

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

**Agenda & Background Papers of**

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

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**VENUE**

**HOTEL VIVANTA  
BY TAJ**

**St. Inez, Panaji Goa**

**Date : 12<sup>TH</sup> MARCH, 2020**

**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, बांद्रे (पूर्व), मुंबई-४०० ०५९.

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

Tel.: 022 - 26445204, 2644 5239, 5235 ♦ Fax.: 022 - 26445207, ♦ E- mail.: slbc.goa@sbi.co.in / cmfi.zopan@sbi.co.in ♦ Website.: www.slbcgoa.co

ALL MEMBERS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC/G/784

Date: 25.02.2020

Dear Sir,

**108<sup>TH</sup> SLBC GOA MEETING FOR THE QUARTER ENDED DECEMBER, 2019**  
**AGENDA & BACKGROUND PAPERS**

This is to inform you that the 108th meeting of the State Level Bankers' Committee Goa will be held on Thursday the 12th March, 2020 under the Chairmanship of Hon'ble Chief Secretary of Goa, Mr. Parimal Rai, to review the performance for the quarter ended December, 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 : 12.03.2020 (Thursday)  
Time : 11.00 a.m.  
Venue : CACULO Mall  
Banquet Hall, 4th floor  
St. Inez Road, Panaji Goa

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

Yours faithfully,



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



राज्य स्तरीय बैंकर्स समिती, गोवा  
STATE LEVEL BANKERS' COMMITTEE, GOA

मार्गदर्शी बैंक विभाग, दूसरी मंजील, स्थानीय प्रधान कार्यालय, "सिनर्जी",  
सी-६, जी ब्लॉक, बांद्रा-कुर्ला संकुल, बांद्रे (पूर्व), मुंबई-४०० ०५९.  
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ALL MEMBERS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC-G/791

Date: 05.03.2020

Dear Sir,

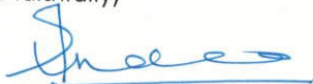
**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**108<sup>TH</sup> SLBC MEETING SCHEDULED ON 12<sup>TH</sup> MARCH, 2020**  
**CHANGE IN VENUE :**

With reference to our earlier letter No RBU/LB-12/SLBC-G/784 dated 25.02.2020, we advise the change in the Venue of the said meeting as under:

Date : 12.03.2020 (Thursday)  
Time : 11.00 a.m.  
Venue : Hotel VIVANTA by Taj  
St. Inez, Panaji Goa

2. Kindly make it convenient to attend the meeting.

Yours faithfully,



+ GENERAL MANAGER  
& CONVENER, SLBC GOA

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	b. Review of operations of Business Correspondents-hurdles / issues involved.	
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	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).	
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**Agenda No.1**

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

The Minutes of the 107<sup>th</sup> SLBC meeting for the quarter ended 30.09.2019 (held on 17.12.2019) were circulated vide letter No. RBU/LB-12/SLBC-G/728 dated 20.01.2020 and is also available on SLBC website [www.slbcgoa.com](http://www.slbcgoa.com) – SLBC meetings.

The Minutes of 107<sup>th</sup> SLBC meeting held on 17.12.2019 are taken on record. Copy of the minutes is enclosed as Annexure 1 to this agenda note.

**ANNEXURE  
1.01**



**राज्य स्तरीय बैंकर्स समिती, गोवा**

**STATE LEVEL BANKERS' COMMITTEE, GOA**

मार्गदर्शी बैंक विभाग, दूसरी मंजील, स्थानीय प्रधान कार्यालय, "सिनर्जी",  
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ALL MEMBERS  
STATE LEVEL BANKER'S COMMITTEE  
FOR GOA STATE

No. RBU/LB-12/SLBC/G/728

Date: 20.01.2020

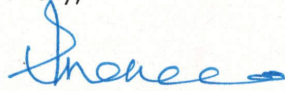
Dear Sir,

**MINUTES OF THE 107th SLBC GOA MEETING HELD ON 17.12.2019**

We forward herewith the minutes of the 106th State Level Bankers' Committee meeting for the State of Goa held on 17.12.2019 at Panaji Goa.

2. We request you to please initiate necessary action on the points mentioned in Annexure-I of the minutes and advise the present position of action initiated by your office before 28.01.2020.

Yours faithfully,



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

Encl: As above

**MINUTES OF  
107<sup>TH</sup> MEETING OF STATE LEVEL BANKER'S COMMITTEE, GOA  
HELD ON 17<sup>TH</sup> DECEMBER 2019  
AT Banquet Hall, Caculo Mall, Panaji Goa**

The 107<sup>th</sup> meeting of State Level Bankers Committee of Goa State was held on 17<sup>th</sup> December, 2019, at Banquet Hall, Caculo Mall, Panaji Goa, under the Chairmanship of Shri Parimal Rai, Chief Secretary, Government of Goa (GoG). The other dignitaries present were Ms. Kamakshi Pai, General Manager, NABARD, Ms. Meenakshi Gad, Deputy General Manager, Reserve Bank of India, Shri Uday Phaldessai, Chairman, Goa State Co-operative Bank Ltd. and Shri Sanjay Kumar, General Manager SBI & Convener SLBC Goa.

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

3. Shri Sanjay Kumar, General Manager and Convener of the meeting welcomed the Hon'ble Chief Secretary, Govt. of Goa and all the other participants.

4. Shri Santosh Mohapatra, Deputy General Manager (ABU), SBI, LHO Maharashtra and Member Secretary SLBC Goa then piloted the discussion on the agenda items. He thanked all the stake holders for their active support. He appraised the house about agenda items that would be discussed.

Agenda Item-wise discussions and action points are given in the **Annexure - I**

5. Shri Parimal Rai, Chief Secretary, GoG in his concluding words said that each participant has a specific role to play towards economic and social development of the State. The ultimate aim is to reach out to the people at large. He requested all members to ensure that fastest modes of extracting data / information through digital methods, as also service delivery should be deployed, citing Direct Benefit Transfer (DBT) as an example of how it can eliminate delays and leakages.

He said that like all other developments, digital journey also has its own problems. Therefore, proper safeguards should to be in place to ensure that frauds are minimized and eventually eliminated. He requested that all stakeholders should work collectively to create awareness among public.





The Chief Secretary, GoG also requested that SLBC meetings should result in concrete actionables which should be reviewed periodically. SLBC members should work in tandem and problems faced, if any, should be promptly escalated to appropriate authorities / fora promptly.

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

The list of participants is enclosed as **Annexure-II**.

State Bank of India  
Local Head Office, Maharashtra

Date : 20.01.2020

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



**ANNEXURE-I**

Sr. No.	Agenda Item	Discussion held	Action point	Action by
1	Timely submission of Data	The Chief Secretary, GoG expressed dissatisfaction over non submission of data by Kotak Mahindra Bank as well as over their absence in various SLBC Meetings.	SLBC to write to Head Office of Kotak Bank Ltd.	SLBC
2	Aadhaar Seeding	The Chief Secretary, GoG advised that sufficient publicity should be arranged about existing Aadhaar enrollment centres.	SMSs to be sent to all customers where Aadhaar is not seeded	All Banks
3	Financial Literacy Camps (FLC)	<p>Shri Mohapatra, DGM SBI &amp; Member secretary advised that target set was 84 camps per quarter however only 60 camps were held by FLCs during the quarter Sept., 2019. Chief Secretary, GoG advised that the names of the defaulting Banks may be listed and displayed in next SLBC Meeting.</p> <p>Ms. Kamakshi S. Pai, General Manager / Officer-in-Charge, NABARD, indicated that NABARD has sanctioned grant assistance to various banks for conducting 525 financial literacy camps during 2019-20. FLCs are required to conduct seven financial literacy camps in a month and bank branches to conduct one camp per month. NABARD has assistance provision of ₹ 5,000/- per camp, whereas banks are spending in the range of ₹ 500 to ₹ 1,000/- only. She asked Banks to take advantage of financial literacy camps for expanding and to organize client base literacy camps for different target groups like farmers, SHG members, entrepreneurs and students.</p>	<p>Target of 7 camps per FLC per month to be conducted by all the FLCs.</p> <p>Banks to take advantage of financial assistance from NABARD for conducting Financial Literacy Camps and arrange to conduct the camps as per the target per month / branch.</p>	All FLCs  All Banks



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4	Kisan Credit Cards (KCC)	<p>DGM, RBI requested all Member Banks to provide data of KCC given under Fisheries and Animal Husbandry products to SLBC.</p> <p>With respect to KCC saturation issue, Ms. Kamakshi Pai said that as per new guidelines, KCCs may be issued to farmers undertaking animal husbandry activities and fishing also. Such activities are also eligible for interest subvention on loan amounts up to ₹ 2 lakh, within the overall limit of KCCs for crop loans which is ₹ 3 lakh. She suggested bankers to use this as an opportunity for expanding their agriculture credit base and enable farmers in allied sector to access concessional loans. She added that NABARD has facilitated discussions in the State Level Technical Committee steered by Goa State Cooperative Bank to determine the quantum of working capital requirements for animal husbandry and fisheries activities. She suggested that Agriculture Department, Animal Husbandry &amp; Veterinary Services Department and Fisheries Department to share the list of farmers/entrepreneurs/fishermen with SLBC, so that the same can form basis for banks in KCC saturation issue.</p> <p>The Chief Secretary, GoG directed Agriculture Department, Animal Husbandry &amp; Veterinary Services Department and Fisheries Department to share the lists of farmers/fishermen with SLBC.</p>	<p>Data of KCC disbursed / sanctioned under Fisheries and Animal Husbandry product to be provided by all Banks</p> <p>Data may be collected from Fisheries Department, Govt. of Goa</p>	All Banks  SLBC
5	Unbanked Villages	DGM, RBI advised Central Bank of India to arrange to cover Satrem village through BC point.	Central Bank of India to cover Satrem village through BC point	Bank Central of India



		<p>The Chief Secretary, GoG opined that bankers should not wait for DFS to identify unbanked villages and be proactive in covering unbanked villages.</p> <p>DGM, RBI suggested that bankers should give list of Areas / villages where there is no connectivity to Department of Telecommunication (DoT) / BSNL. The Chief Secretary requested all banks to identify villages with no connectivity, record it and then escalate it to DoT / BSNL for necessary action.</p> <p>Convener SLBC said that help of BC / Micro ATMs can be taken where population is less than 2000</p>	<p>HDFC to follow up with BSNL for connectivity issues in 4 villages of Sanguem Taluka</p> <p>Identification of villages with no connectivity and reporting of the same to DoT / BSNL</p>	<p>HDFC Bank</p> <p>All Banks</p>
6	PMJDY accounts	<p>The Chief Secretary, GoG expressed concern over poor performance of banks in this area and desired that performance of banks be reviewed in the next meeting.</p> <p>Convener, SLBC advised that bankers should take help of Business Correspondents to locate Customers having Zero balance PMJDY account.</p> <p>Convener, SLBC advised all Member banks may identify zero balance accounts of migrants, so that the matter may be taken up with DFS.</p>	<p>Banks that are lagging behind are to perform better regarding opening of PMJDY accounts and Aadhar seeding.</p> <p>Zero balance PMJDY accounts to be funded and banks to engage their branch / BC networks for the same.</p>	<p>All Banks</p> <p>All Banks</p>
7	Pradhan Mantri Mudra Yojana (PMMY)	<p>DGM, RBI requested that in the next SLBC meeting, SLBC should provide quarter on quarter data to arrive at the progress made by the banks in PMMY.</p>	<p>All banks are advised to provide quarterly data of PMMY to SLBC. SLBC to show quarterly comparison of PMMY Data</p>	<p>All Banks</p> <p>SLBC</p>
8	Stand Up India (SUI)	<p>DGM, RBI informed the house that there is lack of good proposals from SC candidates in State of Goa. The Chief Secretary stated that SC population is low in the State,</p>	<p>Bankers to identify beneficiaries from Scheduled Tribe Corporation and Women &amp; Child Development</p>	<p>All Banks</p>

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9	Social Security Schemes <b>PMJJBY</b> <b>PMSBY</b> <b>APY</b>	but we can take help of the ST Corporation and Women & Child Development Corporation to identify good candidates who are interested in carrying out some Green Field activities. General Manager NABARD said that banks should arrange some camps for marketing SUJ. Convener, SLBC advised Banks to ensure fresh enrollments as well renewals in all Social Security Schemes. The Chief Secretary, GoG urged Banks to improve their performance.	Corporation to finance under SUJ.  Member Banks to push enrollments under the scheme to show better performance.	All Banks
10	Digital District	Convener, SLBC informed the house that North Goa District has been selected for 100% digitization within a span of one year. LDM North Goa apprised the house about progress made in this regard  The Sub-committee on digital District has chosen Sattari Block to start digitization on a pilot basis which will be replicated in all other 4 blocks in North Goa. The Chief Secretary, GoG advised that the respective Taluka Head, will be the Nodal Officer, who will work collectively with the Bankers to make the project a grand success.	All Member banks to make concerted efforts to make North Goa District 100% digitalized within stipulated time frame.  LDM North Goa to collect all information / data of Sattari Block in connection with digitization.  Taluka Heads to be designated as Nodal Officer	All Banks  LDM North Goa  SLBC to take up with Govt. of Goa for issuance of relevant orders
General Manager, NABARD requested the house to consider starting the work in all the five Blocks simultaneously and give special attention to Sattari Block. Convener SLBC urged all the Banks to identify the gaps within next 15 days. Each customer to be apprised that this is a Government initiative and is required to be taken forward. It was also suggested that 2-3 PoS machines			The data on digitization is to be collected at monthly intervals from each bank for monitoring progress.	Sub-committee on Digital district



11	ACP Achievement	<p>may be given in the villages to start with.</p> <p>The Chief Secretary, GoG asked Agriculture Department to assist the needy farmers to take crop loans from Banks.</p> <p>DGM RBI said that farmers' income as available in the Central Government Portal should be taken as the indicative. In next SLBC meeting percentage-wise data should be given.</p> <p>Agriculture Department representative commented that the low growth in agriculture was due to untimely rain during this quarter, which has hampered extension of finance.</p> <p>Ms. Kamakshi Pai, GM NABARD observed that the data collated by SLBC does not cover credit disbursements by Primary Agricultural Cooperative Societies, which have a considerable Agri credit portfolio. She suggested to Goa State Cooperative Bank to collect credit disbursement data from PACS and report to SLBC so that the total is correctly reflected. Shri Ullas Phal Dessai, Chairman, Goa State Cooperative Bank, agreed to revise their MIS to cover PACS data also.</p>	<p>SLBC to follow up with the Agriculture Department, Govt. of Goa</p> <p>Goa State Co-operative Bank to provide the credit disbursement data to SLBC.</p> <p>Goa State Coop Bank</p>	SLBC
12	CD Ratio	<p>DGM SBI &amp; Member Secretary informed the house about the position of CD ratio of all Banks.</p> <p>DGM, RBI said that the Sub-committees for CD ratio at District levels should invariably held to assess the reasons for low CD ratio and advised to plan strategies to improve it in consultation with the Banks operating in the</p>	<p>Lead District Manager of both the districts to ensure that position of CD ratio is monitored in every Block level meeting.</p>	LDMS



	<p>area and Government functionaries like, Collector, BDO, other relative departments etc.</p> <p>General Manager, NABARD suggested that Member Banks in the districts may explore other avenues like SHG Credit Linkage, High end Housing finance, financing to new industries etc.</p> <p>The Chief Secretary, GoG advised that Bankers should identify some good SHG groups, choose experienced women from the group that can be upgraded to borrow under Stand Up India. This in turn can improve CD ratio. He said that the Co-operative Societies lending as well as the loans given by EDC to be included while calculating the total advances.</p>	<p>All Member Banks to ensure that credit to SHGs, Agriculture, MSME and disbursements under Stand Up India to improve</p>	<p>All Banks</p>
13	<p>Digitization of Land Records</p>	<p>SLBC to follow up with concerned Government departments.</p>	<p>SLBC</p>
14	<p>ATM / Cyber Frauds</p>	<p>Each Bank to make a study and identify fraud prone areas especially regarding ATM frauds. Issues to be explained in Financial</p>	<p>All Banks &amp; FLCs</p>



		Government can look into the security aspects, especially regarding ATM frauds.  DGM, RBI said that awareness in this regard should be a part of every Financial Literacy Camp.  The Chief Secretary, GoG said that staff of all Banks to be sensitized about forged notes since the number of forged 2000 rupees notes in circulation is suddenly on the rise.	Literacy camps.	
15	Timely submission of Data	DGM, RBI said that Banks should ensure timely submission of accurate data. She also mentioned that the attendance at the DCC/DLRC should invariably be at a senior level.	All Banks should ensure that senior level officials attend DCC / DLRC / SLBC Meetings.	All Banks
16	Data flow at LBS Fora	Convener, SLBC requested Member Banks to ensure migration to the new system of data extraction from CBS / MIS. He also confirmed that the SLBC portal is ready for accepting the data.	All Banks to follow up the matter with their ITS / MIS department and get ready to migrate the data of December 2019 quarter as per new Standardized System for Data flow.	All Banks
17	Uniform Business Hours	DGM, RBI requested Banks to ensure Uniform Banking Hours and uninterrupted service to customers.  DGM SBI & Member Secretary informed the house that banks which need any change in Customer Banking Hours in any of their branches may inform requisite details to the concerned LDMs latest by 31.12.2019.	All banks to ensure uninterrupted service during Customer Banking Hours.  Banks which need changes in timings of any branch may inform details to the concerned LDM.	All Banks  Concerned Bank
18	Other Items	1. Implementation of Digital E-stamping facility on Bank Guarantees --IBA directions to implement Digital E-stamping facility on Bank Guarantees in the State.	SLBC to follow up the issue with concerned State Government department	SLBC



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<p>2. The Chief Secretary, GoG said that the Regulator should have a close watch on functioning of co-operative banks to prevent sudden shocks causing inconvenience to the people.</p>		Co-operative Banks
<p>3. RBI appealed to the Chief Secretary, GoG to have a word with Transport Corporations to accept Rs.10 coins from public for easy circulation, as the stock of Rs.10 coins remains ideal in Currency Chest branches in Goa.</p>		
<p>4. During the meeting, Shri Parimal Rai, Chief Secretary, released the wall calendar on the theme of Financial Inclusion, published by Goa State Cooperative Bank Ltd., with the financial support from NABARD under Financial Inclusion Fund.</p>		All Banks
<p>5. Ms. Kamakshi Pai, GM NABARD drew the attention of the participants on two important issues, viz., responsible disposal of e-Waste and Climate Change Action. She indicated that Goa State Waste Management Corporation has identified the agency known as 'Karo Sambhav' to collect e-Waste from institutions and individual households and dispose them off systematically. Regarding Climate Change action, she said that all Stakeholders have a role to play both in our individual and institutional capacities and suggested for avoiding use of single use plastics.</p>		All Banks
<p>6. Check Truncation System to be ensured to avoid loss of Cheques in transit. DGM RBI informed that physical travelling of Cheques will be stopped from 31.12.2019 only image of instrument will travel.</p>	All banks to take a note.	All Banks



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	<p>7. Pension Payment Orders should not to be sent in physical form, as there are a lot of complaints regarding missing of PPOs, being received at RBI Office. Scanned copy of PPO may be sent to avoid the loss.</p>	All Banks
	<p>8. Ms. Kamakshi Pai also suggested that Lead Bank Offices should finalize the District Credit Plans and get them launched in the next DCC meetings, so that SLBC can consolidate the same and present in the next meeting scheduled for February 2020.</p>	LDMs



**ANNEXURE – II**

**List of participants of 107th Meeting of SLBC Goa for the quarter ended 30.09.2019 held on 17.12.2019 at 11.00 am at Banquet Hall, Caculo Mall, Panaji Goa**

**GOVERNMENT OF GOA**

1	Shri Parimal Ray	Hon'ble Chief Secretary	Govt. of Goa
2	Smt. Roshell Fernandes	Under Secretary, Revenue-II	Govt. of Goa

**RESERVE BANK OF INDIA**

3	Smt. Meenakshi Gaad	Deputy General Manager	RBI Panaji Goa
4	Shri Carey Mascarenhas	Asstt General Manager	RBI Panaji Goa

**STATE BANK OF INDIA**

5	Shri Sanjay Kumar	GM & Convener, SLBC Goa	SBI LHO Maharashtra
6	Shri Santosh Mahopatra	DGM & Member Secretary, SLBC Goa	RBU LHO Maharashtra
7	Shri Ravi Kumar	Deputy General Manager	Zonal Office, Panaji
8	Sandeep Kumar	AGM RBO I	RBO-I North Goa
9	Shri Mohan Rao	AGM RBO II	RBO-II South Goa
10	Smt Shivani Nayak	Chief Manager - FI	CMFI & Nodal Officer SLBC
11	Shri Sunil Kumar	LDM North Goa	State Bank of India
12	Shri Sunil Revandkar	Manager LHO Maharashtra	State Bank of India

**NABARD**

13	Smt. Kamakshi Pai	General Manager	NABARD
14	Shri. N Narayan Raju	Asst. General Manager	NABARD

**GOVERNMENT DEPARTMENTS**

15	Smt. Upasana Majgaonkar	General Manager	DITC
16	Shri Amol Naik	UDC	DITC
17	Shri. Nevil Iphonso	Deputy Director	Agriculture Dept.
18	Shri. Chandrakant Velip	Deputy Director	Fisheries
19	Shri. Anmol Kumar Parab	Accountant	Tourism Dept.
20	Shri. Sagun Velip	Director	Civil Supply
21	Shri. Sandesh Sail	Asst. Project Officer	GSUDA
22	Shri. A. K. Banerjee	Director	GCCI
23	Shri. Hemkumar Gopalakrishnan	Regional Manager	NHB
24	Shri. Daniel Cardoso	Manager	HUDCO



**PUBLIC SECTOR BANKS**

25	Shri. Shree Ram Sharma	Sr. Manager	Allahabad Bank
26	Shri. Ravi Kumar K	Chief Manager	Andhra Bank
27	Shri. Amulya Kumar	Deputy General Manager	Bank of Baroda
28	Shri. Rishabh Kamble	Manager PS	Bank of Baroda
29	Smt. Sulbha Rathod	Deputy General Manager	Bank of India
30	Shri. Pawan Kulkarni	Sr. Manager	Bank of India
31	Shri. Atul Joshi	Assistant General Manager	Bank of Maharashtra
32	Shri. Swadhin Kadam	Manager	Bank of Maharashtra
33	Shri. Pradeepa Bhakta	Assistant General Manager	Canara Bank
34	Shri. Vivek Agarwal	Assistant General Manager	Central Bank of India
35	Shri. Sunil Vidhate	Manager	Central Bank of India
36	Smt. A. Sharada Murthy	Deputy General Manager	Corporation Bank
37	Shri. Shrivallabh Paradkar	Manager	Corporation Bank
38	Shri. Vineeth G.	Branch Manager	Indian Bank
39	Shri. Nagaraj Aitawade	Rural Development Officer	Indian Overseas Bank
40	Shri. Onkar Kulkarni	Chief Manager	Oriental Bank of Commerce
41	smt. Shveta Sharma	Sr. Manager	Punjab & Sind Bank
42	Shri. H. Shashidhar Acharya	Assistant General Manager	Syndicate Bank
43	Shri. B. P. Singh	Area Manager	UCO Bank
44	Shri. Mukesh Kapure	Chief Manager	UCO Bank
45	Shri. Prashant Kumar Sahoo	Assistant General Manager	Union Bank of India
46	Smt. Indrani Borah	Manager RABD	Union Bank of India
47	Shri. Tapan Kumar Patra	Deputy General Manager	United Bank of India
48	Shri. Anmol Topno	Sr. Manager	United Bank of India
49	Shri. Milian D'Souza	Assistant General Manager	IDBI Bank Ltd

**PRIVATE BANKS**

50	Shri. Sandy Michael Fernandes	Manager	Bandhan Bank
51	Smt. Carmen Viegas	DVP Cluster Head	Axis Bank Ltd.
52	Shri. Surendranath N.	Regional Head	Federal Bank Ltd.
53	Shri. Tushar Unde	Cluster Manager	Indusind Bank Ltd.
54	Shri. Pandurang Bhat	Senior Branch Manager	Karnataka Bank Ltd.
55	Shri. Samir Lotlikar	VP Cluster Head	HDFC Bank Ltd.
56	Shri. Ajit Dalvi	SVP Circle Head	HDFC Bank Ltd.
57	Shri. Sandesh Barekar	Assistant Vice President	HDFC Bank Ltd.
58	Shri. Vitthal Gawas	Cluster Agri. Regional Manager	RBL Bank Ltd.
59	Shri. Raj Patil	Branch Manager	RBL Bank Ltd.
60	Shri. Shone Thattil	Senior Manager	South Indian Bank Ltd.
61	Shri. Nilesh Kumar Singh	CBSL Vice President	Yes Bank Ltd.



**CO-OPERATIVE BANKS**

62	Shri. V. G. Prabhudesai	Managing Director	Bicholim Urban Coop Bank Ltd.
63	Shri. Sadashiv Phadte	Deputy CEO	The citizen Co-op Bank Ltd.
64	Shri. Anant Chodankar	Managing Director (o/c)	The Goa State Coop Bank Ltd.
65	Smt. Varsha Dhaimodkar	General Manager (P & S)	The Goa State Coop Bank Ltd.
66	Smt. Ruprekha Samant	Chief Officer	The Goa Urban Coop Bank Ltd.
67	Ms. Navita Keni	Assistant	The Goa Urban Coop Bank Ltd.
68	Shri. Suresh Naik	Assistant General Manage	Mapusa Urban Coop Bank Ltd.
69	Smt. Snehal Kalgutkar	Officer	NKGSB Coop Bank Ltd.
70	Shri. Anand Prabhu	Assistant General Manage	Saraswat Coop Bank Ltd.
71	Shri. Suresh Gosavi	Assistant General Manage	Apna Sahakari Bank Ltd.
72	Shri. Arun Bhat	Regional Head	TJSB Bank Ltd.
73	Shri. Pankaj Raikar	Manager	TJSB Bank Ltd.
74	Shri. Shrinivas Shetty	Assistant Branch Manager	Shamrao Vithal Coop Bank Ltd.
75	Smt. Jyoti Kamat	Manager	The Womens Coop Bank Ltd.
76	Ms. Antara Mahatme	Clerk	The Womens Coop Bank Ltd.
77	Smt. Sweeja Parab	Branch Manager	AU Small Finance Bank Ltd.

Sr. No.	ABSENTEE BANKS
1	Punjab National Bank
2	Catholic Syrian Bank Ltd.
3	DCB Bank Ltd.
4	ICICI Bank Ltd.
5	Jammu & Kashmir Bank Ltd.
6	Karur Vysya Bank Ltd.
7	Kotak Mahindra Bank Ltd.
8	Konkan Merchantile Coop Bank Ltd.
9	Madgaon Urban Coop Bank Ltd.
10	PMC Bank Ltd.
11	GP Parsik Janata Sahakari Bank Ltd.
12	Jana Small Finance Bank Ltd.



**Position in respect of Action Points of last meeting  
held on 17.12.2019**

Sr. No	Action points	To be dealt by	Present Position
1	Authentic and timely submission of data for the quarter ended Sept., 2019	All Banks	All Banks have submitted data except Kotak Mahindra Bank
2	Aadhar seeding to be taken to 90%	All Banks	Aadhaar seeding as on 31.12.2019 is 79.13% in the State of Goa
3	Financial Literacy camps to be completed	All Banks & FL centers	63 FLC camps held during the quarter (Target 84 / quarter)  LDM South Goa 19/21 LDM North goa 21/21 Corporation Bk 06/21 Goa St.Co.Bank 17/21
4	Data of number of KCC cards issued and loans given	SLBC	KCC Cards – 1649 Loan Amt. Rs.16.22 Crs. Disb. during Dec.,2019.
5	Review of Unbanked villages	All banks	The following four villages are listed as unbanked vide GIS report dated 27.02.2020 as advised by DFS:  Verlem - Sanguem Cavrem – Quepem Caranzol- Sattari Satrem - Sattari (details on Agenda Page No. 2.a)

## Agenda No.2

**Review of Financial Inclusion Initiatives, expansion of banking network and Financial Literacy****a. Status of Opening of Banking Outlets in unbanked villages. CBS enabled banking outlets at the unbanked rural centres (URCs)****List of villages identified as inadequately covered or uncovered by banking infrastructure on Jan Dhan Darshak GIS App on 27.02.2020.**

DTNAME	SDTCODE	SDTNAME	VILCODE	VILNAME	TOT_POP	Allotted to
South Goa	05618	Sanguem	627020	Verlem	568	Bank of Baroda
South Goa	05617	Quepem	626956	Cavorem	920	Central Bank of India
North Goa	05613	Satari	626820	Caranzol	839	Bank of India
North Goa	05613	Satari	626778	Satrem	176	Central Bank of India

Department of financial Services, New Delhi vide e-mail dated 03.03.2020 has advised that the above villages having no Banking touch point within the radius of 5 km. and requested to look into the matter and to ensure coverage of the remaining uncovered villages by opening of banking outlet on priority basis.

The concerned banks are in the process of appointing a CSP in each of these villages. They are not able to find a suitable person for the same. The matter is under consideration at the BC level.

Bank of Baroda branch is 4 kms away from the Verlem village. So as per definition of Unbanked village, the village Verlem is covered. However, BOB has tried updating the GIS app but the same is not getting recorded. The matter has been taken up with DFS.

In the Sub-committee meeting for Financial Inclusion held on 04.03.2020, RBI suggested that bank may explore the possibility of sending the mobile van to all these villages on a weekly basis. The matter is to be taken up with DFS for confirmation and clarification.

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

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

**Details of Business Correspondents / Customer Service Point (BC/ CSP) as on 31.12.2019**

SR. No.	Name of the Bank	Active
1	STATE BANK OF INDIA	5
	BANK OF BARODA	1
	BANK OF INDIA	12
	CORPORATION BANK	1
	INDIAN OVERSEAS BANK	1
	SYNDICATE BANK	2
	UNION BANK OF INDIA	11
	HDFC Bank	2
	<b>GRAND TOTAL</b>	<b>35</b>

All Banks are requested to update the data of BCs / CSPs in the BC Registry

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

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.



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

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

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

**List Of Aadhaar Enrolment Centres  
As on 31.12.2019**

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

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

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

FLC CAMPS held during the quarter DEC., 2019				
No.of FLCs	Target for camps	Target Specific Camps held	Digital Camps held	Deficit
4	84	60	15	9

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

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

**Impact of Financial Literacy Programme****Awareness:**

Financial Literacy Programmes will create awareness among financially excluded rural and urban people on various financial products and services which will include investment, online banking, Banking transactions, various Banking schemes and other Financial Verticals available from the formal financial sector.

**Recognize Frauds:**

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

**Secured Future:**

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

**Digital Banking :**

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

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

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

**ii) Implementing Agency:**

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

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

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

## 2. Renewable Energy:

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

### 2.1 Solar Power:

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

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

### 2.2 Wave Power:

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

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

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

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

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

#### **Priority to be given for converting '0' balance accounts (22704 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.

Annexure 2.1

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

**AS ON 31.12.2019**

(Amount Rs. In lacs)

S.No	Banks	Type of Bank	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	PSB	1223	0	574	649	1223	30.86	65	1098	742
2	Andhra Bank	PSB	943	0	726	217	943	27.01	127	819	739
3	Axis Bank Ltd	PVT	272	395	506	161	667	17.18	155	625	471
4	Bank of Baroda	PSB	13946	6081	10969	9058	20027	1438.6	936	16859	15079
5	Bank of India	PSB	7284	14194	11748	9730	21478	1547.7	2464	20374	18534
6	BOM	PSB	2448	0	1215	1233	2448	100.28	589	1899	2221
7	Canara Bank	PSB	29105	0	18292	10813	29105	1605.07	3684	10288	23774
8	Central BOI Corporation Bank	PSB	16235	0	8891	7344	16235	556.54	4337	10527	13112
9	Federal Bank Ltd	PVT	11526	6802	10050	8278	18328	1567.04	1894	17650	13704
10	HDFC Bank Ltd	PVT	623	0	302	321	623	43.28	88	227	418
11	ICICI Bank Ltd	PVT	1680	1183	973	1890	2863	109.39	696	2863	1743
12	IDBI Bank Ltd.	PVT	64	192	187	69	256	5.12	207	256	68
13	Indian Bank	PSB	2302	0	1356	946	2302	93.7	299	1936	1826
14	IOB	PSB	2932	33	1624	1341	2965	58.53	538	2584	2273
15	IndusInd Bank Ltd	PVT	1667	4479	3327	2819	6146	225.58	915	5701	4842
16	J&K Bank Ltd	PVT	248	434	395	287	682	7.46	102	626	587
17	Karur Vysya Bank	PVT	21	0	9	12	21	0.05	9	26	9
18	Kotak Mahindra Bank	PVT	0	4	3	1	4	0.02	0	4	3
19	OBC	PSB	69	0	46	23	69	0.44	26	2	32
20	Punjab & Sind Bank	PSB	6996	0	5284	1712	6996	493.16	497	6142	3680
21	Punjab National Bank	PSB	242	0	64	178	242	14.46	0	241	232
22	RBL Bank Ltd	PVT	1387	0	395	992	1387	38.25	55	1372	1024
23	South Indian Bank Ltd	PVT	457	0	22	435	457	1.84	80	448	293
24	SBI	PSB	0	53	18	35	53	1.63	9	37	40
25	Syndicate Bank	PSB	3405	5554	3872	5087	8959	309.64	1664	7886	7250
26	UCO Bank	PSB	7088	0	3507	3581	7088	588.82	860	5405	6329
27	Union BOI	PSB	985	1037	987	1035	2022	116.01	113	1392	1556
28	United BOI	PSB	7575	0	3740	3835	7575	183.49	1679	5287	6481
29	Yes Bank Ltd	PVT	1777	2460	2613	1624	4237	414.42	616	1829	3821
30			1	0	1	0	1	0.01	0	1	0
	<b>GRAND TOTAL</b>		122501	42901	91696	73706	165402	9595.58	22704	124404	130883

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

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

### SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA GOA STATE: PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AS ON 31.12.2019

Sr. No.	NAME OF BANK	PMJJBY
1	STATE BANK OF INDIA	18963
2	ALLAHABAD BANK	52
3	ANDHRA BANK	200
4	BANK OF BARODA	10618
5	BANK OF INDIA	14720
6	BANK OF MAHARASHTRA	102
7	CANARA BANK	19943
8	CENTRAL BANK OF INDIA	2254
9	CORPORATION BANK	170
11	INDIAN BANK	226
12	INDIAN OVERSEAS BANK	50
13	ORIENTAL BANK OF COMMERCE	270
14	PUNJAB & SIND BANK	55
15	PUNJAB NATIONAL BANK	50
16	SYNDICATE BANK	1182
17	UCO BANK	129
18	UNION BANK OF INDIA	3769
19	UNITED BANK OF INDIA	397
21	IDBI BANK LTD.	60
22	AXIS BANK LTD.	230
23	CATHOLIC SYRIAN BANK LTD.	51
24	DCB BANK LIMITED	106
26	FEDERAL BANK LTD.	51
27	HDFC BANK LTD.	6733
28	ICICI BANK LTD	1797
29	INDUSIND BANK LTD.	77
30	JAMMU & KASHMIR BANK LTD.	50
31	KARNATAKA BANK LTD.	423
32	Karur Vysya Bank Ltd	50
33	KOTAK MAHINDRA BANK LTD.	50
34	RBL BANK LTD.	489
35	SOUTH INDIAN BANK LTD.	55
36	YES BANK LTD.	145
37	BANDHAN BANK	50
38	BICHOLIM URBAN CO-OP BANK LTD.	50
39	CITIZEN CO-OP BANK LTD,	108
40	GOA STATE CO-OP BANK LTD.	4179
41	GOA URBAN CO-OP BANK LTD.	478
42	KONKAN MERCANTILE CO-OP BANK LTD.	50
43	MADGAON URBAN CO-OP BANK LTD.	4305
	GRAND TOTAL	92737

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

**SLBC GOA : CONVENOR BANK- STATE BANK OF INDIA  
 GOA STATE: PRADHAN MANTRI SURAKSHA BIMA YOANA (PMSBY)  
 AS ON 31.12.2019**

SR. No.	Name of the Bank	PMSBY
1	STATE BANK OF INDIA	40715
2	ALLAHABAD BANK	252
3	ANDHRA BANK	1216
4	BANK OF BARODA	27335
5	BANK OF INDIA	27556
6	BANK OF MAHARASHTRA	328
7	CANARA BANK	38537
8	CENTRAL BANK OF INDIA	4646
9	CORPORATION BANK	710
10	INDIAN BANK	1165
11	INDIAN OVERSEAS BANK	250
12	ORIENTAL BANK OF COMMERCE	529
13	PUNJAB & SIND BANK	270
14	PUNJAB NATIONAL BANK	250
15	SYNDICATE BANK	1320
16	UCO BANK	463
17	UNION BANK OF INDIA	7513
18	UNITED BANK OF INDIA	999
19	IDBI BANK LTD.	262
21	AXIS BANK LTD.	527
22	CATHOLIC SYRIAN BANK LTD.	251
23	DCB BANK LIMITED	340
25	FEDERAL BANK LTD.	251
26	HDFC BANK LTD.	10138
27	ICICI BANK LTD	2416
28	INDUSIND BANK LTD.	969
29	JAMMU & KASHMIR BANK LTD.	250
30	KARNATAKA BANK LTD.	665
31	Karur Vysya Bank Ltd	250
32	KOTAK MAHINDRA BANK LTD.	0
33	RBL BANK LTD.	825
34	SOUTH INDIAN BANK LTD.	260
35	YES BANK LTD.	366
36	BANDHAN BANK	250
38	BICHOLIM URBAN CO-OP BANK LTD.	250
39	CITIZEN CO-OP BANK LTD,	360
40	GOA STATE CO-OP BANK LTD.	8366
41	GOA URBAN CO-OP BANK LTD.	3857
42	KONKAN MERCANTILE CO-OP BANK LTD.	250
43	MADGAON URBAN CO-OP BANK LTD.	1641
44	WOMEN CO-OP BANK LTD.	289
46	<b>GRAND TOTAL</b>	<b>187087</b>

## h. Expanding and Deepening of Digital Payments Ecosystem – Making North Goa District in State of Goa 100% digitally enabled.

North Goa District is selected as the District to be 100% Digitally Enabled by 15.08.2020. This issue was discussed in detail during SLBC Sub-committee meeting on Deepening of Digital Payments held on 16.12.2019.

### Issue raised in Sub Committee meeting

Subcommittee on Digital district should meet every month.

### Review of 100% Digitization in Identified District North Goa as on 31.12.2019

For Bank Customers									
1. Digital coverage for individuals (Savings Accounts)									
Bank Name	Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	Total No. of Operative SB Accs covered with at least one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	% of such Accounts Out of total Operative Accounts
Central Bank of India	100922	51161	50.69	31205	30.92	4457	4.42	62554	61.98
IDBI Bank	19328	17275	89.38	15308	79.2	5785	29.93	16897	87.42
Andhra Bank	10619	2752	25.92	686	6.46	650	6.12	630	5.93
Bank of India	225042	211888	94.15	26237	11.66	21034	9.35		0
Citizen Co op Bank Ltd	1305	390	29.89	0	0	0	0	390	29.89
State Bank of India	262291	177923	67.83	143664	54.77	77046	29.37	208330	79.43
Bank of Baroda	90972	94908	104.33	6423	7.06	5344	5.87	90972	100
Syndicate Bank	74351	30353	40.82	5923	7.97	10338	13.9	40556	54.55
Canara Bank	243210	66839	27.48	22900	9.42	2182	0.9		0
Indian Overseas Bank	389	376	96.66	86	22.11	193	49.61	381	97.94
<b>Total</b>	<b>1028429</b>	<b>653865</b>	<b>63.58</b>	<b>252432</b>	<b>24.55</b>	<b>127029</b>	<b>12.35</b>	<b>420710</b>	<b>40.91</b>

For Bank Customers					
2. Digital coverage for business (Current Accounts)					
Bank Name	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage
Central Bank of India	1886	670	35.52	88	4.67
IDBI Bank	1271	951	74.82	572	45
Andhra Bank	698	120	17.19	30	4.3
Bank of India	3733	899	24.08		0
Citizen Co op Bank Ltd	294	0	0	0	0
State Bank of India	10564	5620	53.2	266	2.52
Bank of Baroda	2538	990	39.01	443	17.45
Syndicate Bank	3298	1289	39.08	178	5.4
Canara Bank	8004	1251	15.63		0
Indian Overseas Bank	10	2	20	3	30
Total	32296	11792	36.51	1580	4.89

Bank Name	For non-customers				4. Digital Financial Literacy	
	3. Provision of Digital infrastructure				No. of FLC camps on Digital FL	No. of people participated
	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C) other than CA holders		
Central Bank of India	0	0	0	0	9	20
IDBI Bank	0	0	0	0	4	22
Andhra Bank	0	0	2	2	0	0
Bank of India				0		
Citizen Co op Bank Ltd	0	0	0	0	2	5
State Bank of India	0	5	10	15	92	418
Bank of Baroda	0	0	0	0	8	98
Syndicate Bank	0	4	0	4	8	450
Canara Bank				0		
Indian Overseas Bank				0	14	155
Total	0	9	12	21	137	1168


Government of Goa, Department of Finance, Debt Management Division vide letter No.5/3/2011/FIN (DMU)/Part file/1022 dated 24.02.2020 advised to include RBI Mumbai Letter No. FIDD.CO.LBS. No 1426/02.01.001/2019-20 dated 14.01.2020 regarding expanding and Deepening of Digital Payments Ecosystem in the Country, as one of the Agenda point during forthcoming SLBC Meeting scheduled on 12.03.2020. **(RBI letter along with enclosures is enclosed as Annexure 2.02)**



Annexure 2.02

2131c

C.No. Circular Letter No. 14/283587  
 Date: 20/1/2020



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

**उप गवर्नर**  
Deputy Governor

FIDD.CO.LBS. No.1426/02.01.001/2019-20 January 14, 2020

Dear Shri Rai,

**Expanding and Deepening of Digital Payments Ecosystem - Making one district in each State/UT 100% digitally enabled**

With a view to Expanding and Deepening of Digital Payments Ecosystem in the country, RBI has advised all State/ Union Territory Level Bankers' Committees (SLBCs/ UTLBCs) to identify one district in their respective States/ UTs and allocate the same to a bank having significant footprint, which will endeavour to make the district 100% digitally enabled within one year (copy of the Circular enclosed for your ready reference). This would enable every household in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. The SLBC of your state has identified North Goa district for making it 100% digitally enabled.

2. While the progress made in this regard shall be monitored on a quarterly basis at SLBC/ UTLBC level, I request you to bestow your personal attention in reviewing the implementation of this programme in the identified district of your State and provide suitable guidance/ issue enabling instructions to the stakeholders involved, so that the programme can achieve its desired objectives at the ground level.

With warm regards

Yours sincerely, *[Signature]*

(Mahesh Kumar Jain)

Shri Parimal Rai, IAS  
Chief Secretary, Govt. of Goa  
Office of the Chief Secretary,  
Govt. of Goa Secretariat,  
Porvorim, Bardez  
Goa

*we may place  
the said letter  
as agenda point for  
discussion in the next  
SLBC meeting*

केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, मुम्बई - 400 001. भारत  
फोन : (022) 2261 1097 फैक्स : (022) 2267 5277 ई-मेल : dgmkj@rbi.org.in  
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भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2019-20/79  
FIDD.CO.LBS.BC.No.13/02.01.001/2019-20

October 7, 2019

The Chairmen/ Managing Directors/ Chief Executive Officers  
All SLBC/ UTLBC Convenor Banks

Madam / Dear Sir,

**Expanding and Deepening of Digital Payments Ecosystem**

Please refer to para – 8 of Statement on Developmental and Regulatory Policies of the Fourth Bi-Monthly Monetary Policy dated October 4, 2019 on the captioned subject.

2. With a view to expanding and deepening the digital payments ecosystem, it has been decided that all State/ UT Level Bankers Committees (SLBCs/ UTLBCs) shall identify one district in their respective States/ UTs on a pilot basis in consultation with banks and stakeholders. The identified district shall be allotted to a bank having significant footprint which will endeavour to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, *inter alia*, include providing the necessary infrastructure and literacy to handle such transactions.

3. SLBCs/ UTLBCs shall endeavour to ensure that to the extent possible, districts identified are converged with the 'Transformation of Aspirational Districts' programme of the Government of India. The allotment of the identified district to a bank should be done, as far as possible, through mutual consultation and voluntary acceptance by the bank.

4. Further, SLBC/ UTLBC Convenor Banks are advised to monitor the progress made in this regard on a quarterly basis and report the same to concerned Regional Offices/ Sub-Offices of the Reserve Bank of India.

Yours faithfully,

(Gautam Prasad Borah)  
Chief General Manager-in-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शाहीद भगतसिंह 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

टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : [cgmincidd@rbi.org.in](mailto:cgmincidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : मेरा रिज़र्व बैंक द्वारा-आक, एसएमएस या फोन कॉल के जरिए किसी की 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 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.

**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	ACP Target (upto 31.12.18)	Achievement under ACP 2018-19 upto 31.12.2018	% Achievement 31.12.18	ACP Target (upto 31.12.19)	Achievement under ACP 2019-20 upto 31.12.2019)	% Achievement 31.12.19
Crop loans	330.62	120.14	36.34	211.50	40.85	19.32
Agri Term loans	341.70	238.86	69.90	299.52	286.91	95.79
<b>Sub Total AGRI</b>	<b>672.32</b>	<b>359.10</b>	<b>53.41</b>	<b>511.02</b>	<b>327.76</b>	<b>64.14</b>
Agri Infrastructure	34.92	11.03	47.70	32.65	14.80	45.32
Ancillary Activities	30.64	60.76	250.93	35.36	74.69	211.22
<b>Credit Potential for Agriculture</b>	<b>737.88</b>	<b>430.89</b>	<b>58.39</b>	<b>579.03</b>	<b>417.25</b>	<b>72.06</b>
MSME	3528.42	2489.53	70.55	3218.84	2248.06	69.85
Export Credit	349.25	3.44	0.98	213.75	3.64	1.70
Education	283.23	74.14	27.94	131.29	91.54	69.72
Housing	866.73	398.78	46.01	849.00	304.69	35.89
Renewable Energy	4.29	0.17	3.96	3.38	0.04	1.19
Others	74.65	183.91	246.36	40.8	17.32	43.02
Social Infrastructure	48.67	10.78	22.14	49.34	20.66	41.88
<b>TOTAL</b>	<b>5893.12</b>	<b>3596.65</b>	<b>61.03</b>	<b>5085.00</b>	<b>3103.45</b>	<b>61.03</b>

**3.02 Sector wise achievement of advances: Position as on 31.12.2019**

i) The **Crop Loan** disbursement upto the quarter Dec, 2019 is Rs.40.85 crs as against the target of Rs. 211.50 Crs i.e. 19.32% achievement.

ii) The **Agri. Term Loan** disbursement upto the quarter Dec, 2019 is Rs. 286.91 Crs as against the target of Rs. 299.52 Crs which is 95.79%.

iii) The disbursement of loan to **Agriculture Sector** upto the quarter Dec, 2019 was Rs. 417.25 Crs as against the target of Rs. 579.03 Crs i.e. 72.06% achievement.

iv) The disbursement of loan to **MSME** upto the quarter Dec, 2019 was Rs. 2248.06 Crs as against the target of Rs 3218.84 Crs i.e. 69.85% achievement.

v) The overall achievement under **ACP 2019-20** upto the quarter Dec, 2019 was Rs. 3103.45 Crs as against the target of Rs.5085 Crs i.e 61.03% achievement. The achievement was lower by Rs. 493.20 Crs i.e. from Rs. 3596.65 Crs as on 31.12.2018. However, the percentage achievement remains the same at 61.03%

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

(Amount Rs. in Crores)

Activity	Annual Credit Plan 2019-20 (Targets up to 31.12.2019)	Achievement up to 31.12.2019	% Achievement
Crop loans	211.50	40.85	19.32
Agri Term Loans	299.52	286.91	95.79
<b>SUB TOTAL AGRI</b>	<b>511.02</b>	<b>327.76</b>	<b>64.14</b>
Agri Infrastructure	32.65	14.80	45.32
Ancillary Activities	35.36	74.69	211.22
<b>CREDIT POTENTIAL FOR AGRICULTURE.</b>	<b>579.03</b>	<b>417.25</b>	<b>72.06</b>
MSME	3218.84	2248.06	69.85
Export Credit	213.75	3.64	1.70
Education	131.29	91.54	69.72
Housing	849.00	304.69	35.89
Renewable energy	3.38	0.04	1.19
Others	40.8	17.32	43.02
Social infrastructure	49.34	20.66	41.88
<b>TOTAL</b>	<b>5085.00</b>	<b>3103.45</b>	<b>61.03</b>

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

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

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

## Annexure 3.3.1

**SLBC GOA: CONVENOR BANK – STATE BANK OF INDIA SUMMARY STATEMENT SHOWING  
 INSTITUTION -WISE AND SECTOR WISE PERFORMANCE UNDER ACP FOR  
 THE QUARTER ENDED December 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	6.97	16.88	85.78	10.33	12.04	127.03	17.29	13.61
2	ALLAHABAD BANK	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00
3	ANDHRA BANK	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00
4	BANK OF BARODA	11.05	0.59	5.34	14.25	60.22	422.60	25.30	60.81	240.36
5	BANK OF INDIA	19.65	0.31	1.56	22.45	3.62	16.12	42.10	3.93	9.33
6	BANK OF MAHARASHTRA	10.70	0.14	1.29	11.10	1.62	14.62	21.80	1.76	8.08
7	CANARA BANK	20.60	0.10	0.49	25.85	128.77	498.14	46.45	128.87	277.44
8	CENTRAL BANK OF INDIA	14.55	3.62	24.86	16.85	2.60	15.43	31.40	6.22	19.80
9	CORPORATION BANK	19.55	0.15	0.77	21.25	16.17	76.11	40.80	16.32	40.01
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	0.80	12.55	4.95	1.34	27.07	11.35	2.14	18.89
12	ORIENTAL BANK OF COMMERCE	1.10	0.24	22.13	0.90	0.02	1.99	2.00	0.26	13.06
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	0.54	4.41	21.25	1.40	6.58	33.55	1.94	5.78
16	UCO BANK	4.65	0.15	3.23	2.65	0.10	3.77	7.30	0.25	3.42
17	UNION BANK OF INDIA	6.50	5.01	77.12	9.95	1.90	19.09	16.45	6.91	42.02
18	UNITED BANK OF INDIA	2.37	0.00	0.04	1.81	0.00	0.04	4.18	0.00	0.04
19	IDBI BANK LTD.	5.30	0.43	8.20	4.30	0.01	0.16	9.60	0.44	4.60
	<b>SUB TOTAL</b>	177.90	19.06	10.71	245.00	228.09	93.10	422.90	247.15	58.44
20	AXIS BANK LTD.	0.55	0.00	0.00	0.65	0.00	0.00	1.20	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.30	0.00	0.00	0.40	0.00	0.00
22	DCB BANK LIMITED	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
23	FEDERAL BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
24	HDFC BANK LTD.	26.30	0.25	0.96	36.28	4.80	13.24	62.58	5.06	8.08
25	ICICI BANK LTD	13.35	3.12	23.37	25.20	5.81	23.06	38.55	8.93	23.16
26	INDUSIND BANK LTD.	1.00	0.00	0.00	1.70	0.00	0.00	2.70	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	2.30	0.00	0.00	4.40	12.12	275.37	6.70	12.12	180.84
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	7.86	72.11	14.23	18.88	132.67	25.13	26.74	106.40
32	SOUTH INDIAN BANK LTD.	0.20	0.00	0.00	0.20	0.00	0.00	0.40	0.00	0.00
33	YES BANK LTD.	1.90	0.00	0.00	6.60	0.00	0.00	8.50	0.00	0.00
34	BANDHAN BANK	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.31	0.00
	<b>SUB TOTAL</b>	57.40	11.54	20.10	90.56	41.61	45.95	147.96	53.15	35.92
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	5.20	0.00	0.00	6.10	0.34	5.61	11.30	0.34	3.03
37	GOA STATE CO-OP BANK LTD.	33.75	10.22	30.29	49.15	16.86	34.31	82.90	27.09	32.67
38	GOA URBAN CO-OP BANK LTD.	5.85	0.04	0.63	5.90	0.00	0.00	11.75	0.04	0.31
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
43	PMC BANK LTD.	0.35	0.00	0.00	0.60	0.00	0.00	0.95	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	1.10	0.00	0.00	1.35	0.00	0.00	2.45	0.00	0.00
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.25	0.00	0.00	0.50	0.00	0.00	0.75	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.10	0.00	0.00	0.10	0.00	0.00	0.20	0.00	0.00
	<b>SUB TOTAL</b>	46.70	10.26	21.97	63.80	17.21	26.97	110.50	27.47	24.86
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>GRAND TOTAL</b>	282.00	40.85	14.49	399.36	286.91	71.84	681.36	327.76	48.10

Annexure 3.3.2

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

SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	6.23	0.48	7.71	5.06	37.22	735.57	138.32	54.99	39.76
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	2.53	178.80	29.43	63.34	215.26
5	BANK OF INDIA	2.27	0.00	0.00	2.18	11.51	528.43	46.55	15.44	33.16
6	BANK OF MAHARASHTRA	0.61	0.00	0.00	1.06	0.00	0.00	23.47	1.76	7.50
7	CANARA BANK	3.12	0.00	0.00	2.32	0.00	0.00	51.88	128.87	248.40
8	CENTRAL BANK OF INDIA	1.61	5.61	349.54	2.00	6.17	0.00	35.00	18.00	51.42
9	CORPORATION BANK	2.60	0.00	0.00	2.18	0.00	0.00	45.58	16.32	35.82
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	2.14	16.56
12	ORIENTAL BANK OF COMMERCE	0.06	0.00	0.00	0.07	0.02	25.57	2.13	0.28	13.11
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	1.87	134.22	2.60	7.16	276.10	37.54	10.97	29.23
16	UCO BANK	0.16	0.00	0.00	0.25	0.00	0.00	7.71	0.25	3.24
17	UNION BANK OF INDIA	1.02	0.00	0.00	1.26	0.10	8.16	18.72	7.01	37.47
18	UNITED BANK OF INDIA	0.08	0.03	45.07	0.10	0.00	0.00	4.36	0.04	0.82
19	IDBI BANK LTD.	0.29	0.00	0.00	0.40	0.00	0.00	10.29	0.44	4.29
	<b>SUB TOTAL</b>	22.92	7.99	34.86	21.98	64.72	294.39	467.80	319.85	68.37
20	AXIS BANK LTD.	0.14	0.00	0.00	0.14	0.00	0.00	1.47	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	0.10	0.00	0.00	0.15	0.00	0.00	0.65	0.00	0.00
22	DCB BANK LIMITED	0.02	0.00	0.00	0.05	0.00	0.00	0.47	0.00	0.00
23	FEDERAL BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.47	0.00	0.00
24	HDFC BANK LTD.	4.69	0.00	0.00	8.42	6.01	71.38	75.69	11.07	14.62
25	ICICI BANK LTD	4.52	0.00	0.00	3.64	1.00	27.51	46.70	9.93	21.26
26	INDUSIND BANK LTD.	0.17	0.00	0.00	0.15	0.00	0.00	3.02	0.00	0.00
27	JAMMU & KASHMIR BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	KARNATAKA BANK LTD.	0.35	0.00	0.00	0.30	1.30	431.93	7.35	13.41	182.60
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	26.74	91.17
32	SOUTH INDIAN BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.44	0.00	0.00
33	YES BANK LTD.	1.42	6.76	477.59	2.97	0.59	19.87	12.89	7.35	57.03
34	BANDHAN BANK	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.31	0.00
	<b>SUB TOTAL</b>	12.85	6.76	52.61	19.32	8.90	46.08	180.13	68.81	38.20
35	BICHOLIM URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	0.70	0.00	0.00	0.71	0.00	0.00	12.71	0.34	2.69
37	GOA STATE CO-OP BANK LTD.	5.96	0.05	0.84	3.80	0.00	0.00	92.66	27.14	29.29
38	GOA URBAN CO-OP BANK LTD.	0.88	0.00	0.00	1.03	0.00	0.00	13.66	0.04	0.27
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	0.02	0.00	0.00	0.02	0.00	0.00	0.24	0.00	0.00
43	PMC BANK LTD.	0.05	0.00	0.00	0.09	0.00	0.00	1.09	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	0.12	0.00	0.00	0.12	0.53	441.67	2.69	0.53	19.70
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.02	0.00	0.00	0.05	0.00	0.00	0.82	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	0.02	0.00	0.00	0.03	0.54	1,815.00	0.25	0.54	217.80
	<b>SUB TOTAL</b>	7.77	0.05	0.64	5.85	1.07	18.38	124.11	28.59	23.04
51	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>GRAND TOTAL</b>	43.53	14.80	33.99	47.15	74.69	158.41	772.04	417.25	54.05

## 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 December 2019  
 (Amt in crores)**

SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	825.45	605.71	73.38	59.50	0.00	0.00	23.27	43.88	188.57
2	ALLAHABAD BANK	16.50	16.13	97.73	0.00	0.00	0.00	1.20	0.10	8.42
3	ANDHRA BANK	12.00	0.35	2.92	0.00	0.00	0.00	0.80	0.00	0.00
4	BANK OF BARODA	324.90	56.66	17.44	24.00	0.00	0.00	9.32	7.97	85.49
5	BANK OF INDIA	355.45	140.17	39.43	40.00	0.00	0.00	12.22	2.42	19.81
6	BANK OF MAHARASHTRA	181.60	36.38	20.03	1.60	0.00	0.00	6.88	6.02	87.50
7	CANARA BANK	247.05	336.63	136.26	39.20	1.67	4.26	11.01	4.30	39.06
8	CENTRAL BANK OF INDIA	101.10	153.45	151.78	12.80	1.97	15.38	9.73	1.63	16.79
9	CORPORATION BANK	163.05	121.08	74.26	39.70	0.00	0.00	14.00	1.64	11.72
10	INDIAN BANK	16.90	3.70	21.88	0.00	0.00	0.00	1.23	0.04	2.88
11	INDIAN OVERSEAS BANK	86.50	88.70	102.54	0.00	0.00	0.00	2.72	0.05	1.93
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	42.68	147.17	0.00	0.00	0.00	1.55	18.28	1,179.35
15	SYNDICATE BANK	178.50	6.10	3.42	1.60	0.00	0.00	7.30	0.00	0.00
16	UCO BANK	19.50	0.30	1.56	0.00	0.00	0.00	2.41	0.16	6.69
17	UNION BANK OF INDIA	43.60	60.22	138.12	0.10	0.00	0.00	4.56	2.79	61.14
18	UNITED BANK OF INDIA	15.50	10.00	64.49	0.00	0.00	0.00	1.35	0.00	0.31
19	IDBI BANK LTD.	35.20	18.88	53.64	0.00	0.00	0.00	1.91	0.30	15.85
	<b>SUB TOTAL</b>	<b>2,771.10</b>	<b>1,698.65</b>	<b>61.30</b>	<b>218.50</b>	<b>3.64</b>	<b>1.66</b>	<b>114.76</b>	<b>89.61</b>	<b>78.08</b>
20	AXIS BANK LTD.	76.00	106.87	140.62	0.00	0.00	0.00	1.84	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.26	0.00	0.00
22	DCB BANK LIMITED	10.70	0.00	0.00	0.00	0.00	0.00	0.76	0.00	0.00
23	FEDERAL BANK LTD.	31.00	0.00	0.00	0.00	0.00	0.00	1.26	0.00	0.00
24	HDFC BANK LTD.	460.80	163.28	35.43	57.00	0.00	0.00	16.74	0.00	0.00
25	ICICI BANK LTD	219.00	0.00	0.00	6.00	0.00	0.00	7.12	0.00	0.00
26	INDUSIND BANK LTD.	100.00	32.05	32.05	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	20.26	48.81	0.00	0.00	0.00	2.25	0.25	10.98
29	Karur Vysya Bank Ltd	0.50	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
30	KOTAK MAHINDRA BANK LTD.	37.70	0.00	0.00	0.00	0.00	0.00	1.40	0.00	0.00
31	RBL BANK LTD.	31.50	6.30	20.01	0.00	0.00	0.00	1.30	0.86	66.38
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	83.65	84.49	0.00	0.00	0.00	2.45	0.00	0.00
34	BANDHAN BANK	6.00	5.35	89.16	0.00	0.00	0.00	0.11	0.00	0.00
	<b>SUB TOTAL</b>	<b>1,134.80</b>	<b>417.75</b>	<b>36.81</b>	<b>63.00</b>	<b>0.00</b>	<b>0.00</b>	<b>38.72</b>	<b>1.11</b>	<b>2.87</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	35.85	0.00	0.00	0.00	0.00	0.00	2.10	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	43.50	78.77	181.08	1.00	0.00	0.00	2.85	0.20	7.05
37	GOA STATE CO-OP BANK LTD.	107.39	9.86	9.18	1.50	0.00	0.00	6.30	0.00	0.00
38	GOA URBAN CO-OP BANK LTD.	88.20	6.35	7.20	1.00	0.00	0.00	3.61	0.53	14.77
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.10	0.08	80.30	0.00	0.00	0.00	0.01	0.00	0.00
40	MADGAON URBAN CO-OP BANK L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	MAPUSA URBAN CO-OP BANK L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	NKGSB CO-OP BANK LTD.	24.35	0.00	0.00	0.00	0.00	0.00	1.50	0.00	0.00
43	PMC BANK LTD.	15.00	0.00	0.00	0.00	0.00	0.00	1.15	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	46.50	6.80	14.62	0.00	0.00	0.00	2.41	0.09	3.70
45	SHAMRAO VITHAL CO-OP BANK L	2.60	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	7.60	0.00	0.00	0.00	0.00	0.00	0.60	0.00	0.00
47	APNA SAHAKARI BANK LTD.	1.60	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.10	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	6.00	0.99	16.43	0.00	0.00	0.00	0.11	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	6.10	26.13	428.41	0.00	0.00	0.00	0.61	0.00	0.00
	<b>SUB TOTAL</b>	<b>384.89</b>	<b>128.98</b>	<b>33.51</b>	<b>3.50</b>	<b>0.00</b>	<b>0.00</b>	<b>21.47</b>	<b>0.82</b>	<b>3.83</b>
51	AU Small Finance Bank	0.50	2.89	577.66	0.00	0.00	0.00	0.05	0.00	0.00
52	Jana Small Finance Bank	0.50	0.00	0.00	0.00	0.00	0.00	0.05	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>1.00</b>	<b>2.89</b>	<b>288.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.10</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>4,291.79</b>	<b>2,248.26</b>	<b>52.39</b>	<b>285.00</b>	<b>3.64</b>	<b>1.28</b>	<b>175.05</b>	<b>91.54</b>	<b>52.29</b>

## Annexure 3.3.4

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

SR. No.	Name of the Bank	HOUSING			RENEWABLE ENERGY			OTHERS		
		C		%	C		%	C		%
1	STATE BANK OF INDIA	134.80	35.39	26.25	0.27	0.02	7.41	2.78	2.00	72.02
2	ALLAHABAD BANK	13.00	5.99	46.09	0.03	0.00	0.00	0.30	0.00	0.00
3	ANDHRA BANK	4.00	0.37	9.19	0.02	0.00	0.00	0.20	0.20	100.00
4	BANK OF BARODA	49.30	32.90	66.74	0.15	0.00	0.00	1.67	0.91	54.86
5	BANK OF INDIA	75.15	31.47	41.88	0.20	0.00	0.00	2.30	0.07	3.19
6	BANK OF MAHARASHTRA	46.00	3.66	7.95	0.06	0.00	0.00	2.63	0.23	8.83
7	CANARA BANK	69.15	15.58	22.53	0.20	0.00	0.00	1.67	0.38	22.67
8	CENTRAL BANK OF INDIA	55.35	25.83	46.66	0.16	0.00	0.00	2.02	0.01	0.34
9	CORPORATION BANK	83.95	8.63	10.28	0.21	0.00	0.00	3.43	0.00	0.00
10	INDIAN BANK	19.20	3.03	15.78	0.04	0.00	0.00	0.41	0.00	0.00
11	INDIAN OVERSEAS BANK	28.65	3.24	11.30	0.11	0.02	21.33	1.74	0.03	1.72
12	ORIENTAL BANK OF COMMERCE	19.00	0.10	0.53	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	14.46	64.27	0.04	0.00	0.00	0.75	0.00	0.00
15	SYNDICATE BANK	39.70	0.85	2.14	0.16	0.00	0.00	2.10	0.00	0.00
16	UCO BANK	24.00	1.71	7.11	0.05	0.00	0.00	1.02	0.00	0.00
17	UNION BANK OF INDIA	29.00	50.16	172.96	0.10	0.00	0.00	1.63	3.56	218.93
18	UNITED BANK OF INDIA	15.00	0.15	0.98	0.05	0.00	0.00	0.70	0.10	13.67
19	IDBI BANK LTD.	17.90	2.40	13.40	0.07	0.00	0.00	0.78	0.00	0.00
	<b>SUB TOTAL</b>	<b>750.65</b>	<b>236.04</b>	<b>31.45</b>	<b>1.97</b>	<b>0.04</b>	<b>2.24</b>	<b>26.81</b>	<b>7.49</b>	<b>27.93</b>
20	AXIS BANK LTD.	25.00	0.00	0.00	0.08	0.00	0.00	0.98	0.00	0.00
21	CATHOLIC SYRIAN BANK LTD.	2.00	0.00	0.00	0.01	0.00	0.00	0.15	0.00	0.00
22	DCB BANK LIMITED	4.10	0.00	0.00	0.03	0.00	0.00	0.25	0.00	0.00
23	FEDERAL BANK LTD.	13.00	0.00	0.00	0.05	0.00	0.00	0.52	0.00	0.00
24	HDFC BANK LTD.	63.70	5.77	9.06	0.43	0.00	0.00	6.28	6.91	110.00
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	0.02	3.39
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	12.32	136.89	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	1.52	21.66	0.08	0.00	0.00	0.85	0.31	36.76
32	SOUTH INDIAN BANK LTD.	6.50	0.00	0.00	0.08	0.00	0.00	0.47	0.00	0.00
33	YES BANK LTD.	24.60	0.00	0.00	0.13	0.00	0.00	0.80	0.00	0.00
34	BANDHAN BANK	2.20	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00
	<b>SUB TOTAL</b>	<b>249.40</b>	<b>19.61</b>	<b>7.86</b>	<b>1.44</b>	<b>0.00</b>	<b>0.00</b>	<b>15.06</b>	<b>7.24</b>	<b>48.11</b>
35	BICHOLIM URBAN CO-OP BANK L	8.50	0.00	0.00	0.10	0.00	0.00	0.72	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	14.50	5.67	39.09	0.12	0.00	0.00	0.92	0.00	0.00
37	GOA STATE CO-OP BANK LTD.	34.15	0.30	0.89	0.28	0.00	1.34	4.57	2.64	57.81
38	GOA URBAN CO-OP BANK LTD.	30.70	2.37	7.72	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	0.00	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.	8.60	0.00	0.00	0.08	0.00	0.00	0.47	0.00	0.00
43	PMC BANK LTD.	7.80	0.00	0.00	0.06	0.00	0.00	0.42	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	11.50	1.28	11.10	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 PARSIK SAHAKARI BANK LTD.	3.60	0.20	5.47	0.02	0.00	0.00	0.12	0.00	0.00
50	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	1.70	0.00	0.00	0.03	0.00	0.00	0.22	0.00	0.00
	<b>SUB TOTAL</b>	<b>130.75</b>	<b>49.03</b>	<b>37.50</b>	<b>1.06</b>	<b>0.00</b>	<b>0.00</b>	<b>11.74</b>	<b>2.64</b>	<b>22.49</b>
51	AU Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
52	Jana Small Finance Bank	0.60	0.00	0.00	0.02	0.00	0.00	0.12	0.00	0.00
53	Indian Post Payment Bank	0.00	0.00	0.00	0.00	0.00	#DIV/0!	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>1.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.24</b>	<b>0.00</b>	<b>0.00</b>
	<b>GRAND TOTAL</b>	<b>1,132.00</b>	<b>304.69</b>	<b>26.92</b>	<b>4.50</b>	<b>0.04</b>	<b>0.89</b>	<b>53.84</b>	<b>17.37</b>	<b>32.26</b>



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

SR. No.	Name of the Bank	SOCIAL INFRASTRUCTURE			TOTAL (CREDIT POTENTIAL+MSME+EXPORT CREDIT+EDUCATION+HOUSING +RENEWABLE ENERGY+OTHERS+SOCIAL INFRASTRUCTURE)		
		C		%	C		%
1	STATE BANK OF INDIA	10.67	20.62	193.31	1,195.05	762.61	63.81
2	ALLAHABAD BANK	0.60	0.00	0.00	31.63	22.22	70.24
3	ANDHRA BANK	0.30	0.00	0.00	17.32	0.92	5.30
4	BANK OF BARODA	2.43	0.00	0.00	441.19	161.78	36.67
5	BANK OF INDIA	2.51	0.00	0.00	534.37	189.57	35.48
6	BANK OF MAHARASHTRA	1.75	0.00	0.00	263.99	48.05	18.20
7	CANARA BANK	3.95	0.00	0.00	424.10	487.42	114.93
8	CENTRAL BANK OF INDIA	2.35	0.00	0.00	218.50	200.89	91.94
9	CORPORATION BANK	3.74	0.00	0.00	353.66	147.68	41.76
10	INDIAN BANK	0.87	0.00	0.00	39.96	6.76	16.92
11	INDIAN OVERSEAS BANK	0.87	0.00	0.00	133.53	94.19	70.54
12	ORIENTAL BANK OF COMMERCE	0.70	0.00	0.00	142.88	0.38	0.27
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	75.42	131.92
15	SYNDICATE BANK	1.94	0.00	0.00	268.83	17.92	6.67
16	UCO BANK	0.72	0.00	0.00	55.40	2.42	4.37
17	UNION BANK OF INDIA	0.67	0.00	0.00	98.37	123.74	125.79
18	UNITED BANK OF INDIA	0.70	0.00	0.00	37.65	10.28	27.30
19	IDBI BANK LTD.	1.04	0.00	0.00	67.19	22.02	32.78
	<b>SUB TOTAL</b>	<b>36.51</b>	<b>20.62</b>	<b>56.49</b>	<b>4,388.10</b>	<b>2,375.94</b>	<b>54.15</b>
20	AXIS BANK LTD.	1.06	0.00	0.00	106.42	106.87	100.42
21	CATHOLIC SYRIAN BANK LTD.	0.20	0.00	0.00	4.87	0.00	0.00
22	DCB BANK LIMITED	0.30	0.00	0.00	16.61	0.00	0.00
23	FEDERAL BANK LTD.	0.80	0.00	0.00	47.10	0.00	0.00
24	HDFC BANK LTD.	5.72	0.00	0.00	686.36	187.03	27.25
25	ICICI BANK LTD	3.18	0.00	0.00	336.20	9.93	2.95
26	INDUSIND BANK LTD.	0.90	0.00	0.00	128.76	32.07	24.91
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	46.24	75.15
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	35.73	50.36
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	90.99	64.54
34	BANDHAN BANK	0.03	0.00	0.00	8.44	5.66	67.07
	<b>SUB TOTAL</b>	<b>16.37</b>	<b>0.00</b>	<b>0.00</b>	<b>1,698.91</b>	<b>514.52</b>	<b>30.29</b>
35	BICHOLIM URBAN CO-OP BANK LTD.	0.90	0.00	0.00	48.17	0.00	0.00
36	CITIZEN CO-OP BANK LTD,	1.85	0.00	0.00	77.45	84.98	109.72
37	GOA STATE CO-OP BANK LTD.	4.00	0.00	0.00	250.84	39.95	15.92
38	GOA URBAN CO-OP BANK LTD.	2.15	0.00	0.00	140.84	9.29	6.60
39	KONKAN MERCANTILE CO-OP BANK LTD.	0.00	0.00	#DIV/0!	0.21	0.08	38.24
40	MADGAON URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	#DIV/0!
41	MAPUSA URBAN CO-OP BANK LTD.	0.00	0.00	0.00	0.00	0.00	#DIV/0!
42	NGGSB 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	0.00	0.00
44	SARASWAT CO-OP BANK LTD.	0.95	0.00	0.00	66.54	8.69	13.07
45	SHAMRAO VITHAL CO-OP BANK LTD.	0.15	0.00	0.00	5.60	0.00	0.00
46	TJSB SAHAKARI BANK LTD.	0.60	0.00	0.00	16.14	0.00	0.00
47	APNA SAHAKARI BANK LTD.	0.12	0.00	0.00	2.76	0.00	0.00
48	WOMEN CO-OP BANK LTD.	0.00	0.00	0.00	0.21	0.00	0.00
49	GP PARSIK SAHAKARI BANK LTD.	0.12	0.00	0.00	9.97	1.18	11.87
50	CITIZEN CREDIT CO-OPERATIVE BANK L	0.22	0.04	18.18	9.13	26.72	292.79
	<b>SUB TOTAL</b>	<b>12.66</b>	<b>0.04</b>	<b>0.32</b>	<b>690.18</b>	<b>210.11</b>	<b>30.44</b>
51	AU Small Finance Bank	0.12	0.00	0.00	1.41	2.89	205.57
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	#DIV/0!
	<b>SUB TOTAL</b>	<b>0.25</b>	<b>0.00</b>	<b>0.00</b>	<b>2.82</b>	<b>2.89</b>	<b>102.60</b>
	<b>GRAND TOTAL</b>	<b>65.78</b>	<b>20.66</b>	<b>31.41</b>	<b>6,780.00</b>	<b>3,103.45</b>	<b>45.77</b>

**Annexure 3.3.6**
**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**KCC PERFORMANCE AS ON 31.12.2019 (Rs. in Crs)**

Sr. No.	Name of the Bank	OUTSTANDING AS ON 30.9.2019		DISBURSEMENT DURING CURRENT QUARTER		OUTSTANDING AS ON QUARTER END 31.12.2019	
		No. of A/c's	Amount	No. of A/c's	Amount	No. of A/c's	Amount
1	STATE BANK OF INDIA	1686	16.95	570	5.1	1661	16.51
2	ALLAHABAD BANK	0	0	0	0	0	0
3	ANDHRA BANK	0	0	0	0	0	0
4	BANK OF BARODA	216	2.01	19	0.24	214	1.95
5	BANK OF INDIA	0	0	6	0.02	215	1.27
6	BANK OF MAHARASHTRA	0	0	3	0.02	25	0.7
7	CANARA BANK	461	4.67	42	0.34	170	1.84
8	CENTRAL BANK OF INDIA	0	0	0	0	0	6.47
9	CORPORATION BANK	0	0	0	0	225	2.86
11	INDIAN BANK	0	0	0	0	0	0
12	INDIAN OVERSEAS BANK	123	0.97	22	0.27	186	1.23
13	ORIENTAL BANK OF COMMERCE	7	0.14	0	0	14	1.97
14	PUNJAB & SIND BANK	0	0	0	0	0	0
15	PUNJAB NATIONAL BANK	0	0	0	0	0	0
16	SYNDICATE BANK	0	0	0	0	0	0
17	UCO BANK	21	0.08	10	0.15	28	0.11
18	UNION BANK OF INDIA	173	1.92	275	3.92	275	3.92
19	UNITED BANK OF INDIA	0	0	0	0	0	0
21	IDBI BANK LTD.	2	0.02	0	0	2	0.02
	<b>SUB TOTAL</b>	<b>2689</b>	<b>26.77</b>	<b>947</b>	<b>10.05</b>	<b>3015</b>	<b>38.84</b>
22	AXIS BANK LTD.	0	0	0	0	0	0
23	CATHOLIC SYRIAN BANK LTD.	0	0	0	0	0	0
24	DCB BANK LIMITED	0	0	0	0	0	0
26	FEDERAL BANK LTD.	0	0	0	0	0	0
27	HDFC BANK LTD.	837	8.07	548	4.36	724	7.05
28	ICICI BANK LTD	8	0.9	4	0.32	5	0.75
29	INDUSIND BANK LTD.	0	0	0	0	0	0
30	JAMMU & KASHMIR BANK LTD.	0	0	0	0	0	0
31	KARNATAKA BANK LTD.	1	0.04	0	0	1	0.04
32	Karur Vysya Bank Ltd	0	0	0	0	0	0
33	KOTAK MAHINDRA BANK LTD.	0	0	0	0	0	0
34	RBL BANK LTD.	0	0	47	0.56	347	3.28
35	SOUTH INDIAN BANK LTD.	0	0	0	0	0	0
36	YES BANK LTD.	0	0	0	0	0	0
37	BANDHAN BANK	0	0	0	0	0	0
	<b>SUB TOTAL</b>	<b>846</b>	<b>9.01</b>	<b>599</b>	<b>5.24</b>	<b>1077</b>	<b>11.12</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	0	0	0	0	0	0
39	CITIZEN CO-OP BANK LTD,	0	0	0	0	0	0
40	GOA STATE CO-OP BANK LTD.	2242	16.94	103	0.93	2209	17.05
41	GOA URBAN CO-OP BANK LTD.	0	0	0	0	0	0
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0	0	0	0	0
43	MADGAON URBAN CO-OP BANK LTD.	0	0	0	0	0	0
44	MAPUSA URBAN CO-OP BANK LTD.	0	0	0	0	0	0
45	NKGSB CO-OP BANK LTD.	0	0	0	0	0	0
46	PMC BANK LTD.	0	0	0	0	0	0
47	SARASWAT CO-OP BANK LTD.	0	0	0	0	0	0
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0	0	0	0	0
49	TJSB SAHAKARI BANK LTD.	0	0	0	0	0	0
50	APNA SAHAKARI BANK LTD.	0	0	0	0	0	0
51	WOMEN CO-OP BANK LTD.	0	0	0	0	0	0
52	GP PARSIK SAHAKARI BANK LTD.	0	0	0	0	0	0
53	CITIZEN CREDIT CO-OPERATIVE BANK LI	0	0	0	0	0	0
	<b>SUB TOTAL</b>	<b>2242</b>	<b>16.94</b>	<b>103</b>	<b>0.93</b>	<b>2209</b>	<b>17.05</b>
54	AU Small Finance Bank	0	0	0	0	0	0
55	Jana Small Finance Bank	0	0	0	0	0	0
56	Indian Post Payment Bank	0	0	0	0	0	0
	<b>SUB TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>GRAND TOTAL</b>	<b>5777</b>	<b>52.72</b>	<b>1649</b>	<b>16.22</b>	<b>6301</b>	<b>67.01</b>

**3.04 Review of Priority Sector Advances (PSA)**
**Performance under Priority Sector Advances, DIR and Weaker Section etc. as on 31.12.2018, 31.03.2019, 30.06.2019, 30.09.2019 and 31.12.2019 is as under:**

(Rs. in Crores)

SR. No.	Parameters	Bench Mark	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19
i	Total Deposits	N.A.	81918.00	75791.76	78313.91	78704.45	79346.61
ii	Total Advances	N.A.	23904.00	22196.42	23569.99	23712.18	23029.40
iii	C.D. Ratio	N.A.	29.18%	29.29%	30.10%	30.13%	29.02%
iv	Total PSA Outstanding	N.A.	8082.00	8108.24	7192.67	7601.80	7399.20
	%age of PSA to Total Advances	40%	33.81%	36.53%	30.52%	32.06%	32.13%
v	DIR Advances	N.A.	2.27	0.88	1.24	2.74	2.33
	%age of DIR Adv. to Total Advances	1%	0.04%	0.00%	0.01	0.01%	0.01%
vi	Weaker Section Advances	N.A.	901.00	833.40	902.00	851.09	889.75
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.77%	3.75%	3.83%	3.59%	3.86%
vii	SC/ST Advances	N.A.	260.00	255.91	203.16	546.33	225.52
	%age of SC/ST* Adv. To Total Advances	5%	0.91%	1.15%	0.86%	2.30%	0.98%
viii	Advances to Women	N.A.	2268.00	2307.15	1948.47	2138.53	2258.40
	%age of Adv. to Women to Total Adv.	10%	9.49%	10.39%	8.27%	9.02%	9.81%
ix	Direct Agriculture Advances	N.A.	756.00	817.35	1008.20	2099.87	2172.59
	%age of Direct Agri. Adv. To Total Adv.	18%	3.16%	3.68%	4.28%	8.86%	9.43%

\*(% 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 31.12.2019**

- i) Total Priority Sector Advances as on 31.12.2019 is Rs.7399.20 Crs which was 32.13% of total advances level of Rs.23,029.40 Crs.
- ii) The total Advances under DIR Scheme as on 31.12.2019 is Rs.2.23 Crs which was less than 1% of total advances.
- iii) The level of Advances to Weaker Sections of society as on 31.12.2019 is Rs.889.75 Crs with an increase of Rs.38.66 Crs over Sept, 2019 level. The percentage of advances to weaker sections of society is 3.86% as against the bench mark level of 10% of total advances.
- iv) The total Advances to SC / ST as on 31.12.2019 is Rs.225.52 Crs. In percentage terms the advances to SC / ST was 0.98% which is much below the bench mark level of 5% of total advances.
- v) The level of Direct Agriculture Advances is Rs.2172.59 Crs as on 31.12.2019. The performance in terms of percentage of Direct Agriculture Advances to total advances was 9.43% which is much below the benchmark level of 18% of total advances.
- vi) The level of Advances to Women is Rs.2258.40 Crs as on 31.12.2019. In percentage terms the Advances to Women was 9.81% as against the bench mark level of 10% of total advances outstanding.

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 31.12.2019 is Rs.23029.40 Crs. The deposit level as on 31.12.2019 being at Rs.79346.61 Crs has decreased by Rs.2571.39 Crs over December, 2018 level.
- ii) The CD ratio as on 31.12.2019 was 29.02% which is 0.81% above Sept, 2018 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.580.75 Crs till Dec, 2019 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 28.81%.
- iv) The NRE deposit level as on 31.12.2019 was Rs.14220.51 Crs. The CD ratio works out to 35.04% if NRE deposit is excluded from the total Deposit and considering the RIDF disbursement.

**Annexure 3.4.1**
**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA  
DEPOSIT, ADVANCES AND CD RATIO- GOA STATE AS ON 31.12.2019**
**(Amount in crores)**

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
		AMOUNT	AMOUNT	AMOUNT	NO.	AMOUNT	%
1	STATE BANK OF INDIA	12132.81	43,947.94	16085.75	78117	7032.00	43.71
2	ALLAHABAD BANK	59.04	1.65	60.70	450	34.12	56.22
3	ANDHRA BANK	69.50	12.46	81.96	899	34.73	42.37
4	BANK OF BARODA	4480.94	2005.87	6486.81	0	1123.85	17.33
5	BANK OF INDIA	6355.33	1988.67	8343.99	2132	1747.34	20.94
6	BANK OF MAHARASHTRA	827.13	41.71	868.84	0	300.37	34.57
7	CANARA BANK	5676.50	1248.86	6925.36	28345	1709.70	24.69
8	CENTRAL BANK OF INDIA	2104.13	374.54	2478.67	0	544.18	21.95
9	CORPORATION BANK	4760.33	1829.33	6589.67	22238	1320.65	20.04
11	INDIAN BANK	126.72	44.28	171.00	461	27.85	16.29
12	INDIAN OVERSEAS BANK	867.72	223.61	1091.33	16670	433.23	39.70
13	ORIENTAL BANK OF COMMERCE	754.95	42.18	797.13	1874	535.76	67.21
14	PUNJAB & SIND BANK	40.54	0.09	40.63	201	18.71	46.06
15	PUNJAB NATIONAL BANK	252.32	32.12	284.44	841	210.70	74.08
16	SYNDICATE BANK	2187.98	519.11	2707.09	20639	386.78	14.29
17	UCO BANK	614.49	34.53	649.02	3522	120.62	18.58
18	UNION BANK OF INDIA	1918.23	240.28	2158.51	6393	800.95	37.11
19	UNITED BANK OF INDIA	66.37	4.91	71.28	834	54.21	76.05
21	IDBI BANK LTD.	480.20	187.31	667.51	736	94.50	14.16
	<b>SUB TOTAL</b>	<b>43775.23</b>	<b>12885.73</b>	<b>56660.96</b>	<b>184352</b>	<b>13808.59</b>	<b>24.37</b>
22	AXIS BANK LTD.	1843.71	0.00	1843.71	0	568.41	30.83
23	CATHOLIC SYRIAN BANK LTD.	6.86	0.67	7.53	369	4.86	64.51
24	DCB BANK LIMITED	13.22	0.00	13.22	252	4.49	33.93
26	FEDERAL BANK LTD.	417.75	17.87	435.62	3202	76.61	17.59
27	HDFC BANK LTD.	7810.48	1036.89	8847.37	141081	2580.64	29.17
28	ICICI BANK LTD	2159.71	0.00	2159.71	24323	972.56	45.03
29	INDUSIND BANK LTD.	515.93	39.84	555.78	18593	574.99	103.46
30	JAMMU & KASHMIR BANK LTD.	29.93	0.12	30.05	388	31.96	106.35
31	KARNATAKA BANK LTD.	521.24	121.69	642.92	3725	200.94	31.25
32	Karur Vysya Bank Ltd	31.73	12.60	44.33	350	32.01	72.21
33	KOTAK MAHINDRA BANK LTD.	0.00	0.00	0.00	0	0.00	0.00
34	RBL BANK LTD.	592.23	40.49	632.72	15936	62.46	9.87
35	SOUTH INDIAN BANK LTD.	194.88	10.60	205.48	820	193.04	93.95
36	YES BANK LTD.	650.37	45.65	696.03	1961	326.73	46.94
37	BANDHAN BANK	48.93	0.00	48.93	3329	46.87	95.79
	<b>SUB TOTAL</b>	<b>14836.98</b>	<b>1326.42</b>	<b>16163.40</b>	<b>214329</b>	<b>5676.56</b>	<b>35.12</b>
38	BICHOLIM URBAN CO-OP BANK LTD.	501.68	0.00	501.68	8578	299.21	59.64
39	CITIZEN CO-OP BANK LTD,	174.48	0.00	174.48	1233	92.29	52.90
40	GOA STATE CO-OP BANK LTD.	1821.32	0.00	1821.32	26968	1317.16	72.32
41	GOA URBAN CO-OP BANK LTD.	873.25	0.00	873.25	8290	552.86	63.31
42	KONKAN MERCANTILE CO-OP BANK LTD.	3.67	0.00	3.67	70	0.86	23.40
43	MADGAON URBAN CO-OP BANK LTD.	203.49	0.00	203.49	1324	64.34	31.62
44	MAPUSA URBAN CO-OP BANK LTD.	353.05	0.00	353.05	2753	55.80	15.81
45	NKGSB CO-OP BANK LTD.	216.24	0.02	216.26	1718	161.77	74.80
46	PMC BANK LTD.	144.53	2.53	147.06	373	10.47	7.12
47	SARASWAT CO-OP BANK LTD.	1406.91	0.00	1406.91	1569	487.43	34.65
48	SHAMRAO VITHAL CO-OP BANK LTD.	64.84	2.57	67.41	280	50.62	75.09
49	TJSB SAHAKARI BANK LTD.	158.57	0.53	159.09	926	161.98	101.82
50	APNA SAHAKARI BANK LTD.	47.19	0.00	47.19	182	90.09	190.92
51	WOMEN CO-OP BANK LTD.	69.76	0.00	69.76	2810	48.45	69.46
52	GP PARSIK SAHAKARI BANK LTD.	14.40	0.02	14.42	226	10.96	75.99
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	113.38	2.52	115.90	605	124.91	107.77
	<b>SUB TOTAL</b>	<b>6166.75</b>	<b>8.19</b>	<b>6174.94</b>	<b>57905</b>	<b>3529.20</b>	<b>57.15</b>
54	AU Small Finance Bank	107.74	0.18	107.92	586.00	15.05	13.95
55	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00
56	Indian Post Payment Bank	239.39	0.00	239.39	0.00	0.00	0.00
	<b>SUB TOTAL</b>	<b>347.14</b>	<b>0.18</b>	<b>347.31</b>	<b>586</b>	<b>15.05</b>	<b>4.33</b>
	<b>GRAND TOTAL</b>	<b>65126.09</b>	<b>14220.51</b>	<b>79346.61</b>	<b>457172</b>	<b>23029.40</b>	<b>29.02</b>

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**GOA STATE OUTSTANDING POSITION OF ADVANCES TO PRIORITY SECTOR, DIR AND WEAKER SECTION**  
**As on 31.12.2019**

(Amount in crores)

SR. No.	Name of the Bank	TOTAL PRIORITY SECTOR ADVANCES	% P.S. ADV TO TOTAL ADV	ADV UNDER DIR SCHEME		% of DIR to Total Adv	ADVANCE TO WEAKER SECTION		% of Weaker Section Adv to Total Adv
		AMOUNT	%	NO	AMOUNT	%	NO	AMOUNT	%
1	STATE BANK OF INDIA	1039.45	24.12	1	0.30	0.01	5366	84.56	1.96
2	ALLAHABAD BANK	24.08	70.57	0	0.00	0	59	2.93	8.59
3	ANDHRA BANK	14.92	42.95	0	0.00	0.00	2	0.16	0.45
4	BANK OF BARODA	243.12	21.63	0	0.05	0.00	0	0.00	0.00
5	BANK OF INDIA	610.59	34.94	0	0.05	0.00	8583	178.65	10.22
6	BANK OF MAHARASHTRA	101.68	33.85	0	0.00	0.00	0	20.27	6.75
7	CANARA BANK	1091.65	63.85	275	0.22	0.01	12743	122.42	7.16
8	CENTRAL BANK OF INDIA	212.06	38.97	0	0.00	0.00	0	37.27	6.85
9	CORPORATION BANK	624.32	47.27	10	0.53	0.04	3386	53.84	4.08
11	INDIAN BANK	11.19	40.19	76	0.60	2.16	2	0.30	1.07
12	INDIAN OVERSEAS BANK	235.28	54.31	6	0.02	0.00	467	3.36	0.78
13	ORIENTAL BANK OF COMMERCE	123.21	23.00	0	0.00	0.00	227	18.58	3.47
14	PUNJAB & SIND BANK	11.50	61.47	0	0.00	0.00	1	0.04	0.20
15	PUNJAB NATIONAL BANK	133.80	63.50	0	0.00	0.00	0	0.00	0.00
16	SYNDICATE BANK	161.34	41.71	0	0.00	0	255	2.56	0.66
17	UCO BANK	77.16	63.97	0	0.02	0.02	145	2.59	2.15
18	UNION BANK OF INDIA	301.64	37.66	0	0.00	0.00	1214	7.43	0.93
19	UNITED BANK OF INDIA	11.39	21.01	0	0.00	0.00	0	0.00	0.00
21	IDBI BANK LTD.	50.69	53.64	0	0.00	0	108	7.22	7.64
	<b>SUB TOTAL</b>	5079.07	36.78	368	1.78	0.01	32558	542.16	3.93
22	AXIS BANK LTD.	102.02	17.95	0	0.00	0.00	0	0.00	0.00
23	CATHOLIC SYRIAN BANK LTD.	0.00	0	0	0.00	0	0	0.00	0
24	DCB BANK LIMITED	0.17	3.84	0	0.00	0.00	1	0.01	0.12
26	FEDERAL BANK LTD.	60.62	79.13	0	0.00	0.00	0	0.00	0.00
27	HDFC BANK LTD.	516.30	20.01	0	0.00	0.00	9502	67.43	2.61
28	ICICI BANK LTD	158.50	16.30	0	0.00	0.00	1284	45.19	4.65
29	INDUSIND BANK LTD.	162.35	28.24	0	0.00	0.00	1869	11.90	2.07
30	JAMMU & KASHMIR BANK LTD.	17.36	54.31	0	0.00	0	149	17.11	53.53
31	KARNATAKA BANK LTD.	51.60	25.68	0	0.00	0.00	1251	8.06	4.01
32	Karur Vysya Bank Ltd	14.40	44.99	0	0.00	0.00	0	0.00	0.00
33	KOTAK MAHINDRA BANK LTD.	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	0.00
34	RBL BANK LTD.	47.26	75.67	0	0.00	0.00	15745	43.58	69.77
35	SOUTH INDIAN BANK LTD.	36.98	19.16	0	0.00	0	0	0.00	0
36	YES BANK LTD.	104.93	32.12	0	0.00	0.00	58	2.50	0.76
37	BANDHAN BANK	37.86	80.78	0	0.00	0.00	4596	16.37	34.93
	<b>SUB TOTAL</b>	1310.36	23.08	0	0.00	0	34455	212.15	3.74
38	BICHOLIM URBAN CO-OP BANK LTD.	124.21	41.51	0	0.00	0.00	441	16.54	5.53
39	CITIZEN CO-OP BANK LTD,	61.50	66.64	0	0.00	0.00	205	36.19	39.22
40	GOA STATE CO-OP BANK LTD.	358.28	27.20	0	0.55	0.04	0	0.00	0.00
41	GOA URBAN CO-OP BANK LTD.	333.13	60.25	0	0.00	0.00	1646	39.12	7.08
42	KONKAN MERCANTILE CO-OP BANK LTD.	4.56	530.08	0	0.00	0.00	40	4.58	532.41
43	MADGAON URBAN CO-OP BANK LTD.	16.95	26.35	0	0.00	0.00	455	4.77	7.41
44	MAPUSA URBAN CO-OP BANK LTD.	16.21	29.05	0	0.00	0.00	159	2.33	4.18
45	NKGSB CO-OP BANK LTD.	0.00	0	0	0.00	0	0	0.00	0
46	PMC BANK LTD.	2.49	23.82	0	0.00	0	35	0.69	6.55
48	SHAMRAO VITHAL CO-OP BANK LTD.	4.56	9.01	0	0.00	0.00	10	0.45	0.89
49	TJSB SAHAKARI BANK LTD.	18.38	11.35	0	0.00	0.00	35	2.50	1.54
50	APNA SAHAKARI BANK LTD.	0.00	0.00	0	0.00	0.00	0	0.00	0.00
51	WOMEN CO-OP BANK LTD.	18.87	38.95	0	0.00	0.00	248	1.41	2.90
52	GP PARSIK SAHAKARI BANK LTD.	3.44	31.41	0	0.00	0.00	4	0.65	5.92
53	CITIZEN CREDIT CO-OPERATIVE BANK Ltd	38.81	31.07	0	0.00	0.00	134	24.18	19.36
	<b>SUB TOTAL</b>	1001.41	28.37	0	0.55	0.016	3412	133.40	3.78
54	AU Small Finance Bank	8.37	55.61	0	0.00	0.000	67	2.04	13.58
55	Jana Small Finance Bank	0.00	0.00	0	0.00	#DIV/0!	0	0.00	0.00
56	Indian Post Payment Bank	0.00	0.00	0	0.00	#DIV/0!	0	0.00	0.00
	<b>SUB TOTAL</b>	8.37	55.61	0	0.00	0.000	67	2.04	13.58
	<b>GRAND TOTAL</b>	7399.20	32.13	368.00	2.33	0.010	70492.00	889.75	3.86

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**ADVANCES TO SC, ST & WOMENS AS ON 31.12.2019**
**Annexure 3.4.3**
**(Amount in Crores)**

SR. No.	Name of the Bank	ADVANCE TO SC			ADVANCE TO ST			ADVANCE TO WOMEN			% of WOMEN Adv to Total Adv
		NO	AMOUNT	%	NO	AMOUNT	%	NO	AMT	%	
1	STATE BANK OF INDIA	227	2.88	0.07	3030	12.43	0.29	1812	360.27	8.36	
2	ALLAHABAD BANK	51	4.48	13.14	9	0.18	0.54	85	8.33	24.42	
3	ANDHRA BANK	0	0.00	0.00	0	0.00	0.00	328	8.49	24.44	
4	BANK OF BARODA	142	5.46	0.49	207	3.26	0.29	5411	186.13	16.56	
5	BANK OF INDIA	92	3.98	0.23	129	4.24	0.24	6923	359.31	20.56	
6	BANK OF MAHARASHTRA	0	1.20	0.40	0	0.18	0.06	0	14.55	4.84	
7	CANARA BANK	0	0.00	0.00	477	4.91	0.29	0	0.00	0.00	
8	CENTRAL BANK OF INDIA	852	1.15	0.21	415	1.35	0.25	1465	8.54	1.57	
9	CORPORATION BANK	0	0.00	0.00	294	7.50	0.57	6626	175.57	13.29	
10	INDIAN BANK	1	0.17	0.61	0	0.00	0	26	2.44	8.77	
11	INDIAN OVERSEAS BANK	33	0.40	0.09	31	0.20	0.05	1000	58.77	13.57	
12	ORIENTAL BANK OF COMMERCE	16	3.80	0.71	0	0.00	0.00	432	42.18	7.87	
13	PUNJAB & SIND BANK	0	0.00	0.00	1	0.18	0.96	45	3.49	18.64	
14	PUNJAB NATIONAL BANK	95	15.00	7.12	95	15.00	7.12	47	5.72	2.71	
15	SYNDICATE BANK	144	1.05	0.27	98	0.72	0.19	271	3.54	0.92	
16	UCO BANK	43	0.28	0.23	7	0.13	0.10	644	12.62	10.46	
17	UNION BANK OF INDIA	1	0.00	0.00	30	0.05	0.01	898	4.98	0.62	
18	UNITED BANK OF INDIA	21	1.56	2.88	0	0.00	0.00	0	0.00	0.00	
19	IDBI BANK LTD.	52	3.13	3.31	46	3.36	3.56	145	10.92	11.55	
	<b>SUB TOTAL</b>	<b>1770</b>	<b>44.06</b>	<b>0.32</b>	<b>4869</b>	<b>53.18</b>	<b>0.39</b>	<b>26158</b>	<b>1265.84</b>	<b>9.17</b>	
20	AXIS BANK LTD.	15	1.51	0.27	25	1.90	0.33	2660	8.41	1.48	
21	CATHOLIC SYRIAN BANK LTD.	0	0.00	0	0	0.00	0	0	0.00	0.00	
22	DCB BANK LIMITED	0	0.00	0.00	0	0.00	0.00	6	0.03	0.78	
23	FEDERAL BANK LTD.	0	0.00	0.00	0	0.00	0.00	7686	87.78	114.58	
24	HDFC BANK LTD.	2	0.10	0.00	10	0.30	0.01	14924	257.46	9.98	
25	ICICI BANK LTD	15	1.14	0.12	18	1.24	0.13	4125	261.89	26.93	
26	INDUSIND BANK LTD.	61	0.38	0.07	22	0.92	0.16	3527	64.94	11.29	
27	JAMMU & KASHMIR BANK LTD.	0	0.00	0	0	0.00	0	31	1.53	4.78	
28	KARNATAKA BANK LTD.	6	0.08	0.04	0	0.00	0.00	1452	15.67	7.80	
29	Karur Vysya Bank Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
30	KOTAK MAHINDRA BANK LTD.	0	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0.00	#DIV/0!	
31	RBL BANK LTD.	75	0.20	0.32	215	2.17	3.48	15480	39.84	63.78	
32	SOUTH INDIAN BANK LTD.	0	0.00	0	0	0.00	0	0	0.00	0.00	
33	YES BANK LTD.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	
34	BANDHAN BANK	14	0.10	0.21	0	0.00	0.00	3548	24.00	51.20	
	<b>SUB TOTAL</b>	<b>188</b>	<b>3.52</b>	<b>0.06</b>	<b>290</b>	<b>6.53</b>	<b>0.11</b>	<b>53439</b>	<b>761.54</b>	<b>13.42</b>	
35	BICHOLIM URBAN CO-OP BANK LTD.	4	0.02	0.01	4	0.05	0.02	549	37.07	12.39	
36	CITIZEN CO-OP BANK LTD,	0	0.00	0.00	0	0.00	0.00	84	16.95	18.37	
37	GOA STATE CO-OP BANK LTD.	25	0.74	0.06	514	16.57	1.26	2891	120.95	9.18	
38	GOA URBAN CO-OP BANK LTD.	0	0.00	0.00	20	0.47	0.09	1359	36.76	6.65	
39	KONKAN MERCANTILE CO-OP BANK LTD.	18	0.37	43.57	0	0.00	0.00	3	0.10	11.74	
40	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	454	4.74	7.36	
41	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	115	2.24	4.01	
42	NKGSB CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00	0.00	
43	PMC BANK LTD.	0	0.00	0	0	0.00	0	0	0.00	0.00	
44	SARASWAT CO-OP BANK LTD.	0	0.00	0	0	0.00	0	0	0.00	0.00	
45	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	12	0.85	1.68	
46	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	26	1.72	1.06	
47	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	24	0.24	0.26	
48	WOMEN CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00	235	1.35	2.80	
49	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00	1	0.01	0.09	
50	CITIZEN CREDIT CO-OPERATIVE BANK Ltd	0	0.00	0.00	0	0.00	0.00	48	5.81	4.65	
	<b>SUB TOTAL</b>	<b>47</b>	<b>1.13</b>	<b>0.03</b>	<b>538</b>	<b>17.10</b>	<b>0.48</b>	<b>5801</b>	<b>228.79</b>	<b>6.48</b>	
51	AU Small Finance Bank	1	0.00	0.03	0	0.00	0.00	83	2.22	14.75	
52	Jana Small Finance Bank	0	0.00	#DIV/0!	0	0.00	0.00	0	0.00	#DIV/0!	
53	Indian Post Payment Bank	0	0.00	#DIV/0!	0	0.00	0.00	0	0.00	#DIV/0!	
	<b>SUB TOTAL</b>	<b>1</b>	<b>0.00</b>	<b>0.03</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>83</b>	<b>2.22</b>	<b>14.75</b>	
	<b>GRAND TOTAL</b>	<b>2006.00</b>	<b>98.71</b>	<b>0.43</b>	<b>5697.00</b>	<b>126.81</b>	<b>0.55</b>	<b>85481.00</b>	<b>2258.40</b>	<b>9.81</b>	

**SLBC GOA : CONVENER BANK – STATE BANK OF INDIA**  
**OUTSTANDING POSITION OF ADVANCES TO DIRECT AGRICULTURE**  
**AND TOTAL NPA AS ON 31.12.2019**

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	4988	305.67	7.09	1877	27.78	0.64
2	ALLAHABAD BANK	0	2.75	8.05971812	5	1.82	5.33
3	ANDHRA BANK	0	0.07	0.20	36	9.31	26.82
4	BANK OF BARODA	0	105.12	9.35	0	0.00	0.00
5	BANK OF INDIA	6822	350.37	20.05	1439	270.46	15.48
6	BANK OF MAHARASHTRA	0	58.82	19.58	0	0.00	0.00
7	CANARA BANK	9348	90.21	5.28	1272	30.38	1.78
8	CENTRAL BANK OF INDIA	0	47.94	8.81	0	0.00	0.00
9	CORPORATION BANK	2472	96.49	7.31	0	0.00	0.00
11	INDIAN BANK	0	1.13	4.06	3	0.01	0.02
12	INDIAN OVERSEAS BANK	409	85.10	19.64	10	1.31	0.30
13	ORIENTAL BANK OF COMMERCE	33	13.84	2.58	0	0.00	0.00
14	PUNJAB & SIND BANK	0	0.50	2.67	0	0.00	0.00
15	PUNJAB NATIONAL BANK	0	38.12	18.09	0	0.00	0.00
16	SYNDICATE BANK	105	2.36	0.61	0	0.00	0
17	UCO BANK	85	3.37	2.79	46	46.80	38.80
18	UNION BANK OF INDIA	698	33.45	4.18	350	34.59	4.32
19	UNITED BANK OF INDIA	17	0.85	1.58	0	0.00	0.00
21	IDBI BANK LTD.	65	0.55	0.58	23	0.72	0.76
	<b>SUB TOTAL</b>	25042	1236.71	8.96	5061	423.1848	3.06
22	AXIS BANK LTD.	0	0.00	0.00	86	26.71	4.70
23	CATHOLIC SYRIAN BANK LTD.	12	0.41	8.37	0	0.00	0
24	DCB BANK LIMITED	1	0.01	0.12	0	0.00	0.00
26	FEDERAL BANK LTD.	43	408.96	533.83	18	0.57	0.75
27	HDFC BANK LTD.	728	175.58	6.80	1321	18.47	0.72
28	ICICI BANK LTD	1318	233.00	23.96	0	0.00	0.00
29	INDUSIND BANK LTD.	480	11.08	1.93	0	0.00	0.00
30	JAMMU & KASHMIR BANK LTD.	0	0.00	0	20	0.89	2.79
31	KARNATAKA BANK LTD.	1548	16.40	8.16	3	0.81	0.40
32	Karur Vysya Bank Ltd	13	0.26	0.83	15	0.69	2.16
33	KOTAK MAHINDRA BANK LTD.	0	0.00	#DIV/0!	0	0.00	0.00
34	RBL BANK LTD.	5104	24.05	38.51	10	0.01	0.02
35	SOUTH INDIAN BANK LTD.	0	0.00	0	0	0.00	0
36	YES BANK LTD.	0	0.00	0.00	11	0.22	0.07
37	BANDHAN BANK	0	0.00	0.00	0	0.00	0.00
	<b>SUB TOTAL</b>	9247	869.7459	15.32	1484	48.36	0.85
38	BICHOLIM URBAN CO-OP BANK LTD.	1	0.07	0.02	604	14.98	5.01
39	CITIZEN CO-OP BANK LTD,	9	1.22	1.33	27	6.60	7.15
40	GOA STATE CO-OP BANK LTD.	3379	64.49	4.90	301	12.17	0.92
41	GOA URBAN CO-OP BANK LTD.	0	0.00	0.00	660	119.80	21.67
42	KONKAN MERCANTILE CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00
43	MADGAON URBAN CO-OP BANK LTD.	0	0.00	0.00	107	4.51	7.00
44	MAPUSA URBAN CO-OP BANK LTD.	0	0.00	0.00	1453	34.71	62.20
45	NKGSB CO-OP BANK LTD.	0	0.00	0	0	0.00	0
46	PMC BANK LTD.	0	0.00	0	16	1.08	10.27
47	SARASWAT CO-OP BANK LTD.	0	0.00	0	0	0.00	0
48	SHAMRAO VITHAL CO-OP BANK LTD.	0	0.00	0.00	0	0.00	0.00
49	TJSB SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00
50	APNA SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00
51	WOMEN CO-OP BANK LTD.	0	0.00	0.00	176	1.85	3.82
52	GP PARSIK SAHAKARI BANK LTD.	0	0.00	0.00	0	0.00	0.00
53	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	1	0.02	0.02	0	0.00	0.00
	<b>SUB TOTAL</b>	3390	65.8119	1.86	3344	195.69	5.54
54	AU Small Finance Bank	13	0.32	2.15	0	0.00	0.00
55	Jana Small Finance Bank	0	0.00	0.00	0	0.00	#DIV/0!
56	Indian Post Payment Bank	0	0.00	0.00	0	0.00	#DIV/0!
	<b>SUB TOTAL</b>	13	0.3238	2.15	0	0.00	0.00
	<b>GRAND TOTAL</b>	37692.00	2172.59	9.43	9889.00	667.24	2.90



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

**1. Government Sponsored Schemes**

Sr. No.	Scheme	Target	Position as on 31.12.2019			
			Sponsored	Sanctioned	Rejected	Pending
1.	PMEGP-DIC	32	48	15	13	28
2.	PMEGP-KVIC	32	7	01	01	5
3.	PMEGP-KVIB	32	40	16	10	14
	<b>PMEGP TOTAL</b>	96	95	32	24	37
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 31.12.2019 for the State of Goa under all three categories of loans is given below:

(Rs. In Crores)

	Shishu		Kishor		Tarun		Total	
	( upto Rs.50,000)		(Rs.50,001 to Rs.5 lac)		(Rs.5 lac to Rs.10 lac)			
	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.	No.of A/cs	Disbursed Amt.
Sept 2019	3082	14.18	1914	60.99	775	64.32	5771	139.49
Dec 2019	6281	31.40	3118	118.38	1228	87.14	10627	236.93

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

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

Progress under Stand Up India as on 31.12.2019 for the State of Goa is as under:

( Rs. in Crores)

	No. of accounts	Limit sanctioned	Disbursed
<b>Sanctioned</b>	285	72.18	--
<b>Disbursed</b>	221	-	35.47

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

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

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

SR. NO.	BANK NAME	NO. OF ACCOUNTS ENROLLED FROM 01.10.2019 TO 31.12.2019 IN STATE OF GOA	NO. OF ACCOUNTS AS ON 31.12.2019 IN THE STATE OF GOA
1	CENTRAL BANK OF INDIA	446	2732
2	PUNJAB AND SIND BANK	10	123
3	AXIS BANK	150	1277
4	ICICI BANK LIMITED	5	262
5	HDFC BANK LTD	145	3293
6	INDUSIND BANK LIMITED	-	7
7	YES BANK LIMITED	-	36
8	THE CATHOLIC SYRIAN BANK LIMITED	-	9
9	THE FEDERAL BANK LTD	1	25
10	KARNATAKA BANK LIMITED	8	578
11	DCB BANK LIMITED	-	3
12	RBL BANK LIMITED	-	12
13	THE KARUR VYSYA BANK LTD	-	11
14	THE JAMMU AND KASHMIR BANK LTD	-	15
15	THE SOUTH INDIAN BANK LTD	24	49
16	CANARA BANK	1330	10333
17	ORIENTAL BANK OF COMMERCE	165	1660
18	INDIAN OVERSEAS BANK	44	1146
19	PUNJAB NATIONAL BANK	1	329
20	ALLAHABAD BANK	-	95
21	BANK OF INDIA	449	3070
22	BANK OF BARODA	126	1942
23	INDIAN BANK	7	425
24	UNITED BANK OF INDIA	81	324
25	UCO BANK	24	388
26	BANK OF MAHARASHTRA	49	411
27	UNION BANK OF INDIA	84	1169
28	CORPORATION BANK	109	2778
29	IDBI BANK LTD	2	354
30	ANDHRA BANK	15	475
31	SYNDICATE BANK	52	1518
32	STATE BANK OF INDIA	58	2748
33	PUNJAB & MAHARASHTRA COOPERATIVE BANK LIMITED	-	12
34	KOTAK MAHINDRA BANK	1	14
35	DEPARTMENT OF POSTS MINISTRY OF COMM AND IT	10	77
	Total	3440	40088

**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**
**REVIEW OF KISAN CREDIT CARD (KCC) FACILITY TO FISHERS AND FISH FARMERS**

Joint Commissioner (Fisheries), Ministry of Fisheries, Animal Husbandry and Dairying, Department of Fisheries, Government of India vide letter No30035-01/2018-Fy (T-1) dated 16.01.2020 advised that SLBCs and the State Fisheries Departments may take appropriate measures to sensitize fishers for availing the benefits of the KCC. SLBCs were requested to include an agenda on issuance of KCC to fishers and fish farmers in their regular review meetings and the annual targets in this regard.

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

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

SLBC GOA : CONVENOR BANK-STATE BANK OF INDIA						
STATE OF GOA						
(Amt. in Crores)						
Sr. No.	Name of the Bank	SELF HELP GROUP DATA DURING THE CURRENT QUARTER (OUTSTANDING)				
		No. of SHGs	Dep. Of SHGs	No. of SHGs linked	Limits sanctioned	Credit outstanding
1	STATE BANK OF INDIA	991	0.26	185	3.35	3.19
2	BANK OF BARODA	745	2.26	38	1.38	0.70
3	BANK OF INDIA	233	0.00	233	6.24	3.50
4	CANARA BANK	646	10.89	501	6.13	1.70
5	DENA BANK	89	0.11	0	0.00	0.00
6	INDIAN BANK	38	0.13	0	0.01	0.00
7	INDIAN OVERSEAS BANK	150	1.38	116	2.08	5.53
8	SYNDICATE BANK	57	1.86	0	0.00	0.00
9	UNION BANK OF INDIA	141	0.36	60	3.33	0.03
	<b>SUB TOTAL</b>	<b>3090</b>	<b>17.25</b>	<b>937</b>	<b>22.52</b>	<b>14.64</b>
10	FEDERAL BANK LTD.	3	0.02	0	0.00	0.00
11	HDFC BANK LTD.	146	3.80	253	2.50	6.23
	<b>SUB TOTAL</b>	<b>149</b>	<b>3.81</b>	<b>253</b>	<b>2.5</b>	<b>6.23</b>
12	GOA STATE CO-OP BANK LTD.	3768	10.72	331	12.15	0.05
13	MAPUSA URBAN CO-OP BANK LTD.	22	0.02	0	0.00	0.00
	<b>SUB TOTAL</b>	<b>3790</b>	<b>10.75</b>	<b>331</b>	<b>12.15</b>	<b>0.05</b>
	<b>GRAND TOTAL</b>	<b>7029</b>	<b>31.81</b>	<b>1721</b>	<b>37.17</b>	<b>20.92</b>

## Agenda No.4

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

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

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

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

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

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

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



संदर्भ सं. राबैं. सीपीडी. जीसीडी/ 1380-1398 / जीएलसी/ 2019-20  
Ref No. NB.CPD.GCD / 1380-1398 / GLC / 2019-20

31 दिसम्बर 2019  
31 December 2019

परिपत्र सं 328 / सीपीडी-10 / 2019  
Circular No. 328/ CPD-10/ 2019

अध्यक्ष/ प्रबंध निदेशक/ मुख्य कार्यपालक  
अधिकारी

The Chairman/ Managing Director/ Chief  
Executive Officer

एसएलबीसी संयोजक बैंक/ अग्रणी बैंक

SLBC Convener Banks/ Lead Banks

महोदय

**2022 तक किसानों की आय को दोगुना करना – अनुप्रवर्तन के लिए बेंचमार्क विकसित करना**

**Doubling of Farmers' Income by 2022 - Developing of Benchmark for Monitoring**

1. भारतीय रिज़र्व बैंक ने 29 सितंबर 2016 के अपने पत्र सं. एफआईडीडी.सीओ.एलबीएस.बीसी. सं. 16 /02.01.011/2016-17 के माध्यम से एसएलबीसी के सभी संयोजक बैंकों/ अग्रणी बैंकों को सूचित किया था कि वे एसएलबीसी, डीसीसी, डीएलआरसी और बीएलबीसी जैसी विभिन्न समितियों की बैठकों में अग्रणी बैंक योजना के अंतर्गत '2022 तक किसानों की आय को दोगुना करना' विषय को नियमित कार्यसूची में शामिल करें। साथ ही, अग्रणी बैंकों को सूचित किया गया था कि वे प्रगति के अनुप्रवर्तन और समीक्षा के लिए नाबार्ड द्वारा उपलब्ध कराए जाने वाले बेंचमार्कों का उपयोग करें।

1. RBI vide their letter no. FIDD.CO.LBS.BC. No. dated 29 September 2016 had advised all SLBC Convener Banks/ Lead Banks to include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various fora such as SLBC, DCC, DLRC and BLBC. Further, Lead Banks were advised to use the benchmarks, to be provided by NABARD for the purpose of monitoring and reviewing the progress.



राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**National Bank for Agriculture and Rural Development**

कॉर्पोरेट आयोजना विभाग

लॉट नं सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0106 • फ़ैक्स: +91 22 2653 0096 • ई मेल: cpd@nabard.org

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<p>2. नाबार्ड ने '2022 तक किसानों की आय को दोगुना करना' मद के अंतर्गत प्रगति के अनुप्रवर्तन और समीक्षा के लिए भारतीय रिज़र्व बैंक, चुने हुए एसएलबीसी और अन्य हितधारकों के परामर्श से बेंचमार्क/ संकेतक विकसित किए हैं। नीचे दिए गए बेंचमार्क/ संकेतक मुख्यतः ऋण से संबंधित हैं क्योंकि एसएलबीसी/ डीएलबीसी/ बीएलबीसी मुख्यतः बैंकों के मंच हैं।</p>	<p>2. NABARD in consultation with RBI, selected SLBC and other stakeholders have developed the benchmarks/ indicators for monitoring and reviewing the progress under Doubling of Farmers' Income by 2022. The benchmark/ indicators given below are related mainly to <b>credit aspects considering that SLBCs/ DLCCs/BLBCs are mainly Bankers' Fora.</b></p>
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**Indicators:**

क्र.सं./ Sr.No.	संकेतक/ Indicator	विवरण/ Measures
A/A.	<b>बेंचमार्क संबंधी मानदंड/ BENCHMARK PARAMETERS</b>	
1	किसानों का कवरेज/ Coverage of Farmers	क. राज्य में किसानों की संख्या की तुलना में कृषि ऋण खातों की सं. a. No. of agri loan accounts as compared to number of farmers in the state ख. वर्ष के दौरान राज्य/ जिला/ ब्लॉक में एसएफ़/ एमएफ़ की कुल संख्या में हिस्से के रूप में वित्तपोषित (संवितरित) एसएफ़/ एमएफ़ खातों की सं. b. No. of SF/ MF accounts financed (disbursed) during the year as a share of total number of SF/ MF in the State/ District/ Block
2	अल्पावधि ऋण/ Short Term Credit	क. निवल कृष्य भूमि में प्रति हेक्टेयर संवितरित फसल ऋण a. Crop loan disbursed per hectare of net cultivable area ख. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (खातों की सं.) b. Share of SF/MF/Tenant farmers in total farmers financed (No. of accounts) ग. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (राशि) c. Share of SF/MF/Tenant farmers in total farmers financed (Amount) घ. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (खातों की सं.)





		d. Share of allied activities in total loans to farmers (No. of accounts)
		ड. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (राशि)
		e. Share of allied activities in total loans to farmers (Amount)
3	सावधि ऋण/ Term Loan	क. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (खातों की सं.)
		a. Share of SF/MF/Tenant farmers in total farmers financed (No. of accounts)
		ख. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (राशि)
		b. Share of SF/MF/Tenant farmers in total farmers financed (Amount)
		ग. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (खातों की सं.)
		c. Share of allied activities in total loans to farmers (No. of accounts)
		घ. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (राशि)
		d. Share of allied activities in total loans to farmers (Amount)
4	फसल बीमा के अंतर्गत कवरेज का दायरा/ Extent of Coverage under Crop Insurance	कुल वित्तपोषित फसल ऋण खातों बीमाकृत फसल ऋण खातों की सं. No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed
आ/ B	<b>वृद्धि के मानदंड (पूर्व अवधि की अपेक्षा)/ GROWTH PARAMETERS (over the previous period)</b>	
1	अनुषंगी गतिविधियों के लिए अल्पावधि ऋण/ कार्यशील पूँजी/ Short Term Credit/working capital for allied activities	क. किसानों को अनुषंगी गतिविधियों के लिए अल्पावधि ऋण/ कार्यशील पूँजी खातों की संख्या में वृद्धि
		a. Growth in number of accounts of short term credit/working capital for allied activities to farmers
		ख. किसानों को अनुषंगी गतिविधियों के लिए अल्पावधि ऋण/ कार्यशील पूँजी राशि में वृद्धि
		b. Growth in amount of short term credit/working capital for allied activities to farmers
2	कृषि में पूँजी निर्माण/ Capital formation in Agriculture	कृषि सावधि ऋण संवितरण में वृद्धि/ Growth in Agriculture Term Loan disbursed : क/अ. कृषि और अनुषंगी गतिविधियाँ (कृषि ऋण)/ Agriculture and allied activities (Farm Credit)





		ख/ब. कृषि आधारभूत संरचना/ Agriculture Infrastructure ग/स. सहयोगी गतिविधियाँ/ Ancillary activities
3	फसल बीमा/ Crop Insurance	प्राप्त और निपटाए गए दावों की संख्या में वृद्धि/ Growth in number of claims received and settled
4	बाजार विकास/ लिंकेज/ Market Development/Linkage	क. बैंकों द्वारा वित्तपोषित एफपीओ की संख्या में वृद्धि a. Growth in Number of FPOs financed by banks
		ख. बैंकों द्वारा वित्तपोषित एसएचजी/ जेएलजी की संख्या में वृद्धि b. Growth in Number of SHGs/JLGs financed by banks
		ग. भंडारागार रसीदों के समक्ष वित्तपोषित खातों की संख्या में वृद्धि c. Growth in Number of accounts financed against warehouse receipts

<p>आपसे अनुरोध है कि योजना के अंतर्गत प्रगति के अनुप्रवर्तन और समीक्षा के लिए उक्त बेंचमार्क/ संकेतकों को शामिल करने के लिए आवश्यक तंत्र स्थापित करें. समीक्षा अधिमानतः वार्षिक आधार पर की जाए।</p>	<p>You are requested to institute necessary mechanism for incorporating aforesaid benchmarks/ indicators for monitoring and reviewing the progress made under the scheme. The review may preferably be carried out on yearly basis.</p>
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भवदीय/ Yours faithfully,



डॉ. ए. के. सूद / Dr. A. K. Sood

(महाप्रबंधक/ General Manager)





**Agenda No.5**
**CD Ratio, Review of Districts with CD Ratio below 40% and working of Special Sub-committees of DCC (SCC)**
**a. List of Banks where CD ratio is below 40% as on 31.12.2019 (Amt. in Crs)**

SR. No.	Name of the Bank	DOMESTIC DEPOSITS	NRE DEPOSITS	TOTAL DEPOSITS	TOTAL ADVANCES		Credit Deposit Ratio
		AMOUNT	AMOUNT	AMOUNT	NO.	AMOUNT	%
1	BANK OF BARODA	4480.94	2005.87	6486.81	0	1123.85	17.33
2	BANK OF INDIA	6355.33	1988.67	8343.99	2132	1747.34	20.94
3	BANK OF MAHARASHTRA	827.13	41.71	868.84	0	300.37	34.57
4	CANARA BANK	5676.5	1248.86	6925.36	28345	1709.7	24.69
5	CENTRAL BANK OF INDIA	2104.13	374.54	2478.67	0	544.18	21.95
6	CORPORATION BANK	4760.33	1829.33	6589.67	22238	1320.65	20.04
7	INDIAN BANK	126.72	44.28	171	461	27.85	16.29
8	INDIAN OVERSEAS BANK	867.72	223.61	1091.33	16670	433.23	39.7
9	SYNDICATE BANK	2187.98	519.11	2707.09	20639	386.78	14.29
10	UCO BANK	614.49	34.53	649.02	3522	120.62	18.58
11	UNION BANK OF INDIA	1918.23	240.28	2158.51	6393	800.95	37.11
12	IDBI BANK LTD.	480.2	187.31	667.51	736	94.5	14.16
13	AXIS BANK LTD.	1843.71	0	1843.71	0	568.41	30.83
14	DCB BANK LIMITED	13.22	0	13.22	252	4.49	33.93
15	FEDERAL BANK LTD.	417.75	17.87	435.62	3202	76.61	17.59
16	HDFC BANK LTD.	7810.48	1036.89	8847.37	141081	2580.64	29.17
17	KARNATAKA BANK LTD.	521.24	121.69	642.92	3725	200.94	31.25
18	KOTAK MAHINDRA BANK LTD.	0	0	0	0	0	0
19	RBL BANK LTD.	592.23	40.49	632.72	15936	62.46	9.87
20	KONKAN MERCANTILE CO-OP BANK LTD.	3.67	0	3.67	70	0.86	23.4
21	MADGAON URBAN CO-OP BANK LTD.	203.49	0	203.49	1324	64.34	31.62
22	MAPUSA URBAN CO-OP BANK LTD.	353.05	0	353.05	2753	55.8	15.81
23	PMC BANK LTD.	144.53	2.53	147.06	373	10.47	7.12
24	SARASWAT CO-OP BANK LTD.	1406.91	0	1406.91	1569	487.43	34.65
25	AU Small Finance Bank	107.74	0.18	107.92	586	15.05	13.95

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

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

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

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

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

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

(Amount in Lacs)

Sr. No.	Name of the Bank	NPA IN GOVERNMENT SPONSORED SCHEMES (GSS) As on 31.12.2019					
		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	100.00	100.00
	<b>GRAND TOTAL</b>	<b>272</b>	<b>787.86</b>	<b>43</b>	<b>60.36</b>	<b>15.80</b>	<b>7.66</b>

**MUDRA Position as on 31.12.2019**

(Amount in Crores)

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

Agenda No.7

**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.**

**Agenda No.8**

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

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

## Agenda No. 9

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

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

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

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

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

**Agricultural Technology Management Agency (ATMA)**

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

**Aims and Objectives of ATMA**

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

## Agenda No. 10

**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.11**

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

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

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



## Agenda No.12

**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.13

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

<b>Sr.No.</b>	<b>Steering Sub Group</b>	<b>Date of Meeting</b>
1	Priority Sector Lending	04.03.2020
2	Self Help Group	04.03.2020
3	Govt. Sponsored Schemes	04.03.2020
4	Financial Inclusion	04.03.2020
5	Finalization of Agenda	06.03.2020
6	Digital Payments	06.03.2020

In the Sub-committee meeting for Financial Inclusion held on 04.03.2020, RBI suggested that bank may explore the possibility of sending the mobile van to all these villages on a weekly basis. The matter is to be taken up with DFS for confirmation and clarification.

## Agenda No.14

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

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

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

**The percentage of submission of LBRs as on 30.09.2018, 31.12.2018. 31.03.2019, 30.06.2019, 30.09.2019 and 31.12.2019 is as under:**

Type of Returns	As on 31.12.18	As on 31.03.19	As on 30.06.19	As on 30.09.19	As on 31.12.19
LBR 2/U2	99.00%	98.00%	98.00%	98.00%	98.00%
LBR 3/U3	99.00%	98.00%	98.00%	98.00%	98.00%

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

**REVAMPED SCHEME**

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

**Agenda No.15**

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

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

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

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

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

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

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

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

► **Merger of Different banks – point for discussion at SLBC regarding submission of data for next quarter.**

Sr.No.	Bank Name	Take over Banks
1	Punjab National Bank	Oriental Bank of Commerce, United Bank of India
2	Canara Bank	Syndicate Bank
3	Union Bank of India	Andhra Bank, Corporation Bank
4	Indian Bank	Allahabad Bank

## Agenda No.16

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

Dy. Chief Executive, Indian Bank's Association (IBA), Mumbai, vide letter No. P&SB/SLBC/AES/8342 dated 09.12.2019 has informed as under:

In view of the digitization of Trade Processes, IBA had constituted a working group with few select Member Banks, FEDAI, SWIFT and StockHolding Corporation of India Ltd. A sub-group under this Working group viz. Sub-Group on e-Stamping and E-Bank Guarantee had come out with the implementation of "Automatged E-Stamping (AES)" after constant endeavors.

As issuing of e-Stamps certificate number reduces paper work and helps in completing the task quickly.

We request the State Government to do the needful for implementation of Digital E-Stamping Facility on Bank guarantees in the State of Goa.

The procedural Guidelines of Automated e-Stamping System (AES) is uploaded on our website [www.slbcgoa.com](http://www.slbcgoa.com). **(IBA letter enclosed as Annexure 16.01)**



## Indian Banks' Association

PS&BT/SLBC/AES/8342

December 9, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

**For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility**

**Implementation of Digital E-Stamping facility on Bank Guarantees**

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

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

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

Yours faithfully,

(B Raj Kumar)  
Deputy Chief Executive.

## Agenda No.17

**OTHER MATTERS OF IMPORTANCE:****1. MONITORING THE END USE OF AGRICULTURAL LOANS AGAINST GOLD AS COLLATERAL**

Reserve Bank of India vide letter No.PNJ.FIDD.No.236/01.01.001/2019-20 dated 02.03.2020 advised to discuss the issue of Agricultural Loans against Gold as Collateral, in the upcoming SLBC meeting. **(RBI letter enclosed as Annexure 17.01)**

**2. FRAUDELENT ACTIVITIES IN THE NAME OF PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)**

Government of India, Ministry of Finance, Department of Financial Services vide letter No. F No. 21 96 02014-FI (Mission Office) dated 24.12.2019 advised that a complaint has been received by DFS regarding fraud using picture of the Hon'ble Prime Minister, name and logo of the PMNDY and office address of the Department and requested SLBC Conveners of all States and UTs to create widespread publicity in this regard including displaying related disclaimer on their websites. PMJDY account holders should be made well aware to prevent them from falling prey to any such fraudulent activities in future. All the branches and BCs may also be sensitized to create customer awareness. **(DFS letter enclosed as Annexure 17.02)**

Detailed complaint alongwith DFS letter forwarded to all Member Banks and also uploaded on our website [www.slbcgoa.com](http://www.slbcgoa.com).

Annexure 17.01



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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

PNJ. FIDD. No. 286 /04.01.001/2019-20

March 2, 2020

Convenor, SLBC (Goa)  
State Bank of India  
Local Head Office  
Lead Bank Unit  
BKC, G- block, 'SYNERGY'  
Mumbai- 400 051

Sir,

**Monitoring the end use of Agricultural Loans against Gold as Collateral**

The Internal Working Group (IWG) constituted by Reserve Bank of India to review Agricultural Credit had, inter alia, observed that although the Kisan Credit Card (KCC) had emerged as a preferred credit instrument for disbursing crop loans, the incidence of crop loans outside KCC in the form of gold/jewellery loans was very high in some States.

2. Considering the secured nature of such loans, willingness on the part of the banks to go beyond the ambit of scale of finance and lend more than what was required, as per crop to be cultivated, may lead to diversion of funds, eventually resulting in high indebtedness amongst farmers and misutilization of the Interest Subvention Scheme.

3. To ensure monitoring of end-use of above mentioned loans, the IWG had recommended that banks should develop an MIS in CBS to flag agricultural loans sanctioned against gold as collateral, in order to segregate such loans. Accordingly, banks were advised to develop and implement such a mechanism for monitoring such loans.

4. SLBC Goa is advised to discuss the issue in the upcoming SLBC meeting for the State of Goa.

Yours sincerely,

(Carey Mascarenhas)  
Assistant General Manager

वित्तीय समावेशन और विकास विभाग, गेरा इम्पीरियम - II, 7 वीं मंज़िल पाटो प्लाज़ा, पणजी, गोवा 403 001. इंडिया

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Financial Inclusion and Development Department, Gera Imperium - II, 7<sup>th</sup> Floor, Patto Plaza, Panaji, Goa 403 001. INDIA

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हिंदी आसान हैं , इसका प्रयोग किजिए



Annexure 17.02

F. No. 21(6)2014-FI (Mission Office)  
**Government of India**  
**Ministry Of Finance**  
**Department of Financial Services**

3rd Floor, Jeevan Deep Building  
Sansad Marg, New Delhi - 110001  
Dated: 24<sup>th</sup> December, 2019

To

1. ED,FIDD,RBI
2. Chairman/MD & CEO of all Public Sector Banks
3. CE,IBA
4. GM, SLBC Convenor's of all States and UTs
5. Chairman, NABARD

**Subject: Fraudulent activities in the name of Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Sir/Madam,

A complaint has been received by Department of Financial Services regarding fraud using the picture of the Hon'ble Prime Minister, name and logo of the PMJDY and office address of the Department (copy enclosed).

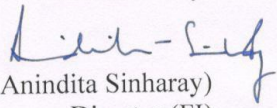
2. The complainant, on seeing an advertisement, contacted the number given and subsequently submitted his documents in order to get his loan sanctioned. After submitting the same, he was offered a sanction letter bearing the picture of Hon'ble Prime Minister, mentioning the address of Mission Office, Department of Financial Services along with logo of PMJDY with stamps under the name of PMJDY and Reserve Bank of India. He was further asked to deposit Rs. 3200 as agreement charges in account number 35713584077 with IFSC code SBIN001266. This account number is in the name of Mr. Kaushal Rajput.

3. As you are aware, Pradhan Mantri Jan Dhan Yojana (PMJDY) is a flagship scheme of the Government being implemented by the Department of Financial Services (DFS). There is no provision of disbursement of such loans under this scheme from the Department. Loans, if any to the PMJDY account-holders are provided by banks under extant guidelines.

4. The Department has already lodged a FIR in this regard with the local police station (copy enclosed).

5. In view of the above, you are requested to examine the matter and take appropriate action. PMJDY account-holders should be made well aware to prevent them from falling prey to any such fraudulent activities in future. All the branches and BCs may also be sensitized to create customer awareness. SLBC Convenor's of all States and UTs are requested to create widespread publicity in this regard including displaying related disclaimer on their official websites. An Action taken report may be shared with this Department at [missionfi@nic.in](mailto:missionfi@nic.in) with a copy at [anindita@nic.in](mailto:anindita@nic.in).

Yours faithfully,



(Anindita Sinharay)  
Director (FI)  
Email: [anindita@nic.in](mailto:anindita@nic.in)  
Tel. 011-23748718

**Agenda No.18**

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

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