which will improve Bank credit.	SLBC
16.	Request to Government of Goa for mentioning all Government Schemes in a single page on their website to enable bankers to get information at a glance.	Sub-committee SLBC
17.	Discussion on land records – Revenue department and Agriculture Department of GoG may be invited in Subcommittee meeting.	Sub-committee SLBC

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

State Bank of India
Local Head Office Maharashtra

Date : 12.07.2019



General Manager (NW-1)
& Convener, SLBC Goa

List of participants of 105th Meeting of SLBC Goa at Hotel Mandovi, Panaji held on 24.06.2019 at 11.00 am for the quarter ended 31.03.2019

RESERVE BANK OF INDIA

1	Shri B.K. Mishra	Regional Director	Reserve Bank of India
2	Smt Meenakshi Gad	Deputy General Manager	Reserve Bank of India
3	Shri Carey Mascarenhas	Asstt General Manager	Reserve Bank of India

STATE BANK OF INDIA

4	Shri G. Ravindranath	Chief General Manager	SBI LHO Maharashtra
5	Shri Sanjay Kumar	General Manager	SBI LHO Maharashtra
6	Shri Ravi Kumar	Deputy General Manager	Zonal Office, Panaji
7	Shri Santosh Mahopatra	Deputy General Manager	RBU LHO Maharashtra
8	Shri Shrianshu	Assistant General Manager	RBO-I North Goa
9	Shri Mohan Rao	Assistant General Manager	RBO-II South Goa
10	Smt Shivani Nayak	Chief Manager - FI	CMFI & Nodal officer SLBC Goa
11	Shri Suresh Ugvekar	LDM North Goa	LDM North Goa
12	Shri Sunil Kumar	LDM North Goa	LDM North Goa
13	Shri Rajeev Tiwari	LDM South Goa	LDM South Goa
14	Shri Ganesh Phate	Dy Manager	RBU LHO Maharashtra

NABARD

15	Shri Vasant Savordekar	Deputy General Manager	NABARD
16	Shri Nitil Chogale	Manager	NABARD

GOVERNMENT DEPARTMENTS

17	Shri Bhaskar Narulkar	Nodal Officer NRLM	DRDA
18	Shri Hemkumar G	Regional Manager	National Housing Bank
19	Shri Rohan J. Kerkar	Dy Director (Admn)	Industries Deptt
20	Smt Megha S. Kerkar	Suptd of Fisheries	Fisheries deptt
21	Shri M R Keshavan	Asstt Director	KVIC
22	Shri Madhav B Kelkar	Director Agriculture	Agriculture Department
23	Shri Krishnanath Naik	Agriculture officer	Agriculture Department
24	Shri Sanjay Dayal	Sr Divisional Manager	LIG of India
25	Shri Pranavo Piyush	Asstt General Manager	SIDBI



PUBLIC SECTOR BANKS

26	Shri Abhishek Ojha	Officer	Allahabad Bank
27	Shri S. V. Phadte	Dy Zonal Manager	Bank of India
28	Shri Pawan Kulkarni	Senior Manager	Bank of India
29	Shri Amulya Kumar	Deputy General Manager	Bank of Baroda
30	Shri Rishabh Kamble	Manager P.S.	Bank of Baroda
31	Shri Deepak Naik	Sr Manager	Oriental Bank of Commerce
32	Shri Atul Joshi	Zonal Manager	Bank of Maharashtra
33	Shri Swadhin Kadam	Manager	Bank of Maharashtra
34	Shri A. Thakur	Dy Zonal Head	Corporation Bank
35	Shri Shrivallabh Paradkar	Manager Agri	Corporation Bank
36	Smt Sheela Pinto	Chief Manager	Syndicate Bank
37	Shri Lawrence V K	Sr Manager	Syndicate Bank
38	Shri Sudhir M Walavalkar	Manager	Central Bank of India
39	Shri P Prasanna	Chief Manager	IOB
40	Anmol Topno	Sr Manager	United Bank of India
41	Shri Ajinkya L. Kale	Asstt Manager	Indian Bank

PRIVATE BANKS

42	Shri Yatish Rane	Regional Head	ICICI
43	Shri Richard Rosario	Regional Head	ICICI
44	Shri Tushar	Cluster Manager	IndusInd Bank
45	Shri Joe Paul	Asstt Manager	Catholic Syrian Bank
46	Shri Sandy Michael Fernandes	Manager	Bandhan Bank
47	Shri Nilesh Kumar Singh	Cluster Manager	Yes Bank
48	Shri Sandesh Barekar	Asstt Vice President	HDFC
49	Shri A Raikar	Dy Manager	DCB Bank
50	Shri Panduranga Bhat	Sr Branch Manager	Karnataka Bank
51	Shri Surendranath N	Regional Head	Federal Bank
52	Smt Carmen Gomes	Asstt Manager	South Indian Bank

CO-OPERATIVE BANKS.

53	Shri P.M. Shetgaonkar	officer	Mapuca Urban Coop
54	Shri Naresh Gidwani	Manager	SVC Coop Bank Ltd
55	Shri Sadashiv S. Phadte	DY Cash Officer	Citizen Coop Bank
56	Smt Lathisha Rankale	Clerk	Women;s Coop Bank
57	Smt Seema Raikar	Officer	Women;s Coop Bank
58	Shri Neil Afonso	Deputy Manager	Citizen Credit Coop Bank
59	Smt Varsha Dhaimodkar	General Manager	Goa State Coop Bank
60	Shri Sanju R. Kenkre	Manager	Bicholim Urban Coop
61	Shri Arun Bhat	Asst General Manager	TJSB Bank
62	Smt Sweeja Parab	Branch Manager	AU Bank



ABSENTEES

PUBLIC SECTOR BANKS.	
1	Andhra Bank
2	Canara Bank
3	Punjab & Sind Bank
4	Punjab National Bank
5	UCO Bank
6	Union Bank of India
7	Vijaya Bank
8	IDBI Bank
PRIVATE SECTOR BANKS	
9	Axis Bank
10	Dhanalaxmi Bank Ltd
11	Jammu & Kashmir Bank Ltd
12	Karur Vysya Bank Ltd
13	Kotak Mahindra Bank Ltd
14	RBL Bank Ltd
CO-OPERATIVE BANKS	
15	Konkan Mercantile Coop Bank
16	NKGSB coop Bank
17	PMC Bank
18	Saraswat coop Bank
19	Apna Sahakari Bank Ltd
20	GP Parsik Sahakari Bank Ltd
21	Jana Bank Ltd



**Position in respect of Action Points of last meeting
held on 24.06.2019**

Sr. No	Action points	To be dealt by	Present Position
1	Timely submission of data for the quarter ended June 2019	All Banks	All banks have submitted the data
2	SLBC website updation	SLBC Convener	Updated
3	Roadmap by Banks for achieving Agriculture Targets	All Banks	Yet to submit.
4	Meeting with the vendor to resolve portal issue	SLBC Convener	Meeting taken on 6 th August issue resolved

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. The Respective Banks are exploring the possibility of opening the BC outlet wherever feasible.

Sr. No.	Sub District	Village	Linked SSA Village	Population	Allotted to	Remarks
1	Sanguem	Santona	Savordem	1403	Bank of India, Curchorem	No connectivity
2	Sanguem	Dubal	Bhati	446	HDFC, Snguem	No connectivity
3	Sanguem	Maulinguem	Bhati	354	HDFC, Snguem	No connectivity
4	Sanguem	Potrem	Bhati	201	HDFC, Snguem	No connectivity
5	Sanguem	Cumbari	Bhati	283	HDFC, Snguem	No connectivity
6	Sanguem	Viliena	Bhati	540	HDFC, Snguem	No connectivity

b. Review of operations of Business Correspondents – hurdles / issues involved.
Details of Business Correspondents / Customer Service Point(BC/ CSP)as on 30.06.2019

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

Hurdles / Issues of CSP / Bank Mitras:

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

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

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

Digital Transactions as on 30.06.2019 (Top 5 Banks)

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

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

Now DBT has been 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 43 Aadhaar Enrolment Centres functioning in the Various Bank branches and post offices in the State.

**List Of Aadhaar Enrolment Centres
As on 30.06.2019**

Sr. No.	Registrar Name	No of Centres
1	State Bank of India	2
2	Bank of Baroda	2
3	Bank of India	2
4	Bank of Maharashtra	1
5	Canara Bank	1
6	Syndicate Bank	2
7	Union Bank of India	1
8	IDBI Bank Ltd.	1
9	Axis Bank Ltd.	2
10	HDFC Bank Ltd	5
11	ICICI Bank Ltd	2
12	Karnataka Bank Ltd.	1
13	Kotak Mahindra Bank Ltd	2
14	RBL Bank Ltd	1
15	Bandhan Bank	2
16	YES Bannk	1
17	India Post	15
	TOTAL CENTRES	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 **June, 2019** quarter is given below:

Number of FLC	Number of Cams held during Quarter June 2019	
	Digital	Target
3	15	40

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 (18136 accounts) into funded accounts.

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

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

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

AS ON 30.06.2019

(Amount in lacs)

Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Allahabad Bank	PSB	1620	0	745	875	1620	24.90	92	1354	1534
Andhra Bank	PSB	868	0	665	203	868	26.19	129	759	685
Axis Bank Ltd	PVT	281	391	510	162	672	20.38	163	640	474
Bank of Baroda	PSB	13777	5901	10838	8840	19678	1386.75	886	16406	15384
Bank of India	PSB	7310	14290	11788	9812	21600	1475.92	2477	20459	18594
Bank of Maharashtra	PSB	1563	0	674	889	1563	81.94	225	1053	1379
Canara Bank	PSB	28022	0	17483	10539	28022	1412.57	3501	8551	22605
Central Bank of India	PSB	15715	0	8513	7202	15715	522.92	490	14133	12641
Corporation Bank	PSB	11520	6775	10049	8246	18295	1597.18	1918	17650	13595
Federal Bank Ltd	PVT	561	0	258	303	561	41.06	80	221	387
HDFC Bank Ltd	PVT	1680	1183	973	1890	2863	107.92	663	2863	1742
ICICI Bank Ltd	PVT	64	193	187	70	257	6.06	208	257	69
IDBI Bank Ltd.	PVT	2292	0	1353	939	2292	96.41	293	1940	1803
Indian Bank	PSB	2845	32	1563	1314	2877	49.36	538	2502	2252
Indian Overseas Bank	PSB	1578	4192	3039	2731	5770	212.83	895	5333	4470
IndusInd Bank Ltd	PVT	249	513	453	309	762	11.42	104	720	663
Jammu & Kashmir Bank Ltd	PVT	21	0	9	12	21	0.04	9	26	9
Karur Vysya Bank	PVT	0	4	3	1	4	0.02	0	4	3
Kotak Mahindra Bank Ltd	PVT	58	0	40	18	58	0.27	24	57	33
Oriental Bank of Commerce	PSB	6942	0	5246	1696	6942	436.69	484	6475	3673
Punjab & Sind Bank	PSB	242	0	64	178	242	15.07	0	241	232
Punjab National Bank	PSB	1404	0	400	1004	1404	37.20	53	1389	1047
South Indian Bank Ltd	PVT	0	54	15	39	54	4.18	9	18	42
State Bank of India	PSB	3309	5559	3815	5053	8868	295.76	1694	7355	6655
Syndicate Bank	PSB	6280	0	3001	3279	6280	487.57	762	5152	5550
UCO Bank	PSB	810	910	752	968	1720	111.18	100	1198	1360
Union Bank of India	PSB	6996	0	3314	3682	6996	164.73	1647	4048	6199
United Bank of India	PSB	1775	2458	2610	1623	4233	449.77	616	1839	3821
Yes Bank Ltd	PVT	1	0	1	0	1	0.01	0	1	0
Punjab National Bank	PSB	875	0	279	596	875	25.81	44	867	724
RBL Bank Ltd	PVT	457	0	22	435	457	2.21	83	454	298
Grand Total		119115	42455	88662	72908	161570	9104.32	18187	123965	127923

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

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

SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA GOA STATE: PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AS ON 30.06.2019

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

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

**SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA
 GOA STATE: PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)
 AS ON 30.06.2019**

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

Agenda No.3

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

(Rs. In crores)

Activity	Achievement under ACP 2018-19 upto 30.06.2018	% Achievement 30.06.2018	Achievement under ACP 2019-20 upto 30.06.2019	% Achievement 30.06.2019
Crop loans	88.92	80.68	18.37	26.06%
Agri Term loans	133.51	117.21	77.40	77.52%
Sub Total AGRI	223.43	99.25	95.77	56.22%
Agri Infrastructure	10.51	90.29	10.10	92.83%
Ancillary Activities	34.10	333.98	57.07	484.46%
Credit Potential for Agriculture	267.04	108.57	162.94	84.42%
MSME	1151.34	97.89	896.61	83.56%
Export Credit	6.35	5.45	1.96	2.75%
Education	16.80	17.79	11.33	25.89%
Housing	227.39	78.71	84.98	30.02%
Renewable Energy	2.61	183.80	0.01	0.88%
Others	23.03	92.56	15.89	118.05%
Social Infrastructure	0.00	0.00	4.95	30.09%
TOTAL	1694.57	86.26	1178.67	69.53%

3.02 Sector wise achievement of advances: Position as on 30.06.2019

i) The **Crop Loan** disbursement during the quarter June, 2019 was Rs.18.37 crs as against the target of Rs. 70.50 Crs i.e. 26.06% achievement. The performance under crop loan is increased by Rs. 0.45 Crs i.e. from Rs.17.92 Crs as on 30.06.2018.

ii) The **Agri. Term Loan** disbursement during the quarter June, 2019 was Rs. 77.40 Crs as against the target of Rs. 99.84 Crs i.e. 77.52% increased by Rs.9.89 Crs i.e. from Rs. 67.51 as on 30.06.2018.

iii) The disbursement of loan to **Agriculture Sector** during the quarter June 2019 was Rs. 162.94 Crs as against the target of Rs. 193.00 Crs i.e. 84.42% achievement. The performance under Agri Sector is increased by Rs. 6.83 Crs i.e. from Rs. 156.11 Crs as on 30.06.2018.

iv) The disbursement of loan to **MSME** during the quarter June 2019 was Rs. 896.51 Crs as against the target of Rs.1072.95 Crs i.e. 83.56% achievement. The performance under loan to Industries is decreased by Rs.254.73 Crs from Rs. 1151.34 Crs as on 30.06.2018.

v) The overall achievement under **ACP 2018-19** during the quarter June 2019 was Rs. 1178.61 Crs as against the target of Rs.1695 Crs i.e. 69.53% achievement. The achievement was lower by Rs. 287.49 Crs i.e. from Rs. 1466.16 Crs as on 30.06.2018.

3.03 Review of Performance under ACP 2019.20:

(Amount Rs. in Crores)

Activity	Annual Credit Plan 2019-20 (Targets up to 30.06.2019)	Achievement up to 30.06.2019	% Achievement
Crop loans	70.50	18.37	26.06%
Agri Term Loans	99.84	77.40	77.52%
SUB TOTAL AGRI	170.34	95.77	56.22%
Agri Infrastructure	10.88	10.10	92.83%
Ancillary Activities	11.78	57.07	484.46%
CREDIT POTENTIAL FOR AGRICULTURE.	193.00	162.94	84.42%
MSME	1072.95	896.61	83.56%
Export Credit	71.25	1.96	2.75%
Education	43.76	11.33	25.89%
Housing	283.00	84.98	30.02%
Renewable energy	1.13	0.01	0.88%
Others	13.46	15.89	118.05%
Social infrastructure	16.45	4.95	30.09%
TOTAL	1695.00	1178.67	69.53%

(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 JUNE 2019
 (Amt in crores)**

SR. No.	Name of the Bank	CROP			AGRI TERM			SUB TOTAL		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	41.25	4.10	9.94	85.78	1.83	2.13	127.03	5.93	4.67
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	11.05	0.10	0.92	14.25	15.25	107.02	25.30	15.35	60.68
5	BANK OF INDIA	19.65	0.04	0.19	22.45	1.16	5.17	42.10	1.20	2.84
6	BANK OF MAHARASHTRA	10.70	0.17	1.62	11.10	0.77	6.95	21.80	0.94	4.33
7	CANARA BANK	20.60	0.00	0.00	25.85	30.39	117.55	46.45	30.39	65.42
8	CENTRAL BANK OF INDIA	14.55	0.43	2.96	16.85	0.93	5.55	31.40	1.36	4.35
9	CORPORATION BANK	3.50	0.01	0.26	4.00	2.48	61.91	7.50	2.49	33.14
10	INDIAN BANK	0.60	0.00	0.00	0.55	0.00	0.00	1.15	0.00	0.00
11	INDIAN OVERSEAS BANK	6.40	0.08	1.18	4.95	0.08	1.56	11.35	0.15	1.34
12	ORIENTAL BANK OF COMMERCE	1.10	0.70	63.45	0.90	0.02	1.99	2.00	0.72	35.79
13	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	1.33	0.00	0.00	1.11	0.00	0.00	2.44	0.00	0.00
15	SYNDICATE BANK	12.30	0.17	1.38	21.25	1.26	5.93	33.55	1.43	4.26
16	UCO BANK	0.00	0.20	0.00	0.00	0.00	0.00	0.00	0.20	0.00
17	UNION BANK OF INDIA	1.50	0.64	42.88	2.00	0.16	7.77	3.50	0.80	22.81
18	UNITED BANK OF INDIA	2.37	0.00	0.00	1.81	0.09	4.70	4.18	0.09	2.03
19	IDBI BANK LTD.	5.30	0.43	8.20	4.30	0.00	0.00	9.60	0.43	4.53
	SUB TOTAL	152.20	7.07	4.65	217.15	54.40	25.05	369.35	61.48	16.64
20	AXIS BANK LTD.	0.10	0.00	0.00	0.20	0.00	0.00	0.30	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.30	0.00	0.00	0.40	0.00	0.00
22	DCB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	FEDERAL BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
24	HDFC BANK LTD.	26.30	0.13	0.51	36.28	1.36	3.76	62.58	1.50	2.39
25	ICICI BANK LTD	13.35	2.43	18.20	25.20	3.64	14.44	38.55	6.07	15.75
26	INDUSIND BANK LTD.	1.00	0.00	0.00	1.70	0.09	5.15	2.70	0.09	3.24
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	2.30	0.00	0.00	4.40	10.35	235.18	6.70	10.35	154.44
29	Karur Vysya Bank Ltd	0.10	0.00	0.00	0.30	0.00	0.00	0.40	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	0.30	0.00	0.00	0.30	0.00	0.00	0.60	0.00	0.00
31	RBL BANK LTD.	10.90	3.16	29.02	14.23	2.33	16.34	25.13	5.49	21.84
32	SOUTH INDIAN BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
33	YES BANK LTD.	1.90	0.00	0.00	6.60	0.00	0.00	8.50	0.00	0.00
34	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	56.75	5.73	10.09	89.91	17.77	19.76	146.66	23.49	16.02
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.34	0.00	0.00	0.34	0.00
37	GOA STATE CO-OP BANK LTD.	33.75	5.57	16.52	49.15	4.89	9.94	82.90	10.46	12.62
38	GOA URBAN CO-OP BANK LTD.	5.85	0.00	0.00	5.90	0.00	0.00	11.75	0.00	0.00
39	KONKAN MERCANTILE CO-OP BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
43	PMC BANK LTD.	0.35	0.00	0.00	0.60	0.00	0.00	0.95	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	1.10	0.00	0.00	1.35	0.00	0.00	2.45	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.25	0.00	0.00	0.50	0.00	0.00	0.75	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	41.40	5.57	13.46	57.60	5.23	9.08	99.00	10.80	10.91
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	250.35	18.37	7.34	364.66	77.40	21.22	615.01	95.77	15.57

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 JUNE 2019
 (Amt in crores)**

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	6.23	0.08	1.29	5.06	19.71	389.53	138.32	25.72	18.60
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	2.71	0.00	0.00	1.42	0.07	4.66	29.43	15.42	52.40
5	BANK OF INDIA	2.27	0.00	0.00	2.18	10.45	479.61	46.55	11.64	25.01
6	BANK OF MAHARASHTRA	0.61	0.00	0.00	1.06	0.00	0.00	23.47	0.94	4.02
7	CANARA BANK	3.12	0.00	0.00	2.32	1.00	43.20	51.88	31.39	60.50
8	CENTRAL BANK OF INDIA	1.61	1.61	100.00	2.00	12.37	620.03	35.00	15.34	43.83
9	CORPORATION BANK	1.50	0.00	0.00	1.00	0.00	0.00	10.00	2.49	24.86
10	INDIAN BANK	0.07	0.00	0.00	0.09	0.00	0.00	1.31	0.00	0.00
11	INDIAN OVERSEAS BANK	0.65	0.00	0.00	0.95	0.00	0.00	12.94	0.15	1.18
12	ORIENTAL BANK OF COMMERCE	0.06	0.00	0.00	0.07	0.02	25.57	2.13	0.73	34.45
13	PUNJAB & SIND BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	0.09	0.00	0.00	0.09	0.00	0.00	2.62	0.00	0.00
15	SYNDICATE BANK	1.39	0.93	67.11	2.60	11.81	454.97	37.54	14.17	37.75
16	UCO BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	0.00
17	UNION BANK OF INDIA	0.50	0.00	0.00	1.00	0.09	9.24	5.00	0.89	17.82
18	UNITED BANK OF INDIA	0.08	0.08	109.60	0.10	0.00	0.00	4.36	0.17	3.84
19	IDBI BANK LTD.	0.29	0.06	19.58	0.40	0.00	0.00	10.29	0.49	4.77
	SUB TOTAL	21.15	2.76	13.03	20.31	55.51	273.33	410.80	119.74	29.15
20	AXIS BANK LTD.	0.10	0.00	0.00	0.10	0.00	0.00	0.50	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.15	0.00	0.00	0.65	0.00	0.00
22	DCB BANK LIMITED	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	FEDERAL BANK LTD.	0.02	0.00	0.00	0.05	0.03	58.20	0.47	0.03	6.19
24	HDFC BANK LTD.	4.69	0.00	0.00	8.42	0.97	11.49	75.69	2.47	3.26
25	ICICI BANK LTD	4.52	0.00	0.00	3.64	0.00	0.00	46.70	6.07	13.00
26	INDUSIND BANK LTD.	0.17	0.00	0.00	0.15	0.00	0.00	3.02	0.09	2.90
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	0.35	0.00	0.00	0.30	0.00	0.00	7.35	10.35	140.88
29	Karur Vysya Bank Ltd	0.10	0.00	0.00	0.50	0.00	0.00	1.00	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.67	0.00	0.00
31	RBL BANK LTD.	1.31	0.00	0.00	2.89	0.00	0.00	29.33	5.49	18.71
32	SOUTH INDIAN BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.44	0.00	0.00
33	YES BANK LTD.	1.42	7.31	516.48	2.97	0.04	1.26	12.89	7.35	57.01
34	BANDHAN BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	12.79	7.31	57.14	19.24	1.03	5.38	178.69	31.83	17.82
35	BICHOLIM URBAN CO-OP BANK LT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.00
37	GOA STATE CO-OP BANK LTD.	5.96	0.04	0.67	3.80	0.00	0.00	92.66	10.50	11.33
38	GOA URBAN CO-OP BANK LTD.	0.88	0.00	0.00	1.03	0.00	0.00	13.66	0.00	0.00
39	KONKAN MERCANTILE CO-OP BK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.24	0.00	0.00
43	PMC BANK LTD.	0.05	0.00	0.00	0.09	0.00	0.00	1.09	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.12	0.53	441.67	2.69	0.53	19.70
45	SHAMRAO VITHAL CO-OP BANK L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.82	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	7.05	0.04	0.57	5.11	0.53	10.38	111.15	11.37	10.23
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	40.98	10.10	24.66	44.65	57.07	127.82	700.64	162.95	23.26

Annexure 3.3.3

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

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	825.45	178.44	21.62	58.50	0.00	0.00	23.27	7.12	30.60
2	ALLAHABAD BANK	16.50	0.00	0.00	0.00	0.00	0.00	1.20	0.00	0.00
3	ANDHRA BANK	5.00	0.20	3.90	0.00	0.00	0.00	0.10	0.00	0.00
4	BANK OF BARODA	324.90	6.86	2.11	24.00	0.00	0.00	9.32	0.66	7.11
5	BANK OF INDIA	355.45	255.07	71.76	41.50	0.00	0.00	12.22	0.51	4.16
6	BANK OF MAHARASHTRA	181.60	53.94	29.70	0.10	0.00	0.00	6.88	0.20	2.92
7	CANARA BANK	247.05	15.13	6.12	39.70	0.00	0.00	11.01	0.00	0.00
8	CENTRAL BANK OF INDIA	101.10	18.85	18.64	13.30	1.56	11.73	9.73	0.21	2.19
9	CORPORATION BANK	30.00	32.29	107.64	0.20	0.00	0.00	4.50	0.68	15.06
10	INDIAN BANK	16.90	1.60	9.45	0.00	0.00	0.00	1.23	0.04	2.88
11	INDIAN OVERSEAS BANK	86.50	28.38	32.80	0.00	0.00	0.00	2.72	0.05	1.84
12	ORIENTAL BANK OF COMMERCE	119.00	0.00	0.00	0.00	0.00	0.00	1.30	0.00	0.00
13	PUNJAB & SIND BANK	0.30	1.51	503.33	0.00	0.00	0.00	2.00	0.02	0.86
14	PUNJAB NATIONAL BANK	29.00	2.76	9.53	0.00	0.00	0.00	1.55	0.25	16.32
15	SYNDICATE BANK	178.50	38.32	21.47	0.10	0.00	0.00	7.30	0.53	7.23
16	UCO BANK	1.00	0.62	62.03	0.00	0.00	0.00	0.10	0.06	64.00
17	UNION BANK OF INDIA	20.00	2.29	11.47	0.10	0.00	0.00	0.50	0.03	5.98
18	UNITED BANK OF INDIA	15.50	0.66	4.26	0.00	0.00	0.00	1.35	0.00	0.00
19	IDBI BANK LTD.	35.20	19.86	56.42	0.00	0.00	0.00	1.91	0.30	15.85
	SUB TOTAL	2588.95	656.77	25.37	177.50	1.56	0.88	98.19	10.66	10.86
20	AXIS BANK LTD.	50.00	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.26	0.00	0.00
22	DCB BANK LIMITED	0.20	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
23	FEDERAL BANK LTD.	31.00	0.05	0.16	0.00	0.00	0.00	1.26	0.00	0.00
24	HDFC BANK LTD.	460.80	49.00	10.63	58.50	0.00	0.00	16.74	0.00	0.00
25	ICICI BANK LTD	219.00	0.00	0.00	8.00	0.00	0.00	7.12	0.00	0.00
26	INDUSIND BANK LTD.	100.00	8.33	8.33	0.00	0.00	0.00	2.00	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.40	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
28	KARNATAKA BANK LTD.	41.50	0.82	1.98	0.00	0.00	0.00	2.25	0.00	0.00
29	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	37.70	0.00	0.00	0.00	0.00	0.00	1.40	0.00	0.00
31	RBL BANK LTD.	31.50	2.66	8.45	0.00	0.00	0.00	1.30	0.27	20.38
32	SOUTH INDIAN BANK LTD.	19.10	0.00	0.00	0.00	0.00	0.00	1.21	0.00	0.00
33	YES BANK LTD.	99.00	90.82	91.73	0.00	0.00	0.00	2.45	0.00	0.00
34	BANDHAN BANK	6.00	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
	SUB TOTAL	1098.30	151.68	13.81	66.50	0.00	0.00	36.23	0.27	0.73
35	BICHOLIM URBAN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.50	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	2.00	57.96	2.89	0.00	0.40	0.00	0.10	0.20	0.20
37	GOA STATE CO-OP BANK LTD.	107.39	5.87	5.46	0.00	0.00	0.00	6.30	0.00	0.00
38	GOA URBAN CO-OP BANK LTD.	88.20	12.69	14.38	0.00	0.00	0.00	3.61	0.17	4.68
39	KAN MERCANTILE CO-OP BANK LT	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	24.35	0.00	0.00	0.00	0.00	0.00	1.50	0.00	0.00
43	PMC BANK LTD.	15.00	2.88	19.22	0.00	0.00	0.00	1.15	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	46.50	5.15	11.07	0.00	0.00	0.00	2.41	0.03	1.32
45	SHAMRAO VITHAL CO-OP BANK LTD.	2.60	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	7.60	0.39	5.09	0.00	0.00	0.00	0.60	0.00	0.00
47	APNA SAHAKARI BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	5.00	2.14	42.81	0.00	0.00	0.00	0.01	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
	SUB TOTAL	300.64	87.06	28.96	0.00	0.40	0.00	16.42	0.41	2.47
51	AU Small Finance Bank	0.50	1.09	218.72	0.00	0.00	0.00	0.05	0.00	0.00
52	Jana Small Finance Bank	0.50	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.00	1.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	GRAND TOTAL	3987.89	896.61	22.48	244.00	1.96	0.80	150.84	11.33	7.51

Annexure 3.3.4

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR THE QUARTER
 ENDED JUNE 2019**

(Amt in crores)

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C	P	%	C	P	%	C	P	%
1	STATE BANK OF INDIA	134.80	0.81	0.60	0.27	0.00	0.00	2.78	0.00	0.00
2	ALLAHABAD BANK	13.00	0.00	0.00	0.03	0.00	0.00	0.30	0.00	0.00
3	ANDHRA BANK	2.00	0.20	9.75	0.00	0.00	0.00	0.00	0.00	0.00
4	BANK OF BARODA	49.30	7.82	15.86	0.15	0.00	0.00	1.67	0.20	11.70
5	BANK OF INDIA	75.15	8.73	11.62	0.20	0.00	0.00	2.30	0.11	4.97
6	BANK OF MAHARASHTRA	46.00	4.39	9.53	0.06	0.00	0.00	2.63	5.29	201.24
7	CANARA BANK	69.15	0.00	0.00	0.20	0.00	0.00	1.67	0.27	16.01
8	CENTRAL BANK OF INDIA	55.35	1.69	3.06	0.16	0.00	0.00	2.02	0.17	8.66
9	CORPORATION BANK	15.00	3.46	23.04	0.00	0.00	0.00	0.22	0.38	172.45
10	INDIAN BANK	19.20	0.98	5.10	0.04	0.00	0.00	0.41	0.00	0.00
11	INDIAN OVERSEAS BANK	28.65	12.29	42.91	0.11	0.01	5.31	1.74	0.00	0.06
12	ORIENTAL BANK OF COMMERCE	19.00	0.00	0.00	0.05	0.00	0.00	0.70	0.00	0.00
13	PUNJAB & SIND BANK	5.00	0.14	2.80	0.00	0.00	0.00	0.00	0.00	0.00
14	PUNJAB NATIONAL BANK	22.50	1.08	4.79	0.04	0.00	0.00	0.75	1.20	160.41
15	SYNDICATE BANK	39.70	3.75	9.44	0.16	0.00	0.00	2.10	0.00	0.00
16	UCO BANK	2.00	1.41	70.40	0.00	0.00	0.00	0.12	0.02	16.83
17	UNION BANK OF INDIA	5.00	0.20	4.05	0.00	0.00	0.00	0.55	3.46	629.49
18	UNITED BANK OF INDIA	15.00	0.49	3.27	0.05	0.00	0.00	0.70	0.00	0.00
19	IDBI BANK LTD.	17.90	2.56	14.28	0.07	0.00	0.00	0.78	0.00	0.00
	SUB TOTAL	633.70	49.98	7.89	1.59	0.01	0.38	21.42	11.11	51.86
20	AXIS BANK LTD.	6.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	2.00	0.00	0.00	0.01	0.00	0.00	0.15	0.00	0.00
22	DCB BANK LIMITED	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	FEDERAL BANK LTD.	13.00	0.00	0.00	0.05	0.00	0.00	0.52	0.00	0.00
24	HDFC BANK LTD.	63.70	1.42	2.22	0.43	0.00	0.00	6.28	3.47	55.26
25	ICICI BANK LTD	50.90	0.00	0.00	0.30	0.00	0.00	3.00	0.00	0.00
26	INDUSIND BANK LTD.	22.00	0.00	0.00	0.12	0.00	0.00	0.72	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	9.00	0.87	9.67	0.06	0.00	0.00	0.52	0.00	0.00
29	Karur Vysya Bank Ltd	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	19.00	0.00	0.00	0.05	0.00	0.00	0.42	0.00	0.00
31	RBL BANK LTD.	7.00	0.55	7.84	0.08	0.00	0.00	0.85	0.26	30.71
32	SOUTH INDIAN BANK LTD.	6.50	0.00	0.00	0.08	0.00	0.00	0.47	0.00	0.00
33	YES BANK LTD.	24.60	0.10	0.42	0.13	0.00	0.00	0.80	0.00	0.00
34	BANDHAN BANK	2.20	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
	SUB TOTAL	226.90	2.94	1.29	1.33	0.00	0.00	13.83	3.73	26.98
35	BICHOLIM URBAN CO-OP BANK LT	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	3.00	14.44	481.26	0.00	0.00	0.00	0.00	0.42	0.00
37	GOA STATE CO-OP BANK LTD.	34.15	0.27	0.80	0.28	0.00	0.00	4.57	0.63	13.74
38	GOA URBAN CO-OP BANK LTD.	30.70	11.96	38.97	0.17	0.00	0.00	1.35	0.00	0.00
39	KONKAN MERCANTILE CO-OP BANK	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	8.60	0.00	0.00	0.08	0.00	0.00	0.47	0.00	0.00
43	PMC BANK LTD.	7.80	3.21	41.18	0.06	0.00	0.00	0.42	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	11.50	1.89	16.41	0.15	0.00	0.00	2.34	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD	2.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	6.10	0.00	0.00	0.05	0.00	0.00	0.37	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.80	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARIK SAHAKARI BANK LTD.	3.00	0.20	6.62	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BK	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	111.55	32.06	28.74	0.81	0.00	0.00	9.76	1.05	10.75
51	AU Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
52	Jana Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	1.20	0.00	0.00	0.03	0.00	0.00	0.24	0.00	0.00
	GRAND TOTAL	973.35	84.98	8.73	3.76	0.01	0.16	45.25	15.89	35.11

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

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING+RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C	P	%	C	P	%
1	STATE BANK OF INDIA	11.47	4.95	43.17	1194.85	217.04	18.16
2	ALLAHABAD BANK	0.60	0.00	0.00	31.63	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	7.10	0.39	5.50
4	BANK OF BARODA	2.43	0.00	0.00	441.19	30.95	7.02
5	BANK OF INDIA	2.51	0.00	0.00	535.87	276.06	51.52
6	BANK OF MAHARASHTRA	1.75	0.00	0.00	262.49	64.77	24.67
7	CANARA BANK	3.95	0.00	0.00	424.60	46.78	11.02
8	CENTRAL BANK OF INDIA	2.35	0.00	0.00	219.00	37.83	17.27
9	CORPORATION BANK	1.00	0.00	0.00	60.92	39.29	64.50
10	INDIAN BANK	0.87	0.00	0.00	39.96	2.61	6.54
11	INDIAN OVERSEAS BANK	0.87	0.00	0.00	133.53	40.88	30.61
12	ORIENTAL BANK OF COMMERCE	0.70	0.00	0.00	142.88	0.73	0.51
13	PUNJAB & SIND BANK	0.00	0.00	0.00	7.30	1.67	22.84
14	PUNJAB NATIONAL BANK	0.71	0.00	0.00	57.17	5.30	9.27
15	SYNDICATE BANK	2.94	0.00	0.00	268.33	56.76	21.15
16	UCO BANK	0.00	0.00	0.00	3.22	2.31	71.82
17	UNION BANK OF INDIA	0.00	0.00	0.00	31.15	6.88	22.09
18	UNITED BANK OF INDIA	0.70	0.00	0.00	24.65	1.32	5.35
19	IDBI BANK LTD.	1.04	0.00	0.00	67.19	23.21	34.55
	SUB TOTAL	33.88	4.95	14.61	3953.04	854.78	21.62
20	AXIS BANK LTD.	0.00	0.00	0.00	56.60	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.20	0.00	0.00	4.87	0.00	0.00
22	DCB BANK LIMITED	0.00	0.00	0.00	0.81	0.00	0.00
23	FEDERAL BANK LTD.	0.80	0.00	0.00	47.10	0.08	0.17
24	HDFC BANK LTD.	5.92	0.00	0.00	688.06	56.35	8.19
25	ICICI BANK LTD	5.18	0.00	0.00	340.20	6.07	1.78
26	INDUSIND BANK LTD.	0.90	0.00	0.00	128.76	8.42	6.54
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.61	0.00	0.00
28	KARNATAKA BANK LTD.	0.85	0.00	0.00	61.53	12.04	19.57
29	Karur Vysya Bank Ltd	0.00	0.00	0.00	1.71	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	0.50	0.00	0.00	59.74	0.00	0.00
31	RBL BANK LTD.	0.90	0.00	0.00	70.96	9.23	13.00
32	SOUTH INDIAN BANK LTD.	0.80	0.00	0.00	28.59	0.00	0.00
33	YES BANK LTD.	1.13	0.00	0.00	141.00	98.27	69.69
34	BANDHAN BANK	0.03	0.00	0.00	8.44	0.00	0.00
	SUB TOTAL	17.21	0.00	0.00	1638.98	190.45	11.62
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	3.60	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	0.00	0.00	0.00	5.10	73.76	1446.34
37	GOA STATE CO-OP BANK LTD.	2.00	0.00	0.00	247.34	17.27	6.98
38	GOA URBAN CO-OP BANK LTD.	1.15	0.00	0.00	138.84	24.82	17.87
39	KONKAN MERCANTILE CO-OP BANK LTD	0.00	0.00	0.00	0.21	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.09	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.90	0.00	0.00	36.14	0.00	0.00
43	PMC BANK LTD.	0.70	0.00	0.00	26.22	6.09	23.25
44	SARASWAT CO-OP BANK LTD.	0.95	0.00	0.00	66.54	7.59	11.41
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.15	0.00	0.00	5.60	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.60	0.00	0.00	15.32	0.39	2.52
47	APNA SAHAKARI BANK LTD.	0.12	0.00	0.00	2.76	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.21	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	8.01	2.34	29.20
50	CITIZEN CREDIT CO-OPERATIVE BANK	0.00	0.00	0.00	0.21	0.00	0.00
	SUB TOTAL	6.57	0.00	0.00	556.08	132.35	23.80
51	AU Small Finance Bank	0.12	0.00	0.00	1.41	1.09	77.84
52	Jana Small Finance Bank	0.13	0.00	0.00	1.41	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00
	SUB TOTAL	0.25	0.00	0.00	2.82	1.09	38.85
	GRAND TOTAL	57.91	4.95	8.55	6150.92	1178.67	19.16

3.04 Review of Priority Sector Advances (PSA)
Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 30.06.2018, 30.09.2018, 31.12.2018, 31.03.2019 and 30.06.2019 is as under:

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	30.06.18	30.09.18	31.12.18	31.03.19	30.06.19
i	Total Deposits	N.A.	71843.48	72432.12	81918.00	75791.76	78313.91
ii	Total Advances	N.A.	21649.02	21235.70	23904.00	22196.42	23569.99
iii	C.D. Ratio	N.A.	30.13%	29.32%	29.18%	29.29%	30.10%
iv	Total PSA.	N.A.	7134.56	7837.82	8082.00	8108.24	7192.67
	%age of PSA to Total Advances	40%	32.96%	36.91%	33.81%	36.53%	30.52%
v	DIR Advances	N.A.	1.56	1.37	2.27	0.88	1.24
	%age of DIR Adv. to Total Advances	1%	0.01%	0.01%	0.04%	0.00%	0.01
vi	Weaker Section Advances	N.A.	936.23	824.34	901.00	833.40	902.00
	%age of Weaker Sec. Adv. to Total Adv.	10%	4.32%	3.88%	3.77%	3.75%	3.83%
vii	SC/ST Advances	N.A.	259.48	604.11	260.00	255.91	203.16
	%age of SC/ST* Adv. To Total Advances	5%	1.19%	2.84%	0.91%	1.15%	0.86%
viii	Advances to Women	N.A.	2636.07	2137.17	2268.00	2307.15	1948.47
	%age of Adv. to Women to Total Adv.	10%	12.18%	10.06%	9.49%	10.39%	8.27%
ix	Direct Agriculture Advances	N.A.	940.93	766.84	756.00	817.35	1008.20
	%age of Direct Agri. Adv. To Total Adv.	18%	4.35%	3.61%	3.16%	3.68%	4.28

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

(Detailed reports enclosed as Annexure 3.4.1 to 3.4.4)

3.05 Priority sector advances: position as on 30.06.2019

- i) Total Priority Sector Advances as on 30.06.2019 was Rs.7,192.67 Crs which was 30.52% of total advances level of Rs.23,569.99 Crs. The level of priority sector advances has increased by Rs.58.11 Crs over June 2018 last year.
- ii) The total Advances under DIR Scheme as on 30.06.2019 was Rs.1.24 Crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 30.06.2019 was Rs.902 Crs with an decrease of Rs.34.23 Crs over June, 2018 level. The percentage of advances to weaker sections of society was 3.83% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 30.06.2019 was Rs.203.16 Crs with a decrease of Rs.56.32 Crs over June, 2018 level. In percentage terms the advances to SC / ST was 0.86% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances was Rs.1,008.20 Crs as on 30.06.2019 with an increase of Rs.67.27 Crs over June, 2018 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 4.28% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women was Rs.1,948.47 Crs as on 30.06.2019 with decrease of Rs.687.60 Crs over June, 2018 level. In percentage terms the Advances to Women was 8.27% as against the bench mark level of 10% of total advances outstanding.
- vii) The bench mark levels under Advances to Weaker Sections of society, SC / ST, DIR Scheme, and Direct Agriculture advances and advances to women could not be achieved.

3.06 CD RATIO

- i) The advances level as on 30.06.2019 was Rs.23,569.99 Crs with an increase of Rs.1,920.97 Crs over June, 2018 level of Rs.21,649.02 Crs. The deposit level as on 30.06.2018 being at Rs.78,313.91 Crs has increased by Rs.6,470.43 Crs over June, 2018 level of Rs.71,843.48 Crs.
- ii) The CD ratio as on 30.06.2019 was 30.10% which is 0.03% below June, 2018 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.646.29 Crs till June, 2019 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 30.92%.
- iv) The NRE deposit level as on 30.06.2019 was Rs.15,268.30 Crs. The CD ratio works out to 37.64% if NRE deposit is excluded from the total Deposit and considering the RIDF disbursement.

Annexure 3.4.1
SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 30.06.2019
(Amount in crores)

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE	TOTAL	TOTAL ADVANCES		Credit Deposit Ratio %
			DEPOSITS	DEPOSITS	NO.	AMOUNT	
		AMOUNT	AMOUNT	AMOUNT			
1	STATE BANK OF INDIA	12883.13	4504.09	17387.22	54386	4078.47	23.46
2	ALLAHABAD BANK	57.32	1.65	58.98	454	33.95	57.57
3	ANDHRA BANK	182.68	16.24	198.92	1258	88.54	44.51
4	BANK OF BARODA	4367.41	1679.17	6046.58	10753	922.31	15.25
5	BANK OF INDIA	6092.52	1242.88	7335.40	28981	1654.13	22.55
6	BANK OF MAHARASHTRA	811.22	41.71	852.93	2360	289.64	33.96
7	CANARA BANK	5521.35	1177.74	6699.09	27731	1782.11	26.6
8	CENTRAL BANK OF INDIA	2055.80	361.51	2417.31	7919	518.36	21.44
9	CORPORATION BANK	4230.37	2886.41	7116.79	15320	1225.17	17.22
10	INDIAN BANK	210.47	14.69	225.16	174	41.95	18.63
11	INDIAN OVERSEAS BANK	851.28	214.87	1066.15	14308	414.79	38.91
12	ORIENTAL BANK OF COMMERCE	686.38	40.13	726.50	1883	502.18	69.12
13	PUNJAB & SIND BANK	39.11	0.10	39.22	230	16.75	42.71
14	PUNJAB NATIONAL BANK	156.11	4.50	160.61	339	202.63	126.16
15	SYNDICATE BANK	2193.73	511.92	2705.66	20635	365.97	13.53
16	UCO BANK	604.03	17.55	621.58	2868	108.33	17.43
17	UNION BANK OF INDIA	2053.26	139.17	2192.43	4850	476.50	21.73
18	UNITED BANK OF INDIA	68.82	4.23	73.05	823	53.62	73.39
19	IDBI BANK LTD.	480.20	187.31	667.51	705	94.50	14.16
	SUB TOTAL	43545.18	13045.89	56591.07	195977	12869.90	22.74
20	AXIS BANK LTD.	1732.99	0.00	1732.99	565	531.16	30.65
21	CATHOLIC SYRIAN BANK LTD.	6.86	0.67	7.53	369	4.86	64.51
22	DCB BANK LIMITED	3.05	0.00	3.05	255	0.13	4.25
23	FEDERAL BANK LTD.	348.60	136.57	485.17	6026	241.97	49.87
24	HDFC BANK LTD.	5217.87	1846.52	7064.39	123510	2333.13	33.03
25	ICICI BANK LTD	2045.27	0.00	2045.27	22414	720.39	35.22
26	INDUSIND BANK LTD.	495.92	19.08	515.00	17214	674.56	130.98
27	JAMMU & KASHMIR BANK LTD.	30.74	0.12	30.86	372	30.38	98.43
28	KARNATAKA BANK LTD.	654.36	100.66	755.02	5641	242.91	32.17
29	Karur Vysya Bank Ltd	0.00	0.00	405.42	8872	393.61	97.09
30	KOTAK MAHINDRA BANK LTD.	0.00	0.00	34.30	367	30.11	87.77
31	RBL BANK LTD.	568.80	36.91	605.71	15531	64.08	10.58
32	SOUTH INDIAN BANK LTD.	115.73	7.93	123.66	820	127.88	103.41
33	YES BANK LTD.	992.07	58.11	1050.18	1480	353.62	33.67
34	BANDHAN BANK	17.26	0.00	17.26	2813	7.20	41.71
	SUB TOTAL	12229.52	2206.57	14875.81	206249	5755.98	38.69
35	BICHOLIM URBAN CO-OP BANK LTD.	502.77	0.00	502.77	8867	376.33	74.85
36	CITIZEN CO-OP BANK LTD,	188.98	0.00	188.98	1210	93.75	49.61
37	GOA STATE CO-OP BANK LTD.	1884.10	0.00	1884.11	27670	1291.54	68.55
38	GOA URBAN CO-OP BANK LTD.	921.25	0.00	921.25	8469	537.60	58.36
39	KONKAN MERCANTILE CO-OP BANK LTD.	3.57	0.00	3.57	70	8.77	245.46
40	MADGAON URBAN CO-OP BANK LTD.	215.45	0.00	215.45	2112	43.17	20.04
41	MAPUSA URBAN CO-OP BANK LTD.	350.36	0.00	350.36	3331	65.71	18.75
42	NGGSB CO-OP BANK LTD.	216.24	0.02	216.26	1786	1617.75	748.08
43	PMC BANK LTD.	310.53	11.56	322.09	969	21.64	6.72
44	SARASWAT CO-OP BANK LTD.	1206.07	0.00	1206.07	4580	387.29	32.11
45	SHAMRAO VITHAL CO-OP BANK LTD.	81.15	1.65	82.80	262	61.94	74.81
46	TJSB SAHAKARI BANK LTD.	117.35	0.47	117.83	1042	154.95	131.51
47	APNA SAHAKARI BANK LTD.	38.17	0.00	38.17	177	85.30	223.5
48	WOMEN CO-OP BANK LTD.	68.93	0.00	68.93	2774	43.44	63.03
49	GP PARSIK SAHAKARI BANK LTD.	14.34	0.02	14.35	207	7.36	51.27
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	109.14	2.13	111.27	589	132.24	118.84
	SUB TOTAL	6228.41	15.85	6244.26	64115	4928.78	78.93
54	AU Small Finance Bank	352.78	0.00	352.78	631	15.34	4.35
55	Jana Small Finance Bank	0.00	0.00	0.00	0	0.00	0
56	Indian Post Payment Bank	250.00	0.00	250.00	0	0.00	0
	SUB TOTAL	602.78	0.00	602.78	631	15.34	2.54
	GRAND TOTAL	62605.88	15268.30	78313.91	466972	23569.99	30.1

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
GOA STATE OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION
As on 30.06.2019

Annexure 3.4.2

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
				DIR SCHEME			NO	AMOUNT	
				AMOUNT	%	NO			AMOUNT
1	STATE BANK OF INDIA	947.64	23.24	10	0.28	0.01	5272	86.10	2.11
2	ALLAHABAD BANK	24.57	72.36	0	0.00	0	67	2.96	8.72
3	ANDHRA BANK	14.48	16.35	0	0.00	0	7	0.16	0.18
4	BANK OF BARODA	330.03	35.78	0	0.00	0	0	0.00	0
5	BANK OF INDIA	627.56	37.94	0	0.00	0	8397	210.82	12.75
6	BANK OF MAHARASHTRA	122.60	42.33	0	0.00	0	820	19.99	6.9
7	CANARA BANK	973.09	54.6	250	0.18	0.02	11214	100.81	5.66
8	CENTRAL BANK OF INDIA	306.74	59.17	0	0.00	0	3150	39.30	7.58
9	CORPORATION BANK	620.51	50.65	10	0.53	0.02	3308	53.31	4.35
10	INDIAN BANK	6.76	16.11	0	0.00	0	0	0.13	0.3
11	INDIAN OVERSEAS BANK	322.10	77.65	12	0.02	0.01	2246	6.37	1.54
12	ORIENTAL BANK OF COMMERCE	123.50	24.59	0	0.00	0	226	16.08	3.2
13	PUNJAB & SIND BANK	0.11	0.68	0	0.00	0	0	0.00	0
14	PUNJAB NATIONAL BANK	96.70	47.73	0	0.00	0	0	0.00	0
15	SYNDICATE BANK	158.09	43.2	0	0.00	0	255	2.56	0.7
16	UCO BANK	41.98	38.75	0	0.23	1.29	127	2.61	2.41
17	UNION BANK OF INDIA	311.27	65.32	0	0.00	0	1156	25.97	5.45
18	UNITED BANK OF INDIA	31.13	58.06	0	0.00	0	0	0.00	0
19	IDBI BANK LTD.	64.15	67.88	0	0.00	0	131	14.28	15.11
	SUB TOTAL	4549.08	35.35	282	1.24	0.01	36376	581.44	4.52
20	AXIS BANK LTD.	112.52	21.18	0	0.00	0	0	0.00	0
21	CATHOLIC SYRIAN BANK LTD.	2.21	45.51	0	0.00	0	0	0.00	0
22	DCB BANK LIMITED	0.15	113.11	0	0.00	0	1	0.01	4.2
23	FEDERAL BANK LTD.	18.05	7.46	0	0.00	0	25	1.17	0.48
24	HDFC BANK LTD.	499.30	21.4	0	0.00	0	8385	53.50	2.29
25	ICICI BANK LTD	145.73	20.23	0	0.00	0	1112	43.76	6.07
26	INDUSIND BANK LTD.	115.71	17.15	0	0.00	0	1563	10.33	1.53
27	JAMMU & KASHMIR BANK LTD.	16.31	53.68	1	0.00	0.42	0	0.00	0
28	KARNATAKA BANK LTD.	87.10	35.86	0	0.00	0	3073	19.48	8.02
29	Karur Vysya Bank Ltd	9.37	2.38	0	0.00	0	0	0.00	0
30	KOTAK MAHINDRA BANK LTD.	16.31	54.15	0	0.00	0	0	0.00	0
31	RBL BANK LTD.	52.29	81.6	0	0.00	0	15293	45.86	71.57
32	SOUTH INDIAN BANK LTD.	36.98	28.92	0	0.00	0	0	0.00	0
33	YES BANK LTD.	120.69	34.13	0	0.00	0	61	3.75	1.06
34	BANDHAN BANK	2.64	36.73	0	0.00	0	524	2.64	36.73
	SUB TOTAL	1235.34	21.46	1	0.00	0	30037	180.51	3.14
35	BICHOLIM URBAN CO-OP BANK LTD.	90.76	24.12	0	0.00	0	543	12.13	3.22
36	CITIZEN CO-OP BANK LTD,	66.26	70.68	0	0.00	0	227	38.40	40.96
37	GOA STATE CO-OP BANK LTD.	394.53	30.55	0	0.00	0	0	0.00	0
38	GOA URBAN CO-OP BANK LTD.	318.73	59.29	0	0.00	0	1712	39.83	7.41
39	KONKAN MERCANTILE CO-OP BANK	5.00	56.99	0	0.00	0	62	4.97	56.68
40	MADGAON URBAN CO-OP BANK LTD.	25.47	59	0	0.00	0	683	4.71	10.91
41	MAPUSA URBAN CO-OP BANK LTD.	19.12	29.1	0	0.00	0	194	2.92	4.44
42	NKGSB CO-OP BANK LTD.	8.69	0.54	0	0.00	0	0	0.00	0
43	PMC BANK LTD.	10.52	48.61	0	0.00	0	113	3.55	16.39
44	SARASWAT CO-OP BANK LTD.	16.92	4.37	0	0.00	0	0	0.00	0
45	SHAMRAO VITHAL CO-OP BANK LTD.	4.42	7.14	0	0.00	0	12	0.51	0.82
46	TJSB SAHAKARI BANK LTD.	20.43	13.18	0	0.00	0	35	2.50	1.62
47	APNA SAHAKARI BANK LTD.	0.00	0	0	0.00	0	0	0.00	0
48	WOMEN CO-OP BANK LTD.	15.37	35.38	0	0.00	0	275	1.34	3.09
49	GP PARSIK SAHAKARI BANK LTD.	3.50	47.49	0	0.00	0	3	0.67	9.09
50	CITIZEN CREDIT CO-OPERATIVE BANK	41.22	31.17	0	0.00	0	143	26.75	20.23
	SUB TOTAL	1040.94	21.12	0	0.00	0	4002	138.27	2.81
54	AU Small Finance Bank	9.01	58.76	0	0.00	0	65	2.00	13.02
55	Jana Small Finance Bank	0.00	0	0	0.00	0	0	0.00	0
56	Indian Post Payment Bank	0.00	0	0	0.00	0	0	0.00	0
	SUB TOTAL	9.01	58.76	0	0.00	0	65	2.00	13.02
	GRAND TOTAL	7192.67	30.52	283	1.24	0.01	70480	902.22	3.83

GOA STATE
SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
ADVANCES TO SC, ST & WOMENS AS ON 30.06.2019

Annexure 3.4.3

(Amount in Crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
				DIR SCHEME			NO	AMOUNT	
				AMOUNT	%	NO			AMOUNT
1	STATE BANK OF INDIA	589.34		10	0.28	0.01	5272	86.10	2.11
2	ALLAHABAD BANK	24.57	72.36	0	0.00	0	67	2.96	8.72
3	ANDHRA BANK	14.48	16.35	0	0.00	0	7	0.16	0.18
4	BANK OF BARODA	330.03	35.78	0	0.00	0	0	0.00	0
5	BANK OF INDIA	627.56	37.94	0	0.00	0	8397	210.82	12.75
6	BANK OF MAHARASHTRA	122.60	42.33	0	0.00	0	820	19.99	6.9
7	CANARA BANK	973.09	54.6	250	0.18	0.02	11214	100.81	5.66
8	CENTRAL BANK OF INDIA	306.74	59.17	0	0.00	0	3150	39.30	7.58
9	CORPORATION BANK	620.51	50.65	10	0.53	0.02	3308	53.31	4.35
10	INDIAN BANK	6.76	16.11	0	0.00	0	0	0.13	0.3
11	INDIAN OVERSEAS BANK	322.10	77.65	12	0.02	0.01	2246	6.37	1.54
12	ORIENTAL BANK OF COMMERCE	123.50	24.59	0	0.00	0	226	16.08	3.2
13	PUNJAB & SIND BANK	0.11	0.68	0	0.00	0	0	0.00	0
14	PUNJAB NATIONAL BANK	96.70	47.73	0	0.00	0	0	0.00	0
15	SYNDICATE BANK	158.09	43.2	0	0.00	0	255	2.56	0.7
16	UCO BANK	41.98	38.75	0	0.23	1.29	127	2.61	2.41
17	UNION BANK OF INDIA	311.27	65.32	0	0.00	0	1156	25.97	5.45
18	UNITED BANK OF INDIA	31.13	58.06	0	0.00	0	0	0.00	0
19	IDBI BANK LTD.	64.15	67.88	0	0.00	0	131	14.28	15.11
	SUB TOTAL	4549.08	35.35	282	1.24	0.01	36376	581.44	4.52
20	AXIS BANK LTD.	112.52	21.18	0	0.00	0	0	0.00	0
21	CATHOLIC SYRIAN BANK LTD.	2.21	45.51	0	0.00	0	0	0.00	0
22	DCB BANK LIMITED	0.15	113.11	0	0.00	0	1	0.01	4.2
23	FEDERAL BANK LTD.	18.05	7.46	0	0.00	0	25	1.17	0.48
24	HDFC BANK LTD.	499.30	21.4	0	0.00	0	8385	53.50	2.29
25	ICICI BANK LTD	145.73	20.23	0	0.00	0	1112	43.76	6.07
26	INDUSIND BANK LTD.	115.71	17.15	0	0.00	0	1563	10.33	1.53
27	JAMMU & KASHMIR BANK LTD.	16.31	53.68	1	0.00	0.42	0	0.00	0
28	KARNATAKA BANK LTD.	87.10	35.86	0	0.00	0	3073	19.48	8.02
29	Karur Vysya Bank Ltd	9.37	2.38	0	0.00	0	0	0.00	0
30	KOTAK MAHINDRA BANK LTD.	16.31	54.15	0	0.00	0	0	0.00	0
31	RBL BANK LTD.	52.29	81.6	0	0.00	0	15293	45.86	71.57
32	SOUTH INDIAN BANK LTD.	36.98	28.92	0	0.00	0	0	0.00	0
33	YES BANK LTD.	120.69	34.13	0	0.00	0	61	3.75	1.06
34	BANDHAN BANK	2.64	36.73	0	0.00	0	524	2.64	36.73
	SUB TOTAL	1235.34	21.46	1	0.00	0	30037	180.51	3.14
35	BICHOLIM URBAN CO-OP BANK LTD.	90.76	24.12	0	0.00	0	543	12.13	3.22
36	CITIZEN CO-OP BANK LTD,	66.26	70.68	0	0.00	0	227	38.40	40.96
37	GOA STATE CO-OP BANK LTD.	394.53	30.55	0	0.00	0	0	0.00	0
38	GOA URBAN CO-OP BANK LTD.	318.73	59.29	0	0.00	0	1712	39.83	7.41
39	KONKAN MERCANTILE CO-OP BANK	5.00	56.99	0	0.00	0	62	4.97	56.68
40	MADGAON URBAN CO-OP BANK LTD.	25.47	59	0	0.00	0	683	4.71	10.91
41	MAPUSA URBAN CO-OP BANK LTD.	19.12	29.1	0	0.00	0	194	2.92	4.44
42	NKGSB CO-OP BANK LTD.	8.69	0.54	0	0.00	0	0	0.00	0
43	PMC BANK LTD.	10.52	48.61	0	0.00	0	113	3.55	16.39
44	SARASWAT CO-OP BANK LTD.	16.92	4.37	0	0.00	0	0	0.00	0
45	SHAMRAO VITHAL CO-OP BANK LTD.	4.42	7.14	0	0.00	0	12	0.51	0.82
46	TJSB SAHAKARI BANK LTD.	20.43	13.18	0	0.00	0	35	2.50	1.62
47	APNA SAHAKARI BANK LTD.	0.00	0	0	0.00	0	0	0.00	0
48	WOMEN CO-OP BANK LTD.	15.37	35.38	0	0.00	0	275	1.34	3.09
49	GP PARSIK SAHAKARI BANK LTD.	3.50	47.49	0	0.00	0	3	0.67	9.09
50	CITIZEN CREDIT CO-OPERATIVE BANK	41.22	31.17	0	0.00	0	143	26.75	20.23
	SUB TOTAL	1040.94	21.12	0	0.00	0	4002	138.27	2.81
54	AU Small Finance Bank	9.01	58.76	0	0.00	0	65	2.00	13.02
55	Jana Small Finance Bank	0.00	0	0	0.00	0	0	0.00	0
56	Indian Post Payment Bank	0.00	0	0	0.00	0	0	0.00	0
	SUB TOTAL	9.01	58.76	0	0.00	0	65	2.00	13.02
	GRAND TOTAL	6834.37	29	283	1.24	0.01	70480	902.22	3.83

SLBC GOA : CONVENER BANK – STATE BANK OF INDIA
GOA STATE
OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE
AND TOTAL NPA AS ON 30.06.2019

Annexure 3.4.4

(Amount in Crores)

SR. No.	Name of the Bank	DIRECT AGRICULTURE ADVANCE		% of DIRECT AGRI Adv to Total Adv	TOTAL NPA ACCOUNTS		% of TOTAL NPA to Total Adv
		NO	AMT	%	NO	AMT	%
1	STATE BANK OF INDIA	9050	65.94	1.62	1163	22.19	0.54
2	ALLAHABAD BANK	0	0.00	0	4	1.75	5.15
3	ANDHRA BANK	0	0.00	0	42	2.81	3.18
4	BANK OF BARODA	0	0.00	0	0	0.00	0
5	BANK OF INDIA	7210	130.04	7.86	1471	270.21	16.34
6	BANK OF MAHARASHTRA	69	7.24	2.5	365	10.03	3.46
7	CANARA BANK	9491	98.23	5.51	1287	29.99	1.68
8	CENTRAL BANK OF INDIA	3759	74.99	14.47	472	34.28	6.61
9	CORPORATION BANK	0	45.48	3.71	0	0.00	0
10	INDIAN BANK	0	0.13	0.3	13	0.26	0.61
11	INDIAN OVERSEAS BANK	414	2.78	0.67	0	0.00	0
12	ORIENTAL BANK OF COMMERCE	11	0.72	0.14	5	1.12	0.22
13	PUNJAB & SIND BANK	0	0.00	0	8	0.05	0.32
14	PUNJAB NATIONAL BANK	0	0.00	0	7	14.28	7.05
15	SYNDICATE BANK	117	13.09	3.58	0	0.00	0
16	UCO BANK	55	1.14	1.06	63	34.35	31.71
17	UNION BANK OF INDIA	999	24.05	5.05	389	39.64	8.32
18	UNITED BANK OF INDIA	9	0.06	0.11	2	0.08	0.15
19	IDBI BANK LTD.	116	1.13	1.2	26	0.81	0.86
	SUB TOTAL	31300	465.01	3.61	5317	461.86	3.59
20	AXIS BANK LTD.	0	0.00	0	9	26.12	4.92
21	CATHOLIC SYRIAN BANK LTD.	12	0.41	8.37	0	0.00	0
22	DCB BANK LIMITED	1	0.01	4.2	0	0.00	0
23	FEDERAL BANK LTD.	331	411.65	45.48	12	0.54	0.22
24	HDFC BANK LTD.	15	17.12	0.73	1352	17.96	0.77
25	ICICI BANK LTD	1086	13.15	1.83	0	0.00	0
26	INDUSIND BANK LTD.	398	9.16	1.36	0	0.00	0
27	JAMMU & KASHMIR BANK LTD.	0	0.00	0	19	0.80	2.63
28	KARNATAKA BANK LTD.	1253	8.88	3.65	9	0.37	0.15
29	Karur Vysya Bank Ltd	0	0.00	0	0	0.00	0
30	KOTAK MAHINDRA BANK LTD.	0	0.00	0	0	0.00	0
31	RBL BANK LTD.	2487	16.36	25.53	0	0.00	0
32	SOUTH INDIAN BANK LTD.	0	0.00	0	0	0.00	0
33	YES BANK LTD.	0	0.00	0	7	0.25	0.07
34	BANDHAN BANK	0	0.00	0	0	0.00	0
	SUB TOTAL	5583	476.73	8.28	1408	46.04	0.8
35	BICHOLIM URBAN CO-OP BANK LTD.	1	0.08	0.02	659	19.19	5.1
36	CITIZEN CO-OP BANK LTD,	9	1.02	1.09	30	6.88	7.33
37	GOA STATE CO-OP BANK LTD.	3541	64.41	4.99	7	0.16	0.01
38	GOA URBAN CO-OP BANK LTD.	0	0.00	0	644	113.79	21.17
39	KONKAN MERCANTILE CO-OP BANK LTD.	0	0.00	0	0	0.00	0
40	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0	110	12.98	30.07
41	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0	1533	36.84	56.07
42	NKGSB CO-OP BANK LTD.	0	0.00	0	0	0.00	0
43	PMC BANK LTD.	0	0.00	0	51	1.79	8.25
44	SARASWAT CO-OP BANK LTD.	0	0.00	0	0	0.00	0
45	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0	0	0.00	0
46	TJSB SAHAKARI BANK LTD.	0	0.00	0	11	1.19	0.77
47	APNA SAHAKARI BANK LTD.	0	0.00	0	0	0.00	0
48	WOMEN CO-OP BANK LTD.	0	0.00	0	188	1.97	4.54
49	GP PARIK SAHAKARI BANK LTD.	0	0.00	0	11	0.24	3.26
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	2	0.57	0.43	0	0.00	0
	SUB TOTAL	3553	66.08	1.34	3244	195.03	3.96
54	AU Small Finance Bank	13	0.38	2.46	0	0.00	0
55	Jana Small Finance Bank	0	0.00	0	0	0.00	0
56	Indian Post Payment Bank	0	0.00	0	0	0.00	0
	SUB TOTAL	13	0.38	2.46	0	0.00	0
	GRAND TOTAL	40449	1008.20	4.28	9969	702.92	2.98

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

Sr. No.	Scheme	Target	Position as on 30.06.2019			
			Sponsored	Sanctioned	Rejected	Pending
1.	PMEGP-DIC	100	27	7	3	17
2.	PMEGP-KVIC	*	00	00	00	00
3.	PMEGP-KVIB	*	00	00	00	00
	PMEGP TOTAL	100	27	7	3	17
4.	NULM	*	00	00	00	00
5.	NRLM	*	00	00	00	00
6.	PMAY	*	00	203	00	00

*Targets not available

2. Pradhan Mantri MUDRA Yojana (PMMY)

Under the PMMY, there are 3 types of loans i.e. Shishu, Kishore and Tarun. Achievement as on 30.06.2019 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.
2442	82.47	1228	29.74	449	28.67	4179	140.88

3. Stand Up India (SUI)

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

Progress under Stand Up India as on 30.06.2019 for the State of Goa is as under:

(Rs. in Crores)

	No. of accounts	Limit sanctioned	Disbursed
Sanctioned	269	52.75	--
Disbursed	195	-	29.91

4. Atal Pension Yojana (APY)

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

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

Sr No	NAME OF BANK	NO. OF A/CTS ENROLLED DURING 01.04.19 TO 30.06.19 QUARTER IN GOA	NO. OF ACCOUNTS AS ON 30.06.19 IN GOA
1	STATE BANK OF INDIA	84	2,485
2	BANK OF BARODA	35	1,601
3	CANARA BANK	28	7,148
4	BANK OF INDIA	267	1,849
5	ANDHRA BANK	23	395
6	CENTRAL BANK OF INDIA	112	1,698
7	INDIAN BANK	-	379
8	UNION BANK OF INDIA	58	939
9	ALLAHABAD BANK	-	92
10	PUNJAB NATIONAL BANK	3	323
12	HDFC BANK LTD	37	2,750
13	SYNDICATE BANK	90	1,351
14	VIJAYA BANK	69	1,054
15	ORIENTAL BANK OF COMMERCE	117	1,382
16	AXIS BANK	30	1,023
18	INDIAN OVERSEAS BANK	93	947
19	DEPARTMENT OF POSTS	2	67
20	UNITED BANK OF INDIA	7	174
21	ICICI BANK LIMITED	9	235
22	DENA BANK	40	927
23	UCO BANK	53	277
24	IDBI BANK LTD	9	323
26	PUNJAB AND SIND BANK	19	92
30	BANK OF MAHARASHTRA	15	329
31	CORPORATION BANK	78	2,516
43	KARNATAKA BANK LIMITED	9	539
69	THE JAMMU AND KASHMIR BANK LTD	-	15
80	THE FEDERAL BANK LTD	-	24
81	KOTAK MAHINDRA BANK	-	12
82	YES BANK LIMITED	-	35
87	INDUSIND BANK LIMITED	-	4
97	THE CATHOLIC SYRIAN BANK LIMITED	-	9
100	DCB BANK LIMITED	-	3
101	RBL BANK LIMITED	-	12
114	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	-	12
		1,295	31,096

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

Agenda No.4

DOUBLING FARMERS' INCOME BY 2022 – MEASURES

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

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

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

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

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

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

Agenda No.5
CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-committees of DCC (SCC)
a. List of Banks where CD ratio is below 40%

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE	TOTAL	TOTAL ADVANCES		Credit Deposit Ratio
			DEPOSITS	DEPOSITS	Accounts	Amount	
1	STATE BANK OF INDIA	12883.13	4504.09	17387.22	54386	4078.47	23.46
4	BANK OF BARODA	4367.41	1679.17	6046.58	10753	922.31	15.25
5	BANK OF INDIA	6092.52	1242.88	7335.40	28981	1654.13	22.55
6	BANK OF MAHARASHTRA	811.22	41.71	852.93	2360	289.64	33.96
7	CANARA BANK	5521.35	1177.74	6699.09	27731	1782.11	26.6
8	CENTRAL BANK OF INDIA	2055.80	361.51	2417.31	7919	518.36	21.44
9	CORPORATION BANK	4230.37	2886.41	7116.79	15320	1225.17	17.22
10	INDIAN BANK	210.47	14.69	225.16	174	41.95	18.63
11	INDIAN OVERSEAS BANK	851.28	214.87	1066.15	14308	414.79	38.91
15	SYNDICATE BANK	2193.73	511.92	2705.66	20635	365.97	13.53
16	UCO BANK	604.03	17.55	621.58	2868	108.33	17.43
17	UNION BANK OF INDIA	2053.26	139.17	2192.43	4850	476.50	21.73
19	IDBI BANK LTD.	480.20	187.31	667.51	705	94.50	14.16
	SUB TOTAL	43545.18	13045.89	56591.07	195977	12869.90	22.74
20	AXIS BANK LTD.	1732.99	0.00	1732.99	565	531.16	30.65
22	DCB BANK LIMITED	3.05	0.00	3.05	255	0.13	4.25
24	HDFC BANK LTD.	5217.87	1846.52	7064.39	123510	2333.13	33.03
25	ICICI BANK LTD	2045.27	0.00	2045.27	22414	720.39	35.22
28	KARNATAKA BANK LTD.	654.36	100.66	755.02	5641	242.91	32.17
31	RBL BANK LTD.	568.80	36.91	605.71	15531	64.08	10.58
33	YES BANK LTD.	992.07	58.11	1050.18	1480	353.62	33.67
	SUB TOTAL	12229.52	2206.57	14875.81	206249	5755.98	38.69
40	MADGAON URBAN CO-OP BANK LTD.	215.45	0.00	215.45	2112	43.17	20.04
41	MAPUSA URBAN CO-OP BANK LTD.	350.36	0.00	350.36	3331	65.71	18.75
43	PMC BANK LTD.	310.53	11.56	322.09	969	21.64	6.72
44	SARASWAT CO-OP BANK LTD.	1206.07	0.00	1206.07	4580	387.29	32.11
54	AU Small Finance Bank	352.78	0.00	352.78	631	15.34	4.35
55	Jana Small Finance Bank	0.00	0.00	0.00	0	0.00	0
56	Indian Post Payment Bank	250.00	0.00	250.00	0	0.00	0
	SUB TOTAL	602.78	0.00	602.78	631	15.34	2.54
	GRAND TOTAL	62605.88	15268.30	78313.91	466972	23569.99	30.1

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	17.08.2018, 10.05.2019, 20.08.2019
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 30.06.2019					
		OUTSTANDING IN GOVT. SPONSORED SCHEME		NPA IN GSS		%	
		No. of accounts	Amount	No. of accounts	Amount	No. of accounts	Amount
1	STATE BANK OF INDIA	32	73.53	14	11.53	43.75	15.68
2	CENTRAL BANK OF INDIA	231	678.15	27	35.40	11.68	5.22
3	ALLAHABAD BANK	8	27.45	1	4.70	12.50	17.12
4	UNITED BANK OF INDIA	1	8.73	1	8.73	100	100
	GRAND TOTAL	272	787.86	43	60.36	15.80	7.66

MUDRA Position as on 30.06.2019

(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.

Agenda No.8

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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RBI/2018-19/203

DBR.No.BP.BC.45/21.04.048/2018-19

June 7, 2019

Prudential Framework for Resolution of Stressed Assets

Introduction

In exercise of the powers conferred by the Banking Regulation Act, 1949 and the Reserve Bank of India Act, 1934, the Reserve Bank, being satisfied that it is necessary and expedient in the public interest so to do, hereby, issues the directions hereinafter specified.

Short title and commencement

1. These directions shall be called the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions 2019.
2. These directions shall come into force with immediate effect.

Applicability

3. The provisions of these directions shall apply to the following entities:
 - (a) Scheduled Commercial Banks (excluding Regional Rural Banks);
 - (b) All India Term Financial Institutions (NABARD, NHB, EXIM Bank, and SIDBI);
 - (c) Small Finance Banks; and,
 - (d) Systemically Important Non-Deposit taking Non-Banking Financial Companies (NBFC-ND-SI) and Deposit taking Non-Banking Financial Companies (NBFC-D).

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 12वीं मंजिल, शहीद भगत सिंह मार्ग, मुंबई - 400001
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हिंदी आसान है, इसका प्रयोग बढ़ावाए

Purpose

4. These directions are issued with a view to providing a framework for early recognition, reporting and time bound resolution of stressed assets.
5. These directions are issued without prejudice to issuance of specific directions, from time to time, by the Reserve Bank to banks, in terms of the provisions of Section 35AA of the Banking Regulation Act, 1949, for initiation of insolvency proceedings against specific borrowers under the Insolvency and Bankruptcy Code, 2016 (IBC).

I. Framework for Resolution of Stressed Assets**A. Early identification and reporting of stress**

6. Lenders¹ shall recognise incipient stress in loan accounts, immediately on default², by classifying such assets as special mention accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days

7. In the case of revolving credit facilities like cash credit, the SMA sub-categories will be as follows:

SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	31-60 days
SMA-2	61-90 days

¹ For the purpose of these directions, 'lenders' shall mean all entities mentioned at paragraph 3, unless specified otherwise.

² 'Default' means non-payment of debt (as defined under the IBC) when whole or any part or instalment of the debt has become due and payable and is not paid by the debtor or the corporate debtor, as the case may be.

For revolving facilities like cash credit, default would also mean, without prejudice to the above, the outstanding balance remaining continuously in excess of the sanctioned limit or drawing power, whichever is lower, for more than 30 days.

8. As provided in terms of the circular³ [DBS.OSMOS. No.14703/33.01.001/2013-14 dated May 22, 2014](#) and subsequent amendments thereto, lenders shall report credit information, including classification of an account as SMA to Central Repository of Information on Large Credits (CRILC), on all borrowers having aggregate exposure⁴ of ₹ 50 million and above with them. The CRILC-Main Report shall be submitted on a *monthly* basis. In addition, the lenders shall submit a weekly report of instances of default by all borrowers (with aggregate exposure of ₹ 50 million and above) by close of business on every Friday, or the preceding working day if Friday happens to be a holiday.

B. Implementation of Resolution Plan

9. All lenders must put in place Board-approved policies for resolution of stressed assets, including the timelines for resolution. Since default with any lender is a lagging indicator of financial stress faced by the borrower, it is expected that the lenders initiate the process of implementing a resolution plan (RP) even before a default. In any case, once a borrower is reported to be in default by any of the lenders mentioned at 3(a), 3(b) and 3(c), lenders shall undertake a *prima facie* review of the borrower account within thirty days from such default (“**Review Period**”). During this Review Period of thirty days, lenders may decide on the resolution strategy, including the nature of the RP, the approach for implementation of the RP, etc. The lenders may also choose to initiate legal proceedings for insolvency or recovery.
10. In cases where RP is to be implemented, all lenders shall enter into an inter-creditor agreement (ICA), during the above-said Review Period, to provide for ground rules for finalisation and implementation of the RP in respect of borrowers with credit facilities from more than one lender.⁵ The ICA shall provide that any decision agreed by lenders representing 75 per cent by value of total outstanding

³ In these directions, wherever a reference is made to the circulars addressed to banks, other lenders indicated at paragraph 3 should refer to corresponding circulars applicable to them, if any.

⁴ Aggregate exposure under the guidelines would include all fund based and non-fund based exposure, including investment exposure with the lenders.

⁵ In cases where asset reconstruction companies (ARCs) have exposure to the borrower concerned, they shall also sign the ICA and adhere to all its provisions.

4

credit facilities (fund based as well non-fund based) and 60 per cent of lenders by number shall be binding upon all the lenders. Additionally, the ICA may, *inter alia*, provide for rights and duties of majority lenders, duties and protection of rights of dissenting lenders, treatment of lenders with priority in cash flows/differential security interest, etc. In particular, the RPs shall provide for payment not less than the liquidation value⁶ due to the dissenting lenders.

11. In respect of accounts with aggregate exposure above a threshold with the lenders, as indicated below, on or after the 'reference date', RP shall be implemented within 180 days from the end of Review Period. The Review Period shall commence not later than:

- (a) The reference date, if in default as on the reference date; or
- (b) The date of first default after the reference date.

12. The reference dates for the above purpose shall be as under:

Aggregate exposure of the borrower to lenders mentioned at 3(a), 3(b) and 3(c)	Reference date
₹ 20 billion and above	Date of these Directions
₹ 15 billion and above, but less than ₹ 20 billion	January 1, 2020
Less than ₹ 15 billion	To be announced in due course

13. The RP may involve any action / plan / reorganization including, but not limited to, regularisation of the account by payment of all over dues by the borrower entity, sale of the exposures to other entities / investors, change in ownership and restructuring⁷. The RP shall be clearly documented by the lenders concerned (even if there is no change in any terms and conditions).

⁶ Liquidation value would mean the estimated realisable value of the assets of the relevant borrower, if such borrower were to be liquidated as on the date of commencement of the Review Period.

⁷ Restructuring is an act in which a lender, for economic or legal reasons relating to the borrower's financial difficulty, grants concessions to the borrower. Restructuring would normally involve modification of terms of the advances / securities, which would generally include, among others, alteration of payment period / payable amount / the amount of instalments / rate of interest; roll over of credit facilities; sanction of additional credit facility/ release of additional funds for an account in default to aid curing of default / enhancement of existing credit limits; compromise settlements where time for payment of settlement amount exceeds three months.

C. Implementation Conditions for RP

14. RPs involving restructuring / change in ownership in respect of accounts where the aggregate exposure of lenders is ₹ 1 billion and above, shall require independent credit evaluation (ICE) of the residual debt⁸ by credit rating agencies (CRAs) specifically authorised by the Reserve Bank for this purpose. While accounts with aggregate exposure of ₹ 5 billion and above shall require two such ICEs, others shall require one ICE. Only such RPs which receive a credit opinion of RP4⁹ or better for the residual debt from one or two CRAs, as the case may be, shall be considered for implementation. Further, ICEs shall be subject to the following:

- (a) The CRAs shall be directly engaged by the lenders and the payment of fee for such assignments shall be made by the lenders.
- (b) If lenders obtain ICE from more than the required number of CRAs, all such ICE opinions shall be RP4 or better for the RP to be considered for implementation.

15.A RP in respect of borrowers to whom the lenders continue to have credit exposure, shall be deemed to be 'implemented' only if the following conditions are met:

- (a) A RP which does not involve restructuring/change in ownership shall be deemed to be implemented only if the borrower is not in default with any of the lenders as on 180th day from the end of the Review Period. Any subsequent default after the 180 day period shall be treated as a fresh default, triggering a fresh review.
- (b) A RP which involves restructuring/change in ownership shall be deemed to be implemented only if all of the following conditions are met:
 - i. all related documentation, including execution of necessary agreements between lenders and borrower / creation of security

⁸ The residual debt of the borrower entity, in this context, means the aggregate debt (fund based as well as non-fund based) envisaged to be held by all the lenders as per the proposed RP.

⁹ [Annex – 2](#) provides list of RP symbols that can be provided by CRAs as ICE and their meanings.

6

charge / perfection of securities, are completed by the lenders concerned in consonance with the RP being implemented;

- ii. the new capital structure and/or changes in the terms of conditions of the existing loans get duly reflected in the books of all the lenders and the borrower; and,
- iii. borrower is not in default with any of the lenders.

16. A RP which involves lenders exiting the exposure by assigning the exposures to third party or a RP involving recovery action shall be deemed to be implemented only if the exposure to the borrower is fully extinguished.

D. Delayed Implementation of Resolution Plan

17. Where a viable RP in respect of a borrower is not implemented within the timelines given below, all lenders shall make additional provisions as under:

Timeline for implementation of viable RP	Additional provisions to be made as a % of total outstanding, if RP not implemented within the timeline
180 days from the end of Review Period	20%
365 days from the commencement of Review Period	15% (i.e. total additional provisioning of 35%)

18. The additional provisions shall be made over and above the higher of the following, subject to the total provisions held being capped at 100% of total outstanding:

- (a) The provisions already held; or,
- (b) The provisions required to be made as per the asset classification status of the borrower account.

19. The additional provisions shall be made by all the lenders with exposure to such borrower.

20. The additional provisions shall also be required to be made in cases where the lenders have initiated recovery proceedings, unless the recovery proceedings are fully completed.

21. The above additional provisions may be reversed as under:

- (a) Where the RP involves only payment of overdues by the borrower – the additional provisions may be reversed only if the borrower is not in default for a period of 6 months from the date of clearing of the overdues with all the lenders;
- (b) Where RP involves restructuring/change in ownership outside IBC – the additional provisions may be reversed upon implementation of the RP;
- (c) Where resolution is pursued under IBC – half of the additional provisions made may be reversed on filing of insolvency application and the remaining additional provisions may be reversed upon admission of the borrower into the insolvency resolution process under IBC; or,
- (d) Where assignment of debt/recovery proceedings are initiated – the additional provisions may be reversed upon completion of the assignment of debt/recovery.

E. Prudential Norms

22. The prudential norms applicable to any restructuring/change in ownership, whether under the IBC framework or outside the IBC, are contained in [Annex-1](#)¹⁰.

II. **Supervisory Review**

23. Any action by lenders with an intent to conceal the actual status of accounts or evergreen the stressed accounts, will be subjected to stringent supervisory / enforcement actions as deemed appropriate by the Reserve Bank, including, but not limited to, higher provisioning on such accounts and monetary penalties¹¹.

III. **Disclosures**

24. Lenders shall make appropriate disclosures in their financial statements, under 'Notes on Accounts', relating to RPs implemented.

¹⁰ During the period when the RP is being finalised and implemented, the usual asset classification norms would continue to apply subject to additional provisioning requirements of this circular. The process of re-classification of an asset should not stop merely because RP is under consideration.

¹¹ This may be in addition to direction to bank/s to file insolvency application under the IBC.

IV. Exceptions

25. Restructuring in respect of projects under implementation involving deferment of date of commencement of commercial operations (DCCO), shall continue to be covered under the guidelines contained at paragraph 4.2.15 of the [Master Circular No. DBR.No.BP.BC.2/21.04.048/2015-16 dated July 1, 2015](#) on 'Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances'.
26. Section I(B), I(C) and I(D) of the framework shall not be applicable to revival and rehabilitation of MSMEs covered by the instructions contained in [Circular No. FIDD.MSME & NFS.BC.No.21/ 06.02.31/ 2015-16 dated March 17, 2016](#), as amended from time to time. Section I(E) of the framework shall not be in derogation to the provisions of the [circular DBR.No.BP.BC.18/21.04.048/ 2018-19 dated January 1, 2019](#).
27. Restructuring of loans in the event of a natural calamity, including asset classification and provisioning, shall continue to be guided as per the extant instructions.
28. The framework shall not be available for borrower entities in respect of which specific instructions have already been issued or are issued by the Reserve Bank to the banks for initiation of insolvency proceedings under the IBC. Lenders shall pursue such cases as per the specific instructions issued to them.

V. Withdrawal of extant instructions

29. The extant instructions on resolution of stressed assets such as Framework for Revitalising Distressed Assets, Corporate Debt Restructuring Scheme, Flexible Structuring of Existing Long Term Project Loans, Strategic Debt Restructuring Scheme (SDR), Change in Ownership outside SDR, and Scheme for Sustainable Structuring of Stressed Assets (S4A) stand withdrawn with immediate effect. Accordingly, the Joint Lenders' Forum (JLF) as mandatory institutional mechanism for resolution of stressed accounts also stands discontinued.

30. The list of circulars/directions/guidelines that stand repealed is given in [Annex - 3](#).

31. The lenders shall not reverse the provisions maintained as on April 2, 2019 in respect of any borrower unless the reversal is a consequence of an asset classification upgrade or recovery or resolution following the instructions of this circular. Any RP under consideration as on the date of this circular may be pursued by lenders under this revised framework subject to meeting the requirements/conditions specified in this framework.

Yours faithfully,

(Saurav Sinha)
Chief General Manager-in-Charge

Annex – 1

Prudential Norms Applicable to Restructuring

1. Restructuring is an act in which a lender, for economic or legal reasons relating to the borrower's financial difficulty, grants concessions to the borrower. Restructuring may involve modification of terms of the advances / securities, which would generally include, among others, alteration of payment period / payable amount / the amount of instalments / rate of interest; roll over of credit facilities; sanction of additional credit facility/ release of additional funds for an account in default to aid curing of default / enhancement of existing credit limits; compromise settlements where time for payment of settlement amount exceeds three months.

2. For this purpose, the board-approved policies of lenders on resolution of stressed assets, required to be in place in terms of the this framework, shall also have detailed policies on various signs of financial difficulty, providing quantitative as well as qualitative parameters, for determining financial difficulty as expected from a prudent bank. In order to enable lenders to frame respective policies for determination of financial difficulty, a non-exhaustive indicative list of signs of financial difficulty are provided as under¹²:
 - (a) A default, as per the definition provided in the framework, shall be treated as an indicator for financial difficulty, irrespective of reasons for the default.
 - (b) A borrower not in default, but it is probable that the borrower will default on any of its exposures in the foreseeable future without the concession, for instance, when there has been a pattern of delinquency in payments on its exposures.
 - (c) A borrower's outstanding securities have been delisted, are in the process of being delisted, or are under threat of being delisted from an

¹² Based on the Basel Committee Guidelines on "Prudential treatment of problem assets – definitions of non-performing exposures and forbearance".

exchange due to noncompliance with the listing requirements or for financial reasons.

- (d) On the basis of actual performance, estimates and projections that encompass the borrower's current level of operations, the borrower's cash flows are assessed to be insufficient to service all of its loans or debt securities (both interest and principal) in accordance with the contractual terms of the existing agreement for the foreseeable future.
 - (e) A borrower's credit facilities are in non-performing status or would be categorised as nonperforming without the concessions.
 - (f) A borrower's existing exposures are categorised as exposures that have already evidenced difficulty in the borrower's ability to repay in accordance with the bank's internal credit rating system.
3. The above list provides examples of possible indicators of financial difficulty, but is not intended to constitute an exhaustive enumeration of financial difficulty indicators with respect to restructuring. Lenders shall need to complement the above with key financial ratios and operational parameters which may include quantitative and qualitative aspects. In particular, financial difficulty can be identified even in the absence of arrears on an exposure. The robustness of the board approved policy and the outcomes would be examined as part of the supervisory oversight of the Reserve Bank.

I. Prudential Norms¹³

A. Asset Classification

4. In case of restructuring, the accounts classified as 'standard' shall be immediately downgraded as non-performing assets (NPAs), i.e., 'sub-standard' to begin with. The NPAs, upon restructuring, would continue to have the same asset classification as prior to restructuring. In both cases, the asset classification shall continue to be governed by the ageing criteria as per extant asset classification norms.

¹³ Applicable to all resolution plans, including those undertaken under IBC.

B. Conditions for Upgrade

5. Standard accounts classified as NPA and NPA accounts retained in the same category on restructuring by the lenders may be upgraded only when all the outstanding loan / facilities in the account demonstrate 'satisfactory performance'¹⁴ during the period from the date of implementation of RP up to the date by which at least 10 per cent of the sum of outstanding principal debt¹⁵ as per the RP and interest capitalisation sanctioned as part of the restructuring, if any, is repaid ('**monitoring period**').

Provided that the account cannot be upgraded before one year from the commencement of the first payment of interest or principal (whichever is later) on the credit facility with longest period of moratorium under the terms of RP.

6. Additionally, for accounts where the aggregate exposure of lenders is ₹ 1 billion and above at the time of implementation of RP, to qualify for an upgrade, in addition to demonstration of satisfactory performance, the credit facilities of the borrower shall also be rated as investment grade¹⁶ (BBB- or better), at the time of upgrade, by CRAs accredited by the Reserve Bank for the purpose of bank loan ratings. While accounts with aggregate exposure of ₹ 5 billion and above shall require two ratings, those below ₹ 5 billion shall require one rating. If the ratings are obtained from more than the required number of CRAs, all such ratings shall be investment grade for the account to qualify for an upgrade.
7. If the borrower fails to demonstrate satisfactory performance during the monitoring period, asset classification upgrade shall be subject to

¹⁴ Satisfactory performance means that the borrower entity is not in default at any point of time during the period concerned.

¹⁵ Outstanding principal debt shall include all credit facilities, including debt/debt like instruments (viz., non-convertible debentures, optionally convertible debentures, optionally convertible preference shares, non-convertible preference shares etc.) that exist post implementation of the RP. Only equity and instruments compulsorily convertible into equity (without any embedded optionality) shall be exempt from determining outstanding principal debt.

¹⁶ These ratings shall be the normal ratings provided by the CRAs and not ICEs referred to in paragraph 14 of the covering circular.

implementation of a fresh restructuring/ change in ownership under this Framework or under IBC. Lenders shall make an additional provision of 15% for such accounts at the end of the Review Period. This additional provision, along with other additional provisions, may be reversed as per the norms laid down at paragraph 21 of the covering circular.

8. Provisions held on restructured assets may be reversed when the accounts are upgraded to standard category.
9. Any default by the borrower in any of the credit facilities with any of the lenders (including any lender where the borrower is not in “**specified period**”) subsequent to upgrade in asset classification as above but before the end of the specified period, will require a fresh RP to be implemented within the above timelines as any default would entail. However, lenders shall make an additional provision of 15% for such accounts at the end of the Review Period. This additional provision, along with other additional provisions, may be reversed as per the norms laid down at paragraph 21 of the covering circular.

“Specified period” means the period from the date of implementation of RP¹⁷ up to the date by which at least 20 per cent of the sum of outstanding principal debt as per the RP and interest capitalisation sanctioned as part of the restructuring, if any, is repaid.

C. Provisioning Norms¹⁸

10. Accounts restructured under the revised framework shall attract provisioning as per the asset classification category as laid out in the Master Circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015, as amended from time to time.
11. In respect of accounts of debtors where a final RP, as approved by the Committee of Creditors, has been submitted by the Resolution Professional for approval of the Adjudicating Authority (in terms of section 30(6) of the IBC),

¹⁷ For accounts restructured under IBC, the specified period shall be deemed to commence from the date of implementation of the resolution plan as approved by the Adjudicating Authority

¹⁸ Additional provisions for delayed implementation of RP within timelines shall be as per paragraph 17-20 of the framework

lenders may keep the provisions held as on the date of such submission of RP frozen for a period of six months from the date of submission of the plan or up to 90 days from the date of approval of the resolution plan by the Adjudicating Authority in terms of section 31 (1) of the IBC, whichever is earlier.

12. The above facility of freezing the quantum of the provision shall be available only in cases where the provisioning held by the lenders as on the date of submission of the plan for approval of the Adjudicating Authority is more than the expected provisioning required to be held in the normal course upon implementation of the approved resolution plan, taking into account the contours of the resolution plan approved by Committee of Creditors/ Adjudicating Authority, as the case may be, and extant prudential norms. However, lenders shall not reverse the excess provisions held as on the date of submission of the resolution plan for approval of the Adjudicating Authority at this stage. In cases where the provisioning held is lower than the expected required provisioning, lenders shall make additional provisioning to the extent of the shortfall. Subsequent to the lapse of above mentioned period, provisioning shall be as per the norms compiled in the Master Circular – Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015 (amended from time to time). The facility of freezing of provisions shall also lapse immediately if the Adjudicating Authority rejects the resolution plan thus submitted. Asset classification in respect of such borrower shall continue be governed by the extant asset classification norms.

D. Additional Finance

13. Any additional finance approved under the RP (including any resolution plan approved by the Adjudicating Authority under IBC) may be treated as 'standard asset' during the monitoring period under the approved RP, provided the account demonstrates satisfactory performance (as defined at footnote 14) during the monitoring period. If the restructured asset fails to perform satisfactorily during the monitoring period or does not qualify for upgradation at the end of the monitoring period, the additional finance shall be placed in the same asset classification category as the restructured debt.

14. Similarly, any interim finance [as defined in section 5 (15) of the IBC] extended by the lenders to debtors undergoing insolvency proceedings under IBC may be treated as 'standard asset' during the insolvency resolution process period as defined in the IBC. During this period, asset classification and provisioning for the interim finance shall be governed by the Master Circular – Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated July 1, 2015 (amended from time to time). Subsequently, upon approval of the resolution plan by the Adjudicating Authority, treatment of such interim finance shall be as per the norms applicable to additional finance, as per paragraph 13 above.

E. Income recognition norms

15. Interest income in respect of restructured accounts classified as 'standard assets' may be recognized on accrual basis and that in respect of the restructured accounts classified as 'non-performing assets' shall be recognised on cash basis.

16. In the case of additional finance in accounts where the pre-restructuring facilities were classified as NPA, the interest income shall be recognised only on cash basis except when the restructuring is accompanied by a change in ownership.

F. Conversion of Principal into Debt / Equity and Unpaid Interest into 'Funded Interest Term Loan' (FITL), Debt or Equity Instruments

17. An act of restructuring might create new securities issued by the borrower which would be held by the lenders in lieu of a portion of the pre-restructured exposure. The FITL / debt / equity instruments created by conversion of principal / unpaid interest, as the case may be, shall be placed in the same asset classification category in which the restructured advance has been classified.

18. The provisioning applicable to such instruments shall be the higher of:

- (a) The provisioning applicable to the asset classification category in which such instruments are held; or

- (b) The provisioning applicable based on the fair valuation of such instruments as provided in the following paragraphs.

19. Debt/quasi-debt/equity instruments¹⁹ acquired by the lenders as part of a RP shall be valued as under:

- (a) Debentures/bonds shall be valued as per the instructions compiled at paragraph 3.7.1 of the Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time).
- (b) Conversion of debt into Zero Coupon Bonds (ZCBs)/low coupon bonds (LCBs) as part of RP shall be subject to the conditions compiled at paragraph 5.4 of the Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time). Such ZCBs/LCBs shall be valued as per the instructions contained at paragraph 3.7.3 of the above said Master Circular, subject to the following:
- i. Where the borrower fails to build up the sinking fund as required under the above said Master Circular, ZCBs/LCBs of such borrower shall be collectively valued at Re.1
 - ii. Instruments without a pre-specified terminal value would be collectively valued at Re. 1.
- (c) Equity instruments, where classified as standard, shall be valued at market value, if quoted, or else, should be valued at the lowest value arrived using the following valuation methodologies:
- i. Book value (without considering 'revaluation reserves', if any) which is to be ascertained from the company's latest audited balance sheet. The date as on which the latest balance sheet is drawn up should not precede the date of valuation by more than 18 months. In case the latest audited balance sheet is not available the shares are to be collectively valued at Re.1 per company.

¹⁹ These instruments shall be subject to all the instructions contained in Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time) to the extent they are not inconsistent with the instructions contained in this circular.

- ii. Discounted cash flow method where the discount factor is the actual interest rate charged to the borrower on the residual debt post restructuring plus a risk premium to be determined as per the board approved policy considering the factors affecting the value of the equity. The risk premium will be subject to a floor of 3 per cent and the overall discount factor will be subject to a floor of 14 per cent. Further, cash flows (cash flow available from the current as well as immediately prospective (not more than six months) level of operations) occurring within 85 per cent of the useful economic life of the project only shall be reckoned.
- (d) Equity instruments, where classified as NPA shall be valued at market value, if quoted, or else, shall be collectively valued at Re.1.
 - (e) Preference Shares shall be valued on discounted cash flow (DCF) basis as per the instructions compiled at paragraph 3.7.4 of the Master Circular - Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks dated July 1, 2015 (as amended from time to time), subject to the following modifications:
 - i. The discount rate shall be subject to a floor of weighted average actual interest rate charged to the borrower on the residual debt after restructuring plus a mark-up of 1.5 percent.
 - ii. Where preference dividends/coupons are in arrears, no credit should be taken for accrued dividends/coupons and the value determined as above on DCF basis should be discounted further by at least 15 per cent if arrears are for one year, 25 per cent if arrears are for two years, so on and so forth (i.e., with 10 percent increments).
20. The overarching principle should be that valuation of instruments arising out of resolution of stressed assets shall be based on conservative assessment of cash flows and appropriate discount rates to reflect the stressed cash flows of the borrowers. Statutory Auditors should also specifically examine as to whether the valuations of such instruments reflect the risk of loss associated with such instruments.

21. In case lenders have acquired unquoted instruments on conversion of debt as a part of a RP, and if the RP is not deemed as implemented, such unquoted instruments shall collectively be valued at Re. 1 at that point, and till the RP is treated as implemented.
22. The unrealised income represented by FITL / Debt or equity instrument should have a corresponding credit in an account styled as "Sundry Liabilities Account (Interest Capitalization)".
23. The unrealised income represented by FITL / Debt or equity instrument can only be recognised in the profit and loss account as under:
- (a) FITL/debt instruments: only on sale or redemption, as the case may be;
 - (b) Unquoted equity/ quoted equity (where classified as NPA): only on sale;
 - (c) Quoted equity (where classified as standard): market value of the equity as on the date of upgradation, not exceeding the amount of unrealised income converted to such equity. Subsequent changes to value of the equity will be dealt as per the extant prudential norms on investment portfolio of banks.

G. Change in Ownership

24. In case of change in ownership of the borrowing entities, credit facilities of the concerned borrowing entities may be continued/upgraded as 'standard' after the change in ownership is implemented, either under the IBC or under this framework. If the change in ownership is implemented under this framework, then the classification as 'standard' shall be subject to the following conditions:
- (a) Lenders shall conduct necessary due diligence in this regard and clearly establish that the acquirer is not a person disqualified in terms of Section 29A of the IBC. Additionally, the 'new promoter' should not be a person/entity/subsidiary/associate etc. (domestic as well as overseas), from the existing promoter/promoter group. Lenders should clearly establish that the acquirer does not belong to the existing promoter group (as defined in Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018).

- (b) The new promoter shall have acquired at least 26 per cent of the paid up equity capital as well as voting rights of the borrower entity and shall be the single largest shareholder of the borrower entity.
- (c) The new promoter shall be in 'control' of the borrower entity as per the definition of 'control' in the Companies Act, 2013 / regulations issued by the Securities and Exchange Board of India/any other applicable regulations / accounting standards as the case may be.
- (d) The conditions for implementation of RP as per Section I-C of the covering circular are complied with.

25. Upon change in ownership, all the outstanding loans/credit facilities of the borrowing entity need to demonstrate satisfactory performance (as defined at footnote 14) during the monitoring period. If the account fails to perform satisfactorily at any point of time during the monitoring period, it shall trigger a fresh Review Period, in terms of paragraph 9 of the covering circular.

26. The quantum of provisions held (excluding additional provisions) by the bank against the said account as on the date of change in ownership of the borrowing entities can be reversed only after the end of monitoring period subject to satisfactory performance during the same.

II. Principles on classification of sale and lease back transactions as restructuring

27. A sale and leaseback transaction of the assets of a borrower or other transactions of similar nature will be treated as an event of restructuring for the purpose of asset classification and provisioning in the books of lenders with regard to the residual debt of the seller as well as the debt of the buyer if all the following conditions are met:

- (a) The seller of the assets is in financial difficulty;
- (b) Significant portion, i.e. more than 50 per cent, of the revenues of the buyer from the specific asset is dependent upon the cash flows from the seller; and

- (c) 25 per cent or more of the loans availed by the buyer for the purchase of the specific asset is funded by the lenders who already have a credit exposure to the seller.

III. Prudential Norms relating to Refinancing of Exposures to Borrowers

28. If borrowings/export advances (denominated in any currency, wherever permitted) for the purpose of repayment/refinancing of loans denominated in same/another currency are obtained:

- (a) From lenders who are part of Indian banking system (where permitted);
or
(b) with the support (where permitted) from the Indian banking system in the form of Guarantees/Standby Letters of Credit/Letters of Comfort, etc.,

such events shall be treated as 'restructuring' if the borrower concerned is under financial difficulty.

IV. Regulatory Exemptions

Exemptions from RBI Regulations

29. Acquisition of non-SLR securities by way of conversion of debt is exempted from the restrictions and the prudential limit on investment in unlisted non-SLR securities prescribed by the RBI.

30. Acquisition of shares due to conversion of debt to equity during a restructuring process will be exempted from regulatory ceilings/restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, these will require reporting to RBI (reporting to DBS, CO every month along with the regular DSB Return on Asset Quality) and disclosure by banks in the Notes to Accounts in Annual Financial Statements. Nonetheless, banks will have to comply with the provisions of Section 19(2) of the Banking Regulation Act, 1949.

Exemptions from Regulations of Securities and Exchange Board of India (SEBI)

31. SEBI has provided exemptions, under certain conditions, from the requirements of Securities and Exchange Board of India (SEBI) (Issue of Capital and Disclosure Requirements) (ICDR) Regulations, 2018 for restructurings carried out as per the regulations issued by the Reserve Bank.
32. With reference to the requirements contained in sub-regulations 158 (6) (a) of ICDR Regulations, 2018, the issue price of the equity shall be the lower of (a) or (b) below:
- (a) The average of the weekly high and low of the volume weighted average price of the related equity shares quoted on the recognised stock exchange during the twenty six weeks preceding the 'reference date' or the average of the weekly high and low of the volume weighted average prices of the related equity shares quoted on a recognised stock exchange during the two weeks preceding the 'reference date', whichever is lower; and
 - (b) Book value: Book value per share to be calculated from the latest audited balance sheet (without considering 'revaluation reserves', if any) adjusted for cash flows and financials post the earlier restructuring, if any. The date as on which the latest balance sheet is drawn up should not precede the date of restructuring by more than 18 months. In case the latest audited balance sheet is not available the shares are to be collectively valued at Re.1 per company.
33. In the case of conversion of debt into equity, the 'reference date' shall be the date on which the bank approves the restructuring scheme. In the case of conversion of convertible securities into equity, the 'reference date' shall be the date on which the bank approves the conversion of the convertible securities into equities.

V. Cases of frauds/wilful defaulters

34. Borrowers who have committed frauds/ malfeasance/ wilful default will remain ineligible for restructuring. However, in cases where the existing promoters are

replaced by new promoters²⁰, and the borrower company is totally delinked from such erstwhile promoters/management, lenders may take a view on restructuring such accounts based on their viability, without prejudice to the continuance of criminal action against the erstwhile promoters/management.

²⁰ New promoters must satisfy the conditions specified at paragraph 24(a), 24(b) and 24(c) above.

Annex – 2

ICE Symbols	Definition
RP1	Debt facilities/instruments with this symbol are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry lowest credit risk.
RP2	Debt facilities/instruments with this symbol are considered to have high degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry very low credit risk.
RP3	Debt facilities/instruments with this symbol are considered to have adequate degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry low credit risk.
RP4	Debt facilities/instruments with this symbol are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such debt facilities/instruments carry moderate credit risk.
RP5	Debt facilities/instruments with this symbol are considered to have moderate risk of default regarding timely servicing of financial obligations.
RP6	Debt facilities/instruments with this symbol are considered to have high risk of default regarding timely servicing of financial obligations.
RP7	Debt facilities/instruments with this symbol are considered to have very high risk of default regarding timely servicing of financial obligations.

Annex – 3
List of circulars repealed

S. No.	Circular number	Date of issue	Subject
1)	DBR.BP.BC.No.67/21.04.048/2016-17	05-05-2017	Timelines for Stressed Assets Resolution
2)	DBR.No.BP.BC.33/21.04.132/2016-17	10-11-2016	Scheme for Sustainable Structuring of Stressed Assets – Revisions
3)	DBR.No.BP.BC.34/21.04.132/2016-17 (Excluding instructions on deferment of DCCO)	10-11-2016	Schemes for Stressed Assets – Revisions
4)	DBR.No.BP.BC.103/21.04.132/2015-16	13-06-2016	Scheme for Sustainable Structuring of Stressed Assets
5)	DBR.BP.BC.No.82/21.04.132/2015-16 (Excluding Part E on Sale of Financial Assets to SCs/RCs)	25-02-2016	Review of Prudential Guidelines - Revitalising Stressed Assets in the Economy
6)	DBR.BP.BC.No.41/21.04.048/2015-16	24-09-2015	Prudential Norms on Change in Ownership of Borrowing Entities (Outside Strategic Debt Restructuring Scheme)
7)	DBR.BP.BC.No.39/21.04.132/2015-16	24-09-2015	Framework for Revitalising Distressed Assets in the Economy - Review of the Guidelines on Joint Lenders' Forum (JLF) and Corrective Action Plan (CAP)
8)	DBR.No.BP.BC.101/21.04.132/2014-15	08-06-2015	Strategic Debt Restructuring Scheme
9)	DBR.No.BP.BC.53/21.04.048/2014-15	15-12-2014	Flexible Structuring of Existing Long Term Project Loans to Infrastructure and Core Industries
10)	DBOD.No.BP.BC.45/21.04.132/2014-15	21-10-2014	Framework for Revitalising Distressed Assets in the Economy – Review of the Guidelines on Joint Lenders Forum (JLF) and Corrective Action Plan CAP)
11)	DBOD.No.BP.BC.31/21.04.132/2014-15	07-08-2014	Refinancing of Project Loans
12)	DBOD.No.BP.BC.24/21.04.132/2014-15	15-07-2014	Flexible Structuring of Long Term Project Loans to Infrastructure and Core Industries
13)	DBOD.No.BP.BC.97/21.04.132	26.02.2014	Framework for Revitalising

	/2013-14 (Excluding paragraph 8 on 'Wilful Defaulters and Non-cooperative Borrowers' and paragraph 9 on 'Dissemination of Information')		Distressed Assets in the Economy – Guidelines on Joint Lenders Forum (JLF) and Corrective Action Plan
14)	Para 2 of circular DBOD.BP.BC.No.98/21.04.132/2013-14	26.02.2014	Framework for Revitalising Distressed Assets in the Economy - Refinancing of Project Loans, Sale of NPA and Other Regulatory Measures
15)	DBOD.No.BP.BC-99/21.04.048/2012-13 (Excluding paragraph 2 on change in DCCO)	30.05.2013	Review of Prudential Guidelines on Restructuring of Advances by Banks and Financial Institutions
16)	DBOD.BP.BC.No.80/21.04.132/2012-13	31.01.2013	Disclosure Requirements on Advances Restructured by Banks and Financial Institutions
17)	DBOD.No.BP.BC-63/21.04.048/2012-13	26.11.2012	Review of Prudential Guidelines on Restructuring of Advances by Banks and Financial Institutions
18)	DBOD.BP.BC.No.99/21.04.132/2010-11	10.06.2011	Prudential Guidelines on Restructuring of Advances by Banks
19)	DBOD.BP.BC.No.74/21.04.132/2010-11	19.01.2011	Credit Support to Micro Finance Institutions
20)	DBOD.BP.No.49/21.04.132/2010-11	07.10.2010	Prudential Guidelines on Restructuring of Advances by Banks
21)	DBOD.No.BP.BC.No.124/21.04.132/2008-09	17.04.2009	Prudential Guidelines on Restructuring of Advances
22)	DBOD.BP.BC.121/21.04.132/2008-09	09.04.2009	Prudential guidelines on Restructuring of Advances
23)	DBOD.BP.BC.76/21.04.132/2008-09	03.11.2008	Prudential guidelines on Restructuring of Advances
24)	DBOD.BP.BC.58/21.04.048/2008-09	13.10.2008	(i) Disbursal of Loans against Sanctioned Limits (ii) Restructuring of Dues of the Small and Medium Enterprises (SMEs)
25)	DBOD.BP.BC.37/21.04.132/2008-09	27.08.2008	Prudential guidelines on Restructuring of Advances-comprehensive guidelines
26)	DBOD.NO.BP.BC.45/21.04.21.04.048/2005-06	10.11.2005	Revised Guidelines on Corporate Debt Restructuring(CDR) Mechanism

4

27)	DBOD No.BP.BC.101/ 21.01.002/2001-02	09.05.2002	Corporate Debt Restructuring
28)	DBOD No.BP.BC.15/ 21.04.114/2000-2001	23.08.2001	Corporate Debt Restructuring



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

1.0 Introduction

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

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

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

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

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

A. Objectives:

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



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

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

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

C. Action Plan for promoting bee keeping:

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

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

D. Support for developing value chain for beekeeping:

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

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

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

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

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

F. Support for Promotional Interventions in project mode:

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

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



G. Avenues for funding of beekeeping projects by NABARD

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

H. Convergence:

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



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

1. Introduction:

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

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

2. Policy for Value Chain development of bamboo sector

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

2.1 Objectives

The major objectives of the policy are:

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



2.2 Potential States/Areas

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

2.3 Promoting cultivation of bamboo by farmers

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

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

2.4 Promotion of value chain activities for bamboo

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

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



2.5 Development and financing of bamboo related marketing infrastructure

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

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

2.6 Production of value added bamboo products

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

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

2.7 Project based support for bamboo value chain

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

i. Stakeholders Consultation

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



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

ii. Grant support from NABARD

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

iii. Identification of Executing Entity (EE) and rating

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

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

iv. Goal Oriented Project Planning (GOPP)

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

v. Promotional Interventions

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

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



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

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

vi. Market support under the project

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

vii. Convergence

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



Strategy meet on Development and Financing of Beekeeping value Chain:

Action Points

NABARD has come out with policy guidelines on development and financing of the Bee Keeping Value Chain. With the objective of getting feedback on the policy guidelines of NABARD and to strategize on effective operationalization of the policy, FSPD organized the captioned meet at, NABARD Head Office on 29th January 2019. The meeting was chaired by Shri Shankar Pande, CGM, FSPD. A list of participants is furnished as Annexure. The action points emerging from the meeting are as under:

① Policy level:

1. Considering wide regional disparities in farm gate prices across India as also the high volatility of honey prices, there may be a need to fix a minimum support price (MSP) for honey in line with MSP for other agricultural commodities.
2. Honey may be included in mid-day meal for school children and also need to be promoted through Railways catering services as a part of strategy to boost demand for honey.
3. Exemption of GST for beehives/beekeeping equipment, etc.
4. There is a need for a subsidised insurance policy for bee colonies in line with the Crop insurance scheme (PMFBY) of GOI
5. Treating beekeepers as farmers in all respects for compensation, etc. in the event of damage of bee colonies
6. Considering the rising demand especially in export market, a policy promoting production, procurement, processing and exporting of organic honey is considered necessary.
7. Use of pesticide and insecticide, not only enhances chemical residue in the honey and bee by-products but also is a major threat to survival of bees. For this purpose a bee friendly pesticide policy for the bee sector needs to be brought out by Govt. of India.

(Action: GOI/NITI Aayog: FSPD to make policy suggestions to GOI)

② NABARD level:

1. Banas Cooperative Dairy Federation (Gujarat), Amaravati Honey (Maharashtra), Shivalik Honey (Uttarakhand) expressed willingness to submit umbrella project for value chain development as per policy guidelines of NABARD.

(Action: Gujarat, Maharashtra and Uttarakhand ROs)

2. NABARD to promote beekeeping centric FPOs, Area based schemes, JLGs to facilitate credit flow to the sector. National Bee Board agreed to provide list of more than 120 resource persons listed with them for facilitation of promotional efforts.

(Action: All ROs)

3. ROs of NABARD may conduct state level strategy meet with Stakeholders to facilitate project finance through bank loan and convergence with National



bee mission especially for training and creation of common infrastructure facilities. Credit facility by banks upto Rs 10.00 lakh can be covered under CGTMSE scheme.

(Action: All ROs)

② Knowledge /Operational domain:

1. More than two third of crops are cross pollinated. Awareness amongst farmers needs to be created about importance of bee in cross pollination and the consequential enhancement of crop productivity.
2. Promote indigenous bee species viz. A.cerena, A.florea, A.dorsata in bee keeping instead of the current focus on promotion of Apis mellifera (European specie)
3. State specific rearing of bee species as per the suitability of flora in the state needs to be encouraged.
4. Marketing of single flora honey viz, Apple honey, Jamun Honey, Eucalyptus honey, Pomegranate honey, and Litchi honey needs to be encouraged.
5. The current focus in India is production of honey. Production other bee by products such as bee wax, bee pollen, royal jelly, propolis and bee venom production also needs to be encouraged. These products have got good local and international market.
6. Regarding the quality production of honey, FSSAI norms have been put in place. Processing industries necessarily need to adopt these standards and ensure quality products in the market.
7. NDDB and Dairy Cooperative Unions in Gujrat have made tie-up arrangements for production and procurement of honey along with milk by their members. Increasing honey production by linking of Dairy cooperatives with the beekeepers can be an important strategy.
8. Mustard honey, being the major honey in India, gets crystallised without reducing its quality during storage. Demand for such crystallised honey in the market gets reduced considerably. Public awareness in this regard needs to be created through publicity using print and TV media.
9. Capacity building for creation of bee catchers, beekeepers, and manufacturer of bee hives needs to be given focus under honey mission of KVIC and Beekeeping and Honey Mission of National Bee Board, DAC& FW, Govt.of India.
10. R-SETI setup by banks may include a training module on bee farming and honey processing in their curriculum in order to attract rural youth to this sector.

(Action: All Stake holders -National Bee Board, KVIC, KVIB, NABARD, Banks, etc)



**List of participants to Strategy meet on NABARD support for
development and financing of Beekeeping Value Chain held on
29.01.2019**

Sr. No.	Name	Designation	Location
1	Shri Shankar A.Pande	CGM FSPD NABARD HO	Mumbai
2	Shri K.V.Rao	CGM mCID NABARD HO	Mumbai
3	Dr.P.M.Ghole	CGM FSDD NABARD HO	Mumbai
4	Shri S.K.Dora	GM FSPD NABARD HO	Mumbai
5	Dr.A.R.Khan	GM FSPD NABARD HO	Mumbai
6	Mr B L Sarswat, CEO	National Bee Board DARE, MoA&FW	New Delhi
7	Mr. A K Singh	KVIC	Mumbai
8	Mr. M K Singh	KVIC	Mumbai
9	Mr. Imtiwapang Aier	Nagaland Bee Keeping	Nagaland
10	Mr. Ram Kumar Gupta	Brij Honey	
11	Mr. Somit Mukherjee	Vice President Dabur Honey	
12	Mr. Vinit Singh	Brij Honey	
13	DrBheem Singh	Lupin Foundation	
14	Mr. Atar Singh Kainthura	Shivalik Honey	
15	Ms.Sujana Krishnamoorthy	ED, Under the Mango Tree	Mumbai
16	Mr. Ram Kishor	Director Sankalp Honey	
17	Mr Shiv Shankar Verma	Sankalp Honey	
18	Mr. Vimal Anand	APIS India	
19	Shri Apoorva BV	MD, The Hive Trust	
20	Mr. Narsinh Gurjar	Banas Dairy	
21	Mr. K D Kamle	Ex Joint CEO, KVIC	Mumbai
22	Mr. Milind Waghode	Expert Beekeeping	
23	Ms. Shubha Mazumdar	Expert, Beekeeping	
24	Mr. Vivek Khalolkar	Master Trainer and marketing	
25	Mr. Pathan	Master Trainer and marketing	
26	Mr. Hrishikesh Kumar	Sr.Manager, NDDB	Anand

12



27	Mr. N K Mishra, DGM	Indian Bank	Mumbai
28	Mr. Shaikh Amir		Latur
29	Mr. Shrikant R Ashar	CE Director, SEDM-Srl, Paris	
30	Shrushti Khuni	Beekeeper	Pune
30	Mrs. Shylaja Nair	Consultant	Mumbai
31	Praveen Dixit	Sr. Manager, Patanjali Ayurved	
32	Dr. Surendra Babu	DGM FSPD NABARD HO	Mumbai
33	Mr. Shaji Zacharia	DGM, FSDD	
34	Mr. Loken Das	DGM FSPD NABARD HO	Mumbai
35	Dr K S Mayadevi	DGM OFDD NABARD HO	Mumbai
36	Mrs Trapti Mishra	AGM DOR NABARD HO	Mumbai
37	Mr Diganta Das	AGM FSPD NABARD HO	Mumbai
38	Smt Srividya Rajan	AGM FSPD NABARD HO	Mumbai
39	Mrs Sundermini	Manager DOR NABARD HO	Mumbai
40	Mrs Munmi khaund	AM FSPD NABARD HO	Mumbai

Note : Maharashtra RO, Jharkhand RO, Punjab RO and Chennai RO joined the Strategy Meet through VC.

13



Strategy Meet on Development and Financing of Bamboo Value Chain:

Action Points

NABARD has come out with policy guidelines on development and financing of the Bamboo Value Chain. With the objective of getting feedback on the policy guidelines and to strategize on effective operationalization of the policy, FSPD organized the captioned meet at, NABARD Head Office on 30th January 2019. The meeting was chaired by Shri Shankar Pande, CGM, FSPD. A list of participants is furnished as Annexure. The action points emerging from the meeting are as under:

❶ Policy level:

1. Some of the states like Karnataka, MP, and Tripura have not amended their Forest Act, keeping in view the amendment affected in Indian Forest Act 1927, thereby necessitating obtaining of both felling and transit permission for bamboo extraction and sale. Cultivation of bamboo in private waste land in these states is hampered.
2. Subsidy from Govt. of India may be credit linked under National Bamboo Mission (NBM).
3. Promoting use of bamboo as tiles other construction materials in Government and offices of PSUs will facilitate use of bamboo products and create awareness about eco-friendly nature of bamboo and its products.
4. There is a need for a subsidised insurance policy for bamboo plantation in line with the Crop insurance scheme (PMFBY) of GOI.

(Action: GOI/NITI Aayog: FSPD to make policy suggestions to GOI)

❷ NABARD/Banks level:

1. Tripura, Maharashtra, Karnataka, Kerala, Jharkhand and Madhya Pradesh ROs need to explore possibility of implementing bamboo value chain projects as per extant policy guidelines with the support of reputed Executive entities.
(Action: concerned ROs)
2. Need was felt to fix separate Scale of Finance / Unit cost using drip irrigation, good quality tissue culture bamboo planting material in every state.
3. Model bamboo projects using drip/sprinkler needs to be developed
(Action on 1 & 2: FSPD, HO/ROs)
4. Regional offices will be conducting the State Level Consultative Meet and Goal Oriented Project Planning during February-March 2019 and finalise the action plan for development of Bamboo value chain in the potential clusters
5. Bamboo centric FPOs may be promoted in the potential clusters and need based support from NABARD may be provided.
6. Boundary plantation around the sugarcane field may be encouraged. NABARD promotional programmes may be focussed in this direction
(Action : all ROs on point 4, 5 & 6)



7. A project sanctioned by State Bank of India to Maharashtra Bamboo Development can be replicated in other states.

③ **Knowledge /Operational domain:**

1. Bamboo finds an important place in tourism industry in India. Bamboo tourism may be developed in states like Kerala, NE States, etc.
2. Design Development and skill development for Bamboo products needs to be given focus.
3. Besides use of Bamboo for high value projects such as handicraft, construction, furniture, etc., bamboo may be grown for its use as bio-fuel, ethanol production, charcoal production, etc. Huge market awaits for bio refinery by using bamboo as raw material.
4. Industrial units, processing units and manufacturing units, paper industries using bamboo need to ensure buy back arrangement of bamboo.
5. Use of good quality planting material of tissue culture bamboo will give higher income to farmers and need to be promoted.
6. Regarding production of incense sticks in India, raw material is being imported from China or Vietnam as our Indian bamboo species are not suitable due to high (80 %) waste. Therefore, there is a need to grow bamboo species (Bamboosa tulda & Bamboosa balcoa) which are suitable for incense production with high recovery percentage.
7. Most of the paper mills are using soft wood rather than bamboo as raw material for paper production because of high silica content. However, BILT paper mills Maharashtra and Cent Papers Gujarat are using bamboo as raw material. The bamboo is being outsourced from NER, Assam and Odisha.
8. Success story of Nagaland for development of product Mix such as Bamboo Match board and Incense sticks have yielded good results. Such models may be replicated in other parts of India.
9. Govt. of Maharashtra has started a three years diploma programme on Bamboo development for youth. Other states may also take a lead in this regard.

(Action: Various Stake holders)



List of participants to Strategy meet on NABARD support for development and financing of Bamboo Value Chain held on 30.01.2019

Sr. No.	Name	Designation	Location	Remark
1	Shri Shankar A.Pande	CGM FSPD NABARD HO	Mumbai	
2	Shri K.V.Rao	CGM mCID NABARD HO	Mumbai	
3	Dr.P.M.Ghole	CGM FSDD NABARD HO	Mumbai	
4	Shri S.K.Dora	GM FSPD NABARD HO	Mumbai	
5	Dr.A.R.Khan	GM FSPD NABARD HO	Mumbai	
6	Dr.Alka Bhargava	Jt. Secretary, MoA	New Delhi	Joined through VC
7	Mr. TSK Reddy, IFS	APCCF and MD, Maharashtra Bamboo Development Board	Nagpur	
8	Mr Rahul Patil	Director, Bamboo Research and Training Center	Chandrapur (Maharashtra)	
9	Mr. Abhinav Kant	Director, Bamboo and Cane Development Institute (Ministry of Textiles), Govt of India	Agartala (Tripura)	
10	Mr. Preetam Sinde	Forest Department, Govt. of Maharashtra	Mumbai	
11	Mr. Sandeep Theng	Member Maharashtra Bamboo Development Board	Nagpur	
12	Mr. Praful Dhal	General Manger JK Paper, CSR	Bhuvaneshwar	Joined through VC
13	Dr.K.Sundar Naik, IFS	Bamboo Society Of India	Bangaluru	
14	Dr. N. Barathi	Director Grow more Biotech	Hosur, T.N.	
15	Mr. Rajshekhar Patil	Bamboo Grower	Latur	
16	Mr. J. K. Hegde	Bamboo Grower	Shirsi, North Kanara, Karnataka	
17	Mr Sandeep Chopde	Bamboo Grower	Pune	
18	Mr Parmeshwaran Iyer	Director, Bamboo pecker	Bangalore	
19	Shri G S Sharma	President , Rajasthan Bal Kalyan Samiti (NGO)	Udaipur (Rajasthan)	
20	Mrs. Neetu Singh	Programme Coordinator , Rajasthan Bal Kalyan Samiti	Udaipur (Rajasthan)	

16



21	Mr. Abhay Gandhe	Sir Dorabjee TATA Trust	Mumbai	
22	Mr. Vijay Deshpande	Programme Director BAIF (NGO)	Pune	
23	Mr. Yogesh Sawant	Thematic Programme Director, BAIF (NGO)	Balsad Gujrat	
24	Mr. Rakesh Warriier	Additional Chief Programme Executive, BAIF (NGO)	Pune	
25	Mr. Sanjeev Karpe	Director, Konkan bamboo and Cane Development Center	Sindhudurg	
26	Mr. Anand Fiske	Plantation Advisor, Maharashtra Bamboo Development Board	Nagpur	
27	Mr. Balakrishnan Venugopalan	ITC Limited	Kolkata	
28	Mr. P P Bhaskaran	CEO , Sargaalaya (Bamboo products development in Kerala)	Thiruvananthapuram	
29	Mr. Manis Shankar	Executive Intellicap	Mumbai	
30	Mrs. Shylaja Nair	Consultant	Mumbai	
31	Dr. Surendra Babu	DGM FSPD NABARD HO	Mumbai	
32	Mr. Loken Das	DGM FSPD NABARD HO	Mumbai	
33	Dr K S mayadevi	DGM OFDD NABARD HO	Mumbai	
34	Mrs Trapti Mishra	AGM DOR NABARD HO	Mumbai	
35	Mr Diganta Das	AGM FSPD NABARD HO	Mumbai	
36	Smt Srividya Rajan	AGM FSPD NABARD HO	Mumbai	
37	Mrs Sundermini	Manager DOR NABARD HO	Mumbai	
38	Mrs Munmi khaund	AM FSPD NABARD HO	Mumbai	

Note : Maharashtra RO, Jharkhand RO, Madhya Pradesh RO and Tripura RO joined the Strategy Meet through VC.

Agenda No.9

Discussion on improving Rural Infrastructure / credit absorption capacity

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

Agenda 10**Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc., including a review of functioning of RSETIs.****The National Skill Development Mission**

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

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

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

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

Agricultural Technology Management Agency (ATMA)

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

Aims and Objectives of ATMA

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

Agenda 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 CORPORATION BANK



**Mr. Ganesh M Kamat shop
financed by the Bank**



Mr. Ganesh M Kamat the Beneficiary of Mudra Loan

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

Sr	Type of Information	Branch's reply
01	Name of the Borrower	Mr. Ganesh M Kamat
02	Name of A/c	Mr. Ganesh M Kamat
04	Business Address	H NO G-2, GROUND FLOOR, MARIYA APARTMENT, MALA- PANJIM- 403001
05	City/District/State	GOA
07	Sanction Limit	500000/-
09	Branch	PANAJI
10	Region	GOA
12	Description of business	VARSHA KAMAT HOME PRODUCTS DEALS IN HOME MADE SNACKS ITEMS
13	No of employment Generated	3
14	Success story (How our loan helped the borrower)	Our borrower Mr. Ganesh Kamat has started the business in 2016 from home. He is running his enterprise in the name of Varsha Kamat Home Products. In early days he prepared around 20 kg of snacks of different varieties and supply to shops per day which was giving profit of around 400 per day. By spending the time he has contacted some shops and restaurant for bulk supplies. For that he was needed financial support, for that he has contacted to us only as he is banking with us since 2001. As per his requirement and our assessment we supported by 5 Lakhs under PMMY for short term working capital. He utilised this fund in proper way. During our assessment we found that he has good marketing and communication skills too, becoz of that currently his daily supply of snacks is 60-65 kg per day with a profit of 1200-1300 per day. He is supplying his snacks to Karvar, Sirsi and Hubli also through his staffs. Very soon he will open his shop near Panjim as he planned. Many more yet to come.
15	One good photograph of borrower in the Business Place (to be sent as attachment)	Not available as customer is outstation. We can give you on coming Wednesday.
16	Borrower category (SC/ST/OBC/Others)	GENERAL
17	Borrowers Religion	BRAHMIN
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.

Agenda No.14

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

Sr.No.	Steering Sub Group	Date of Meeting
1	Priority Sector Lending	22.08.2019
2	Self Help Group	22.08.2019
3	Govt. Sponsored Schemes	22.08.2019
4	Financial Inclusion	22.08.2019

Following action points emerged in the sub committee meetings of SLBC held on the 22nd August, 2019

1. District Industries Centre (DIC) and KVIB to provide the data on Number of loans sanctioned and cases pending for subsidy, separately.

Agenda No.15

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

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

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

The percentage of submission of LBRs as on 30.06.2018, 30.09.2018, 31.12.2018, 31.03.2019 and 30.06.2019 is as under:

Type of Returns	As on 30.06.18	As on 30.09.18	As on 31.12.18	As on 31.03.19	As on 30.06.19
LBR 2/U2	99.00%	99.00%	99.00%	98.00%	98.00%
LBR 3/U3	99.00%	99.00%	99.00%	98.00%	98.00%

The position of online submission of various Lead Bank data has improved substantially during the quarter as compared to previous quarter but the quality of data submission needs to be improved. All the member banks are requested to take up the matter at appropriate level in their banks and ensure 100% Data submission, timely and accurate.

REVAMPED SCHEME

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

Agenda No.16

Management of Data Flow at LBS Fora - Procedure

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

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

OTHER MATTERS OF IMPORTANCE:**1) 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)**

2) 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)**

3) Launching a campaign to saturate the farmers with Kisan Credit Card-reg'

Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Co-operation & Farmers Welfare Cir No.F No.1-20/2018-Crewdut-I (Part) dated 04.02.2019 **(Circular attached as Annexure 17.4)**

4) Capital Investment Subsidy Scheme under restructured National Bamboo Mission-procedure for sanction and release of subsidy

Circular No.NB.HO.FSPD/ / C-TAG/POLICY-01/2019-20 dated 25.06.2019 from NABARD **(Circular attached as Annexure 17.5)**

5) Recommendation of the Report of the Committee for Strengthening the NWRs by WDRA in the country- Data reporting by banks

Reserve Bank of India letter No PNJ FIDD.No.320/04.01.001/2018-19 dated 19.06.2019 – All Scheduled Commercial Banks have been advised to furnish quarterly data, in the prescribed format, on Pledge Financing against Negotiable Warehouse Receipts (NWRs) to farmers, from their centralized database to the respective SLBC Convener banks, with a copy marked to respected RBOs of RBI (within 20 days from the end of quarter) **(Letter attached as Annexure 17.6)**

6) Compounding of Interest by Commercial Banks on Agricultural Advances- Action by SLBC Goa

Reserve Bank of India vide letter No.PNJ.FIDD.NO.324/04.01.001/2018-19 dated 21.06.2019 advised that while charging interest on short term crop loans banks may consider the due date/s fixed on the basis of fluidity with borrowers and harvesting /marketing season, and compound the interest only if the loan becomes overdue. RBI advised SLBC to sensitize Banks about the same.

Annexure- 17.2

1
e-815563/ASUB/
EP(USR)
FC Section
SANJAY AGARWAL
SECRETARY



सत्यमेव जयते

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



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
(Sanjay Agarwal)

Encl: As above

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

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.

MD Sd/-
Dy. No. 9263
Date: 22.5.18

In del
22/5/18

22/5/18
22/5/18

Sr. Consultant
22/5/18

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.

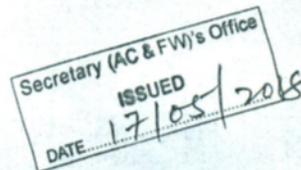
6. I request you to kindly issue necessary directives/ instructions to all scheduled commercial banks to consider lending to viable FPCs on priority basis to encourage FPC financing on holistic basis.

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



9/2

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

Amt. in Lakhs

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

Annexure- 17.3

संदर्भ सं.राबैं.पुनर्वित्त अल्पावधि/ 2.8.1। /केसीसी-1/2018-19



13 फरवरी 2019

परिपत्र सं 34 / पुनर्वित्त विभाग - 08 / 2019

प्रबंध निदेशक

सभी राज्य सहकारी बैंक

अध्यक्ष

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

<p>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.</p> <p>2. दिशानिर्देशों के अनुसार बैंक इस योजना को लागू करें.</p> <p>3. कृपया पावती दें.</p>	<p>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.</p> <p>2. Banks are advised to implement the Scheme as per the guidelines</p> <p>3. Please acknowledge receipt.</p>
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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, बंड्रा - कुर्ला कॉम्प्लेक्स, बंड्रा (पूर्व), मुंबई - 400 051 • टेलि. : 022 2652 4926 • फैक्स : 022 2653 0090 • ई-मेल : dor@nabard.org

Department Of Refinance

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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 (केसीसी) 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/ लीज़ 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, लीज़ किराया (यदि जल क्षेत्र लीज़ 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।

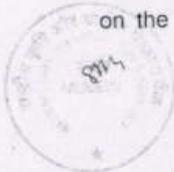
The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture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



Annexure- 17.4

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

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

Copy for information to:

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

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

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/2018-19/8778 dated 04.02.2019 (copy enclosed), has issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs three lakh, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

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

Yours faithfully


(A.K. Das)
Deputy Secretary

Copy to:

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

**Indian Banks' Association****SOCIAL BANKING**SB/Cir/KCC/2018-19/6778
04th February, 2019The 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.

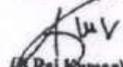
The Kisan Credit Card scheme aims at providing adequate and timely credit support from the banking system under a single window with flexible and simplified procedure to the farmers to meet the short term credit requirements for cultivation of crops, investment credit requirement for agriculture and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

सं.सं. राबैं. प्रका. एफएसपीडी/ /सी-टैग /पॉलिसी- 01/ 2019-20 25 जून 2019
Ref. No. NB. HO. FSPD/ /C-TAG / Policy -01/ 2019-20 25 June 2019



संयोजक,
राज्य स्तरीय बैंकर समितियां/ केंद्र शासित प्रदेश
स्तरीय बैंकर समितियां
सभी राज्यों/ केंद्र शासित प्रदेश

The Convener,
State Level Bankers Committees/
Union Territory Level Bankers Committees
All States/ Union Territories

प्रिय महोदया/ महोदय, Dear Sir/ Madam,

पुनः संरचित राष्ट्रीय बांस मिशन के अंतर्गत पूंजी निवेश सब्सिडी योजना- सब्सिडी मंजूर करने और जारी करने की प्रक्रिया

Capital Investment Subsidy Scheme under restructured National Bamboo Mission- procedure for sanction and release of subsidy

जैसा कि आपको ज्ञात है, बांस की खेती के लिए नई राह प्रशस्त करने और संभाव्यता वाले राज्यों में इसकी मूल्य श्रृंखला के समग्र विकास के लिए भारत सरकार द्वारा 2018- 19 के दौरान पुनः संरचित राष्ट्रीय बांस मिशन प्रारंभ किया गया था. पुनः संरचित राष्ट्रीय बांस मिशन में कई गतिविधियों का प्रावधान है जिनमें ऋण से जुड़ी सब्सिडी घटक (www.nbm.nic.in) शामिल हैं. नाबार्ड ने भी बैंकों के लिए ऋण अवसरों को निर्दिष्ट करते हुए भारत में बांस के विकास की एक समन्वित नीति तैयार की है. इसे दिनांक 15 फरवरी 2019 के हमारे पत्र संख्या राबैं. प्रका. /1317/ सी-टैग/ पॉलिसी- बीकीपिंग एंड बाम्बू / 2018- 19 के माध्यम से आवश्यक कार्रवाई के लिए सभी राज्य स्तरीय बैंकर समितियों के संयोजकों और बैंकों के बीच परिचालित किया गया था.

कृषि और किसान कल्याण मंत्रालय, भारत सरकार से प्राप्त राष्ट्रीय बांस मिशन के अंतर्गत पूंजी निवेश सब्सिडी योजना- सब्सिडी मंजूर करने और रिलीज करने की प्रक्रिया की प्रति इस पत्र के साथ प्रेषित की जा रही है.

As you are aware, the restructured National Bamboo Mission was launched by Government of India during 2018-19, to provide new avenues for bamboo plantation and also for holistic development of its value chain in potential states. The restructured National Bamboo Mission provides for a number of activities which have credit linked subsidy component (www.nbm.nic.in). NABARD has also prepared an integrated policy for bamboo development indicating the credit opportunities for banks and the same was forwarded to all SLBC Convenors and Banks vide our letter No. NB.HO/ 1317/ C-TAG/ Policy- Beekeeping & Bamboo/ 2018-19 dated 15 February 2019 for necessary action.

A copy of the Capital Investment Subsidy Scheme under National Bamboo Mission- Procedure for sanction and release of subsidy, as received from the Ministry of Agriculture & Farmer's Welfare, GoI is being forwarded along with this letter.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

कृषि क्षेत्र नीति विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बान्द्रा - कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051 • टेल. : 022 2653 0094 • फैक्स : 022 2653 0009 • ई-मेल : fspd@nabard.org

Farm Sector Policy Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel. : 022 2653 0094 • Fax : 022 2653 0009 • E-mail : fspd@nabard.org

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आपसे अनुरोध है कि राज्य में बांस क्षेत्र के लिए ऋण प्रवाह की सुविधा के बारे में सदस्यों को अवगत कराने के लिए आगामी राज्य स्तरीय बैंकर समिति की बैठक में इसे अलग कार्यसूची मद के रूप में शामिल करें.

We request you to kindly include this as a separate agenda in ensuing State Level Bankers Committee meeting to apprise the members for facilitating credit flow to the bamboo sector in the State.

भवदीय

Yours faithfully

(के वेंकटेश्वर राव)

(K. Venkateswara Rao)

मुख्य महाप्रबंधक

Chief General Manager

संलग्नक: यथोक्त

Encl: As above

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

कृषि क्षेत्र नीति विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051 • टेलि. : 022 2653 0094 • फैक्स : 022 2653 0009 • ई-मेल : fspd@nabard.org

Farm Sector Policy Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel. : 022 2653 0094 • Fax : 022 2653 0009 • E-mail : fspd@nabard.org

Annexure - I

Annexure-IV

Interventions with cost norms and funding pattern

Sl	Tentative Activities	Indicative unit cost (upper limit) (Rs in lakh)	Pattern of assistance
A Propagation & Cultivation			
1.	Bamboo Nursery both in public and by private sectors including strengthen (project based)	i) Hi-tech (2 ha) 50 ii) Big (1 ha) 16 iii) Small (0.5 ha) 10	100% of cost to Govt. sector and 50% of cost to private sector as credit linked back ended subsidy
2.	High density Bamboo plantation on Govt./ Panchayat/ Community land including waste lands	Rs 1.00 lakh per ha over a period of 3 years	100% of cost to Govt. sector. For private sector 50% of the cost upto 2 ha (~ <3000 plants), 20% of the cost for 2 - 4 ha (up to 10000 plants) over 3 years (50:30:20). Additional 10% assistance for NE States. For plantation above 4 ha no subsidy will be provided. Maintenance funds will be linked to performance (survival % as per para 10.2.4)
3.	Block plantation/ boundary plantation on farmers field	Rs.1.00 lakh per ha (equivalent to Rs 240 per plant)	100% of cost to Govt. and 50% of the cost to Private Sector over 3 years (50:30:20) Additional 10% assistance for NE States Maintenance funds will be linked to performance (survival % as per para 10.2.4)
B. Promotion of bamboo treatment and preservation			
1.	Establishment of bamboo treatment and seasoning plants	In Govt. & private Sector	20 (Project based) 100% of cost to Govt. For Private Sector 50% of project cost subject to maximum upto indicative cost as credit linked back ended subsidy
2.	Establishment of carbonisation plants	In private Sector	30 (PB) -do-

3.	Establishment of livelihood business incubators	Govt./Private sector	100 (PB)	100% of cost to Govt. For Private Sector 50% of project cost subject to maximum upto indicative cost as credit linked back ended subsidy for purchase of plant & machineries only. (additional 10% for NE states)
C Product Development and Processing				
1.	Establishment of processing units for value addition of Bamboo (in Nos.)	Setting up of unit for cross cutting, slicing, splitting, knots removing, shaping etc	30 (PB)	100% of cost to Govt. For Private Sector 50% of project cost subject to maximum upto indicative cost as credit linked back ended subsidy (additional 10% for NE states)
2.	Management of Bamboo waste in primary processing units	For making of value added products like pellets & activated carbon.	25(PB)	-do-
3.	Establishment of Micro/Medium processing units (in Nos.)	Handicrafts/Cottage industry	15 (PB)	- do -
		Furniture making	25 (PB)	- do -
		Jewellery making	15 (PB)	- do -
		Bamboo shoots processing	20 (PB)	- do -
		Incense stick making	25 (PB)	- do -
		Fabric/Fibre extraction	50 (PB)	- do -
		Common facility centre (CFC)	25 (PB)	-do-
		Bamboo board /mat/corrugated sheets /floor tiles making	200 (PB)	-do-
		Bio Energy extraction	200 (PB)	- do -
		Activated Carbon product	200 (PB)	-do-
		Ethanol Gassifier	500 (PB)	-do-
D Promotion and Development of Infrastructure for Bamboo Market				
1.	Establishment of bamboo depots and godowns	In Govt. sector/ Private sector	50 (PB)	100% of cost in Govt. sector. 25% assistance as credit linked back ended subsidy in for private sectors subject to maximum upto indicative

				cost (33% for NE States).
2.	Promotion of bamboo mandi (bamboo market place) and e-trading	In Govt. sector/ private sector	100 (PB)	100% of cost in Govt. sector. 25% assistance in private sectors subject to maximum upto indicative cost (33% for NE States).
3.	Rural Haat	Retail direct marketing	20 (PB)	-do-
4.	Bamboo bazaar	Retail outlets for value added products at prominent places in the State	15(PB)	-do-
E Development of tools, equipment & machinery				
1.	Technological enhancement of indigenous tools, equipment & machinery		Project based	100% grant to Govt. institutions for development of design etc., 50% grant to those machine making units who are developing these machines
2.	Import of technological superior tools, equipment & machinery in Common Facility Centre		-do-	-do-
F Skill Development and awareness campaign (upto 5% of allocation)				
	i) Training of Farmers/ Artisans/ field functionaries/ International training / visit for exposure of NBM staff/ field functionaries including farmers and entrepreneurs in bamboo sector to upcoming technologies/ Entrepreneurs Training		Project based	100% of cost Rs. 1000 per head per day or as per the approved rates of the Govt. Institute
	ii) Organizing workshop/ Seminars/training at International/ National/ State/ District		Project Based	100% for Government

	iii) Participation in domestic trade fairs/ international trade fairs/exhibition etc. including travel + boarding/ lodging of participating artisans		Project Based	-do-
G Research & Development (upto 10% of allocation)				
1	Identification of genetically superior species / varieties	Project based	For private sector upto 10 lakhs	
2	Establishment of tissue culture lab including strengthen for propagation of identified species / varieties + field trials		For Government organisation 100%	
3	Demonstration plots to exhibit best practice to farmers			
4	Incubation Centre			
5	Bamboo market research			
H Project Management (upto 5% of allocation)				
	Project management contingency Monitoring & Evaluation	Proposal based	Upto 5%	100%

NOTE: The funding pattern proposed is 60:40 between Centre: State Govt for all States excepting 8 states of NE Region, the hilly states of Himachal Pradesh, Uttarakhand and Jammu & Kashmir where it would be 90:10 fund sharing and 100% in case of UTs/ BTSGs (existing). If funds are released by NBM (Headquarter) directly to any Central Institution for any specific project / intervention the funding will be 100% central share.

Capital Investment Subsidy Scheme under National Bamboo Mission Procedure for Sanction and Release of Subsidy

1. Advance Subsidy

50% of the eligible subsidy amount will be released by State level Bamboo Development Agency advance as per the requirement. Accordingly, State level Bamboo Development Agency would release 50% of the subsidy amount to the participating bank in advance for keeping the same in a Subsidy Reserve Fund Account of the concerned borrowers, to be adjusted finally against loan amount of the bank towards the end of the repayment period. This 50% advance subsidy would be released by State level Bamboo Development Agency to the participating bank on submission of a project scrutiny note cum claim form.

2. Final instalment of subsidy

The remaining 50% would be disbursed to the participating banks by State level Bamboo Development Agency after conduct of an inspection by the Joint Monitoring Inspection Committee consisting of officials from the financing bank, State and District level Bamboo Development Agency and their recommendations to that effect.

3. Adjustment of subsidy to Borrower's Account

The subsidy released to the bank for individual project will be kept in a separate borrower-wise account. The adjustment of subsidy will be back-ended. Accordingly, the full project cost including the subsidy amount, but excluding the margin money contribution from the beneficiary, would be disbursed as a loan by the banks. The repayment schedule will be drawn on the loan amount in such a way that the total subsidy amount is adjusted after the full bank loan component with interest is liquidated.

4. Utilisation Certificate

After release of final instalment of subsidy, an Utilisation Certificate is required to be submitted by the financing bank certifying that the full amount of subsidy received in respect of the project has been fully utilised (by way of crediting to

the "Subsidy Reserve Fund Account -Borrower-wise") and adjusted in the books of Account under the sanctioned terms and conditions of the project within the overall guidelines of the scheme.

5. No interest chargeable on subsidy portion

No interest should be charged on the subsidy by the bank. For the purpose of charging interest on the loan component, the subsidy amount should be excluded. The balance lying to the credit of the subsidy reserve fund A/C will not form part of demand and time liabilities for the purpose of SLR / CRR.

6. Pattern of Assistance

- | | |
|-------------------------------------|---|
| i) Subsidy from Government of India | 25 % to 60 % of the Project Cost
(Annexure IV of Operational Guidelines for NBM) |
| ii) Owner's contribution | 10% of the project cost |
| iii) Bank loan | net of (i) & (ii) |

7. Institutional Lending

7.1 a) Eligible Financing Institutions

The eligible financing institutions under the scheme are i) Commercial Banks, Regional Rural banks (RRBs), State Cooperative Banks (SCBs), State Co-operative Agricultural and Rural Development Bank (SCARDBs), Scheduled Primary Urban Cooperative Banks (PUCBs), Agricultural Development Finance Companies (ADFCs), North Eastern Development Finance Corporation (NEDFI), and such other institutions ii) Cooperatives where they seek loan from National Cooperative Development Corporation (NCDC).

b) Term Loan

Term loan can be raised from the financial institutions to the extent as indicated in para 6(iii) above. As the subsidy is back-ended, eligible amount of the subsidy would be initially allowed as term loan to the beneficiary. The repayment schedule will be drawn on the total loan amount (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan

(excluding subsidy). The financial institution may provide working capital separately for undertaking the business by the entrepreneurs.

7.2 Rate of Interest to the ultimate borrower

As decided by the financing bank.

7.3 Security

The security will be as per norms prescribed by RBI from time to time.

7.4 Repayment period

Repayment period will depend upon the cash flow and may be generally up to 8 years with a grace of one year.

7.5 Time limit for completion

If the project is not completed within stipulated 8 years period, the benefit of subsidy shall not be available and advance subsidy has to be refunded forthwith six months after 8 years.

8. Procedure to be followed for sanctioning of project and release of subsidy.

- I. Projects financed through Banks
 - a) Interested promoter will submit the project proposal for term loan and subsidy to Bank on application form as prescribed by the concerned Bank along with project report and other documents for appraisal and sanction of loan.
 - b) Bank after appraisal and scrutiny of loan will furnish a brief project profile-cum-claim form for advance subsidy in the prescribed format given at Annexure I to District level Bamboo Development Agency.
 - c) District level Bamboo Development Agency on receipt of project profile cum claim form from participating bank, will recommend the proposal to the State level Bamboo Development Agency who will after scrutiny sanction and release 50% advance subsidy to the participating bank for

keeping the same in the Subsidy Reserve Fund Account (Borrower-wise).

- d) When the project is nearing completion, the promoter will inform the bank who will initiate action for an inspection by the Committee consisting of officials from bank, State and District level Bamboo Development Agency to ensure that the unit conforms to technical & financial parameters. After inspection is conducted, the bank will submit the claim form for final subsidy in the prescribed format given in the **Annexure II** to District level Bamboo Development Agency. The inspection report of Committee and completion certificate should invariably be enclosed with claim form for final subsidy. State level Bamboo Development Agency shall release the final subsidy to banks which will be replenished by the implementing agency or adjusted against the subsidy amount provided to banks in advance.

9. Monitoring

- i) The monitoring of each project shall be done by Bank's branches and District level Bamboo Development Agency .
- ii) An inspection committee consisting of Officials from State and District level Bamboo Development Agency, participating bank's branch would inspect the project work with in the overall scope of the operational guidelines of the above scheme and would submit its report which should be enclosed with the **Annexure II**. For this purpose, the promoter / participating bank will initiate necessary action to get the inspection conducted on the project site by the committee at the time when the project is completed, so as to avoid any delay in release / adjustment of subsidy.
- iii) After crediting the final installment of subsidy in the reserve fund of the borrower, a utilization certificate as per the format at **Annexure III** is required to be submitted by the participating bank's branch to State level Bamboo Development Agency to the effect that amount of subsidy received by them has been fully utilized/adjusted in the books

of account under the sanctioned terms and conditions of the project, within the overall guidelines of the Scheme.

- iv) The progress report of the scheme as per the formats of shall be sent by State level Bamboo Development Agency to the Director, National Bamboo Mission, NRM, Ministry of Agriculture, GoI on a quarterly basis.

10. Other Conditions

- i. The participating bank's branch will adhere to their own norms, for appraisal of the projects.
- ii. A signboard at the site "assisted under Subsidy Scheme of National Bamboo Mission , NRM, DAC, MoA, Government of India" will be exhibited.
- iii. Govt.'s interpretation of various terms will be final.
- iv. Any other pre & post inspection may be undertaken to find out physical & financial progress as and when required.
- v. Govt.of India reserves the right to modify, add, and delete any term and condition without assigning any reason.

(iv) The progress report of the scheme as per the formats of shall be sent by State level Bamboo Development Agency to the Mission Director, National Bamboo Mission, Department of Agriculture Cooperation and Farmers Welfare on a quarterly basis.

10. Other Conditions

- i. The participating bank's branch will adhere to their own norms, for appraisal of the projects.
- ii. A signboard at the site "assisted under Subsidy Scheme of National Bamboo Mission, Government of India" will be exhibited.
- iii. Govt.'s interpretation of various terms will be final.
- iv. Any other pre & post inspection may be undertaken to find out physical & financial progress as and when required.
- v. Govt. of India reserves the right to modify, add, and delete any term and condition without assigning any reason.

Annexure-I

NATIONAL BAMBOO MISSION

PROJECT PROFILE CUM CLAIM FORM FOR CLAIMING ADVANCE SUBSIDY

(TO BE SUBMITTED BY FINANCIAL INSTITUTION / GOVT. AGENCY TO DISTRICT LEVEL
BDA)

To,
The Officer, in-charge
Bamboo Development Agency,
.....District

1. (i) Name & full Address of project including Tehsil / Taluka / District with telephone number and email ID :
(ii) Whether located in North East Region / Tribal Areas :
2. (i) Name & full address of promoter with telephone number and email ID :
(ii) Whether belongs to Govt. Sector / Private Sector :
(iii) Constitution: Individual/FPO/Coop./ proprietorship/ partnership etc. :
(iv) If Individual, Please specify whether Women / SC/ ST :
(v) Rate of entitlement of subsidy (%) :
3. (i) Name & full address of financing financial institution with telephone number and email ID (for Pvt. Sector) :
(ii) Name & address of the controlling authority (for Govt. Sector) :
4. Date of receipt of proposal/application :
5. (a) Date and amount of sanction of term loan by financial institution :
(b) Date of disbursement of first instalment of loan and amount disbursed :
6. Type of Infrastructure projects (indicate sub categories)
 - A. Propagation and Cultivation :
 - B. Promotion of Bamboo treatment and Preservation :
 - C. Product Development and Processing :

D. Promotion & Development of Infrastructure for Bamboo Market:

E. Development of Tools, equipment and Machinery :

F. Skill Development and Awareness campaign :

G. Research and Development :

H. Project Management :

7. Rate of entitlement of subsidy for projects (%):

8. Item-wise financial projections

Items	As per project report (Rs.)	As approved by FI (Rs.)
Sub Components under para 6 (A/B/C/D/E/F/G/H) above, as per operational guidelines		
1.		
2.		
3.		
Total outlay		

9. Means of finance:

Items	As per project report (Rs.)	As approved by FI (Rs.)
Promoter's contribution		
Term loan		
Total outlay		

10. Subsidy

a) Total eligible subsidy (Rs.) :

b) Eligible advance subsidy (Rs.) :

c) Subsidy from any other agency :

State Govt. :

Central Govt. (for other components, if any) :

11. Brief account of the infrastructure to be created under the project :
(Description of components with cost)

New unit to be created / existing unit Pls. Specify :

12. a) Account No. and IFSC code of FI :

b) AADHAR no of Promoter, if any :

13. Brief coverage on technical feasibility and
Financial viability (Enclose along with project report) :

14. Other relevant information:

15. The project has been appraised and found to be technically feasible and financially viable. Appraisal note is enclosed

16. We note that the repayment schedule cannot be altered. We also note that a time limit of months is stipulated for completion of the project and submission of relevant documents from the date of disbursement of first instalment of loan. We also note that the advance subsidy has to be refunded forthwith if the project is not completed and the relevant documents are not submitted within the above stipulated period and as per the broad parameters of the scheme guidelines. It is further noted that in case of any delay in refund of subsidy, the financial institution will be liable for payment of penal interest. If subsidy is not refunded within 90 days of intimation, penal interest shall be charged @ bank rate + 1% from the financial institution and not promoter.

17. It is also certified that no subsidy / grant has been or will be availed for the project from any other Central Government Department/ Agency.

18. Certified that the project shall commence from..... and promoter has invested Rs..... which is% of the TFO or shall invest Rs..... which is% of the TFO towards the project.

19. Financial institution / (Name of Govt. Agency) will monitor the progress of the execution of the project to ensure that the project is completed as per the technical specifications envisaged in the guidelines of the sub-scheme and project proposal without any variation and within the stipulated time as per the broad parameters of the sub scheme.

20. Certified that the financial institution will ensure that the promoter will not alienate the land and the project for a minimum period of term loan for any purpose other than the purpose for which the subsidy is extended.

21. An amount of Rs..... (Rupees.....) being 50% of the eligible amount of subsidy may please be released in respect of the project for crediting to the "Subsidy Reserve Fund Account-Borrower wise". Financial institution confirms that that the subsidy will be kept in SRF Account only and not in other accounts like Fixed Deposits, Saving account etc.

(_____)

Seal and signature of the

Authorized Signatory of Financial Institution / State Agency

Place:

Date:

Annexure-II

PROJECT PROFILE CUM CLAIM FORM FOR CLAIMING FINAL SUBSIDY UNDER

NATIONAL BAMBOO MISSION

(TO BE SUBMITTED BY FINANCIAL INSTITUTION / GOVT. AGENCY TO DISTRICT LEVEL,
BDA)

To,

The Officer, in-charge

Bamboo Development Agency,

.....District

1. (i) Name & full Address of project including Tehsil / Taluka / District with telephone number and email ID :
(ii) Whether located in North East Region / Tribal Areas :
2. (i) Name & full address of promoter with telephone number and email ID :
(ii) Whether belongs to Govt. Sector / Private Sector :
(iii) Constitution: Individual/FPO/Coop./ proprietorship/ partnership etc. :
(iv) If Individual, Please specify whether Women / SC/ ST :
(v) If yes, rate of entitlement of subsidy (100% or 50%) :
3. (i) Name & full address of financing financial institution with telephone number and email ID (for Pvt. Sector) :
(ii) Name & address of the controlling authority (for Govt. Sector)
4. Type of Infrastructure projects:
 - A. Propagation and Cultivation :
 - B. Promotion of Bamboo treatment and Preservation :
 - C. Product Development and Processing :
 - D. Promotion & Development of Infrastructure for Bamboo Market:
 - E. Development of Tools, equipment and Machinery :
 - F. Skill Development and Awareness campaign :
 - G. Research and Development :

Annexure 17.6



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

PNJ. FIDD. No. 320/04.01.001/2018-19

June 19, 2019

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

भा. स्टे. बैंक / STATE BANK OF INDIA				
ग्राम. व्यव. वि. / RURAL BUSINESS UNIT				
मु. संस्था. प्र. कार्यालय / MUMBAI LHO				
25 JUN 2019				
उप. प्र. (प्र. वि.) DDM (AR)	उप. प्र. (प्र. वि.) AD (AR)	उप. प्र. (प्र. वि.) CM (AR)	उप. प्र. (प्र. वि.) CM (LR)	उप. प्र. (प्र. वि.) CH (AR)

Madam/ Dear Sir,

**Recommendation of the Report of the Committee for
Strengthening the NWRs by WDRA in the country - Data reporting by banks**

Please refer to the extant instructions of Reserve Bank of India, vide letter FIDD.CO.LBS.No.841/02.13.001/2015-16, dated July 31, 2015, on the captioned subject (copy attached for ready reference). All Scheduled Commercial Banks have been advised to furnish quarterly data, in the prescribed format, on Pledge Financing against Negotiable Warehouse Receipts (NWRs) to farmers, from their centralized database to the respective SLBC Convener banks, with a copy marked to respective ROs of RBI (within 20 days from the end of quarter). A NIL report may be submitted if there is no data in respect of a particular State. However, it has been observed lately that banks are not submitting the requisite information.

2. In view of the above, we advise you to ensure that progress of Pledge Financing on NWRs is monitored in the SLBC meetings. The issue may be discussed in the upcoming SLBC meeting for the State of Goa.

Yours faithfully,

(Sunu Rajan)
Assistant General Manager

220

भा. स्टे. बैंक / STATE BANK OF INDIA				
ग्राम. व्यव. वि. / RURAL BUSINESS UNIT				
मु. संस्था. प्र. कार्यालय / MUMBAI LHO				
21 JUN 2019				
उप. प्र. (प्र. वि.) DDM (AR)	उप. प्र. (प्र. वि.) AD (AR)	उप. प्र. (प्र. वि.) CM (AR)	उप. प्र. (प्र. वि.) CM (LR)	उप. प्र. (प्र. वि.) CH (AR)

Encl: as above

वित्तीय समावेशन और विकास विभाग, गेरा इम्पीरियम - II, 7 वीं मंजिल पाटो प्लाज़ा, पणजी, गोवा 403 001. इंडिया
फोन : +91-832-2904628, ईपीएबीएक्स नं: +91-832-2467888, फैक्स : +91-832-2970056 ई-मेल: fiddpanaji@rbi.org.in
Financial Inclusion and Development Department, Gera Imperium - II, 7th Floor, Patto Plaza, Panaji, Goa 403 001. INDIA
Tel.: +91-832- 2904628, EPABX No : +91-832-2467888, Fax : +91-832-2970056 Email: fiddpanaji@rbi.org.in

हिंदी आसान है, इसका प्रयोग किजिए



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No. 841 /02.13.001/2015-16

July 31, 2015

The CMDs/MD & CEOs/EDs
Scheduled Commercial Banks

Dear Sir/Madam,

Recommendation of the Report of the Committee for strengthening the Negotiable Warehouse Receipts (NWRs) by WDRA in the country – Data reporting by banks to SLBCs

Please refer to **Para 9.6** of the Recommendations of the Committee constituted by the Government of India for strengthening the NWRs (Negotiable Warehouse Receipts) by WDRA (Warehousing Development Regulatory Authority) in the country (Report available on the website of the WDRA).

2. In this connection, banks are advised to furnish quarterly data (state wise/district wise) on pledge financing against NWRs to farmers from the centralized database as per prescribed format (Excel Template) to the respective SLBC Convenor banks with a copy to respective Regional offices of Reserve Bank of India within 20 days from the end of each quarter, beginning quarter ended September 2015. A nil report may be submitted if there is no data in respect of a particular state.

3. Banks may acknowledge receipt of this letter and ensure compliance in this regard.

Yours faithfully,

Sd/-

(A.Udgata)
Principal Chief General Manager

Encl: 1 (Excel Template)



वित्तीय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, शाहीद भगत सिंह मार्ग, पो.बॉ.सं. 10014, मुंबई 400 001
टेलीफोन: Tel: 022-22601000 फैक्स Fax: 91-22-22621011/22619046 ईमेल E-mail: cgmincfidd@rbi.org.in

Financial Inclusion & Development Department, Central Office, 10th Floor, Central Office Building, Shaheed Bhagat Singh Marg, P.Box No.10014, Mumbai 400001

हिंदी आसन हे, दुसऱ्या प्रयोग बघाईए

चेतावनी: रिज़र्व बैंक द्वारा ई-मेल, ड्राफ्ट, पुरानपत्र वा फोन वॉल के जरिए किसी भी भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे परस्परों का किसी भी तरीके से जवाब नन दीजिये।
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



2

23

Endt. FIDD.CO.LBS.No. 842 /02.13.001/2015-16 of date

Copy forwarded for information and necessary action to:-

- ✓ 1. All SLBC Convenor Banks to review the progress of pledge financing on NWRs in the SLBC meetings and also provide district wise data to lead banks for review in DCC/DLRC meetings.
2. All Regional Offices of Financial Inclusion and Development Department, Reserve Bank of India may ensure that the progress is reviewed in the SLBC meetings.

(T V Rao)
General Manager



Pledge financing against NWRs to farmers



Name of Bank

Quarter ended

Year

No of accounts in actual and Amount in Rs thousands

	Name of district	Disbursement during the quarter		Outstanding as at end of quarter	
		No of Accounts	Amount	No of Accounts	Amount
STATE (Blank)					

Annexure 17.7

 भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA www.rbi.org.in				
भा. स्टेट. बैंक / STATE BANK OF INDIA गा. व्यव. वि. / RURAL BUSINESS UNIT मु. स्था. प. का / MUMBAI LHO 29 JUN 2019 - 334				
उपस्थित/प्राप्त DCM (ABU)	अभिप्रेत/अनुमोदित ADM (RBL)	सहायक/सहायक CM (ABU)	सहायक/सहायक CM (LH)	Mr. Revandhar
PNJ. FIDD. No. 324/04.01.001/2018-19 June 21, 2019 Convener, SLBC (Goa) State Bank of India Local Head Office, Lead Bank Unit 'SYNERGY', Bandra- Kurla Complex Mumbai- 400 051 Madam/ Dear Sir,				
Compounding of Interest by Commercial Banks on Agricultural advances – Action by SLBC Goa				
Please refer to our letter FIDD. CO. FSD. No. 2335/ 05.09.001/ 2018-19 dated May 10, 2019 sent to all Scheduled Commercial Banks (except RRBs) on the captioned subject (copy enclosed).				
2. It has been observed that banks are not following the instructions as per the RBI circular RPCD. No. PLFS. BC. 129/ 05.02.27/ 97-98 dated June 29, 1998 (copy enclosed), wherein it was advised inter alia that while charging interest on short term crop loans, banks may take into consideration due date/s on the basis of fluidity with borrowers and harvesting/ marketing season, and compound the interest only if the loan becomes overdue. It is also observed that the borrower has also been made to pay interest on the balance outstanding (principal plus interest) in his account instead of on the amount actually withdrawn by him.				
3. The instructions as per the above circular should be duly followed by banks wherein simple interest is charged on short-term crop loans and compounded if the loan becomes overdue. Also, interest may be charged only on the principal amount withdrawn and various charges debited to the loan account may not be considered for charging interest.				
वित्तीय समावेशन और विकास विभाग, गेरा इम्पीरियम - II, 7 वीं मंज़िल पाटो प्लाज़ा, पणजी, गोवा 403 001. इंडिया फोन : +91-832-2904628, ईपीएबीएक्स नं: +91-832-2467888, फैक्स : +91-832-2970056 ई-मेल: fiddpanaji@rbi.org.in Financial Inclusion and Development Department, Gera Imperium - II, 7 th Floor, Patto Plaza, Panaji, Goa 403 001. INDIA Tel: +91-832- 2904628, EPABX No : +91-832-2467888, Fax : +91-832-2970056 Email: fiddpanaji@rbi.org.in				
हिंदी आसान है, इसका प्रयोग किजिए				



SLBC Goa is advised to sensitize banks about the same and discuss the issue in various meetings of Lead Bank Scheme (LBS) fora, viz., SLBC, DCC/ DLRC and BLBC. An Action Taken Report (ATR) on the said matter may be furnished to this office.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'Sean'.

(Sean D' Costa)
Assistant Manager

Encl: As above



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

विसविवि.कैका.एफएसडी.सं. 2335/05.09.001/2018-19

May 10, 2019

The Chairman/ Managing Director and Chief Executive Officer
All Scheduled Commercial Banks (except RRBs)
(As per list attached)

Madam/Sir

Compounding of Interest by Commercial Banks on Agriculture Advances

Please refer to our circular RPCD.No.PLFS.BC.129/05.02.27/97-98 dated June 29, 1998 (copy enclosed) on the captioned subject wherein it was advised inter alia that while charging interest on short term crop loans banks may consider the due date/s fixed on the basis of fluidity with borrowers and harvesting/ marketing season, and compound the interest only if the loan becomes overdue.

2. It has come to our notice that banks are not following the above instructions. It has been observed that whenever recovery of interest is not aligned with the due date of the loan fixed on the basis of fluidity with borrowers and harvesting/ marketing season, the borrower has been made to pay interest on the balance outstanding (principal plus interest) in his account instead of on the amount actually withdrawn by him.

3. We therefore request you to follow the instructions in our above circular by ensuring that simple interest is charged on short-term crop loans and compounded if the loan becomes overdue.



भारतीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वीं मंजिल, केन्द्रीय कार्यालय भवन, शाहीद भगत सिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001
Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टैली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgminclidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाएँ।

"भारतीय रिज़र्व बैंक द्वारा मेल, आवाज, एसएमएस या कॉल का माध्यम से कोई भी व्यक्ति को बैंक से संबंधित जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मंगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. it never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

4. Interest may be charged only on the principal amount withdrawn. Various charges debited to the loan account may not be considered for charging interest.

Yours faithfully,

sd/-

(Nengneikim Guite)
General Manager

Endt : विसविवि.केंका.एफएसडी.सं. 2337 /05.09.001/2018-19 of date

Copy forwarded for information and necessary action to General Manager/Officer-in-Charge, Financial Inclusion and Development Department, Regional Office/Sub-Office. They are requested to sensitize banks and discuss the issue in various fora viz DLCC, SLBC etc.

M.P. Kotwal

(M.P. Kotwal)
Assistant General Manager



Also Refer Master Direction DBR.Dir.No.85/13.03.00/2015-16 dt 03-03-16

RPCD.No.PLFS.BC.129/05.02.27/97-98

June 29, 1998

All Scheduled Commercial Banks

Dear Sir,

Compounding of Interest by Commercial Banks on Agricultural Advances

Please refer to our Circular RPCD.No.BC.21/05.02.27/97-98 dated August 28, 1997 on the captioned subject advising banks that they may charge interest on agricultural advances at annual rests. As you are aware, the above circular was issued based on the judgement of the Supreme Court of India with reference to production loans in respect of sugar cane which is a long duration crop. We clarify that our instructions in the said circular would apply to long duration crop only.

2. As regards other agricultural advances in respect of short duration crops and allied activities, banks may take into consideration due date/s fixed on the basis of fluidity with borrowers and harvesting/marketing season while charging interest and compound the same if the loan/instalment becomes overdue.

Yours faithfully,

Sd/-

(J.R.P. RATNARAO)
Deputy General Manager



Agenda No.18

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

Dear Sir / Madam,

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

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

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

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

Yours faithfully,


B. Raj Kumar
Dy. Chief Executive

Enhanced Access and Service Excellence (EASE) Reforms - Uniform Banking Hours of all Public Sector Banks (PSBs) on PAN India Basis

In January, 2018, the Government of India and Public Sector Banks (PSBs) jointly committed to and launched a common PSB Reforms Agenda for Enhanced Access & Service Excellence (EASE), comprising 30 Action Points across six reform themes. In the first round (EASE 1.0), the focus of the reforms was to ensure that PSBs set up all the internal processes and systems that would aide them in achieving higher standards in terms of CLEAN and SMART banking. The transformation of the systems and processes of PSBs under EASE 1.0 has already started reflecting in improved business performance and customer feedback. With one year of EASE implementation experience in place, the reforms agenda has shifted gears with the launch of EASE 2.0 applicable for FY2019- 20. The focus of EASE 2.0 reforms is on fewer parameters which emphasize business outcomes with increased weightage for metrics with higher business impact.

Considering the magnitude of work involved in such large scale implementation of the evolving EASE reforms, sustained efforts will be required by PSBs before they see tangible results on the ground. Effective and continuous performance on EASE parameters entails a systematic strategy and all round efforts, right from top management level to branch level. Bank executives need to be fully aware of the reforms agenda and participate in its implementation at strategic, tactical and operational levels.

One of the most important initiatives under EASE 2.0 reforms is introduction of uniform banking hours of all PSBs on PAN India basis. The role of Lead District Managers in implementing this initiative is of prime importance. Lead District Managers are required to decide banking hours of branches of PSBs in their District as under:

Area	Banking Hours	Customers Banking Hours
Branches in residential area	9.00 a.m. to 4.00 p.m.	9.00 a.m. to 3.00 p.m.
Commercial Areas	11.00 a.m. to 06.00 p.m.	11.00 a.m. to 05.00 p.m.
All other areas / offices	10.00 a.m. to 05.00 p.m.	10.00 a.m. to 04.00 p.m.

The process flow of this exercise is given below. Lead District Managers are requested to complete the exercise immediately. Branch wise list with allotted banking hours is to be submitted to SLBC so that SLBC can convey approval.

Agenda No.19

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