

**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**AGENDA ITEMS FOR**  
**96<sup>th</sup> SLBC MEETING SCHEDULED**  
**TO BE HELD ON 03.03.2017**  
**AT PANAJI, GOA**

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**AGENDA ITEM NO. I**

**Confirmation of the Minutes of the last meetings**

- 1.1 The minutes of the 95th SLBC meeting for the quarter ended 30.09.2016 (held on 20.12.2016) were circulated vide SLBC letter no. RBU/LB/12/SLBC-G/625 dated 23.02.2017 a copy of the minutes is enclosed as **Annexure I**.
- 1.2 As no amendments/suggestions have been received regarding the minutes of last meeting held on 20.12.2016, the minutes are taken on record as read and confirmed.

## **AGENDA ITEM NO.II : ACTION TAKEN REPORT**

Present position of action points emerged in last SLBC meeting is as under:

<b>S. No.</b>	<b>Action points emerged in the Meeting</b>	<b>Action to be taken by</b>	<b>Present Position</b>
1	Submission of data for Dec. 2016 quarter	All Banks	Data submitted by all banks Needs improvement in quality of data
2	Instructions to DRO for waiver of Commission for cases under OTS scheme	Govt. of Goa	Matter taken up with Secretary Revenue, Govt. of Goa vide letter dated 20.09.2016 & 05.12.2016.
3	Letter to State Govt. of simplification of charge on land/mortgage of land	SLBC Convener	Matter taken up with Government of Goa vide letter dated 05.10.2016.
4	Submission of Proposal to NABARD for maximum Two POS machines per village.	All concerned banks	The matter has been apprised with all member banks in BLBC meetings.
5	Performance towards Cash-less Goa	All member Banks	The issue has been discussed at ground level meetings BLBC/DLCC with the operating functionaries.
6	Conducting FI Camps one per month per Rural branch	All member Banks	The matter discussed with all member banks in BLBC meetings, we have reports from 9 banks.

### **AGENDA ITEM NO. III**

#### **ISSUES PENDING WHERE STATE GOVT. INTERVENTION IS REQUIRED**

As regards to matter on waving of commission on recoveries under the OTS scheme of the Govt. of Goa, Revenue Department has been advised to issue necessary instructions to respective DROs in terms of FDMU letter No.5/3/2011-FIN(DMU) dated 31.12.2015. However instructions has been sent by GoG to DROs vide GoG letter No.5/3/2011-Fin (DMU) P.F. dated 05.01.2017.

### **AGENDA ITEM NO. IV**

#### **REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2016-17**

<b>Activity</b>	<b>Annual Credit Plan 2016-17 (Targets up to 31.12.2016)</b>	<b>Achievement up to 31.12.2016</b>	<b>% Achievement</b>
Crop Loans	310.95	200.64	64.52%
Agri Term Loan	327.24	233.61	71.38%
<b>Sub Total Agri</b>	<b>638.19</b>	<b>434.25</b>	<b>68.02%</b>
Agricultural Infra.	25.58	12.14	47.45%
Ancillary Activities	27.05	24.46	90.42%
<b>Credit Potential for Agriculture</b>	<b>690.83</b>	<b>470.85</b>	<b>68.14%</b>
MSME	2,191.53	1,990.21	90.81%
Export Credit	437.23	0	0
Education	310.00	129.22	41.68%
Housing	800.85	1,266.94	158.19%
Renewable Energy	5.40	1.83	33.88%
Others	34.80	22.49	64.62%
Social Infrastructure	65.26	0.13	0.19%
<b>Total</b>	<b>4,535.93</b>	<b>3,881.67</b>	<b>85.57%</b>

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

(Rs. in cr.)

Activity	Achievement under ACP 2015-16 Up to 31.12.15	% Ach. 31.12.2015	Achievement under ACP 2016-17 Up to 31.12.16	% Ach 31.12.2016
Crop Loans	235.48	66%	200.64	64.52%
Agri. Term Loan	168.90	42%	233.61	71.38%
Agri. Infra.	--	--	12.14	47.45%
Allied Activities	--	--	24.46	90.42%
<b>AGRI. total</b>	<b>404.08</b>	<b>53%</b>	<b>470.85</b>	<b>68.14%</b>
MSME	674.06	141%	1,990.21	90.81%
Export Credit	--	--	0	0
Education	--	--	129.22	41.68%
Housing	--	--	1,266.94	158.19%
Renewable Energy	--	--	1.83	33.88%
Others	2248.91	91%	22.49	64.62%
Social Infrastructure	--	--	0.13	0.19%
<b>Total</b>	<b>3327.05</b>	<b>90%</b>	<b>3,881.67</b>	<b>85.57%</b>

#### **4.03 Sector wise achievement of advances: Position as on 31.12.2016**

- i) The achievement under **Crop Loans** up to 31.12.2016 was Rs. 200.64 cr. as against the target of Rs 310.95 cr. i.e. 64.52 %. The performance under Crop Loans is lower by Rs 53.03 cr as against Rs.235.48 cr. for corresponding period Dec., 2015.
- ii) The achievement under **Agri. Term Loan** up to 31.12.2016 was Rs. 233.61 cr. as against the target of Rs. 327.24 cr. i.e. 71.38 %. The performance under Agri. Term Loans is higher by Rs. 64.71 cr. as against Rs.168.90 cr. for corresponding period last year.
- iii) The overall achievement under **Agriculture Sector** was Rs 470.85 cr. as against target of Rs. 690.83 cr. i.e. 68.14 %. The overall achievement under Agriculture Sector is higher by Rs. 66.77 cr as against Rs.408.08 cr. for corresponding period last year.
- iv) The achievement under Loan to **Industries** up to 31.12.2016 was Rs. 1990.21 cr. as against the target of Rs. 2,191.53 cr. i.e. 90.81 %. The performance under Loan to Industries is increased by Rs.1316.15 cr. as against Rs.674.06 cr. for corresponding period last year. .
- v) The overall achievement under **ACP 2016-17** up to 31.12.2016 was Rs. 3,881.67 cr. as against the target of Rs. 4535.93 cr. i.e. 85.57 %. The achievement is higher by Rs. 554.62 cr. as against Rs.3327.05 cr. for the corresponding period previous year.

#### **4.04 PRADHAN MANTRI FASAL BIMA YOJANA**

The PMFBY Scheme is being implemented in Goa State w.e.f. Kharif 2016 at the cluster of Village Panchayat Level through HDFC Ergo General Insurance Co. Ltd in North Goa District and SBI General Insurance Co. Ltd in South Goa District. The notified crops are Paddy, Pulses, Groundnut and Sugarcane in both the Districts.

Under PMFBY 757 farmers has been enrolled. The area covered was 547.19 hectors and sum insured was Rs.578.76 lac for Kharip Season in Goa State.

#### 4.05 Review of Priority Sector Advances (PSA)

Performance under Priority Sector Advances, DIR and Weaker Section Advances etc. as on 31.12.2015, 31.03.2016, 30.06.2016, 30.09.2016 and 31.12.2016 is as under:

(Rs. in cr.)

S. No.	Parameters	Bench Mark	31.12.15	31.03.16	30.06.16	30.09.16	31.12.16
i	Total Deposits	N.A.	59621.32	63338.70	61501.24	67,348.31	67,844.47
ii	Total Advances	N.A.	17945.80	19385.49	19467.54	19535.32	18,922.75
iii	C.D. Ratio	40%	30%	30.61%	31.65%	29.00%	27.89%
iv	Total PSA.	N.A.	7272.70	7296.15	7290.97	7013.26	7,794.00
	%age of PSA to Total Advances	40%	41%	37.64%	37.45%	35.90%	41.18%
v	DIR Advances	N.A.	3.88	17.09	17.09	0.62	0.89
	%age of DIR Adv. to Total Advances	1%	0.02%	0.09%	0.09%	0.01%	0.01%
vi	Weaker Section Advances	N.A.	628.26	644.50	645.29	442.27	949.81
	%age of Weaker Sec. Adv. to Total Adv.	10%	3.50%	3.32%	3.31%	2.26%	5.02%
vii	SC/ST Advances	N.A.	113.21	110.67	154.96	69.62	235.03
	%age of SC/ST* Adv. To Total Advances	5%	0.63%	0.57%	0.80%	0.36%	1.24%
viii	Advances to Women	N.A.	2093.02	2263.94	2269.89	1980.63	2,095.76
	%age of Adv. to Women to Total Adv.	10%	11.66%	11.68%	11.66%	10.14%	11.07%
ix	Direct Agriculture Advances	N.A.	693.48	821.44	821.68	704.15	1,115.63
	%age of Direct Agri. Adv. To Total Adv.	18%	3.86%	4.24%	4.22%	3.60%	5.90%

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

#### 4.06 Priority sector advances: position as on 31.12.2016

- i) Total **Priority Sector Advances** as on 31.12.2016 was Rs.7,794.00 cr. which was 41.18 % of total advances level of Rs. 18,922.75 cr. as on 31.12.2016. The level of priority sector advances has increased by Rs. 976.95 cr. over Dec., 2015 last year.
- ii) The total of **Advances under DIR Scheme** as on 31.12.2016 was Rs. 0.89 cr. which was less than 1% of total advances. The level of achievement is far below the bench mark level of 1% of total advances outstanding as on previous year end.
- iii) The level of **Advances to Weaker Sections** of society as on 31.12.2016 was Rs. 949.81 cr. with increase of Rs.321.55 cr. over Dec., 2015 level. The percentage of advances to weaker sections of society was 5.02 % as against the bench mark level of 10% of total advances outstanding as on previous year end.
- iv) The total **Advances to SC/ST** as on 31.12.2016 was Rs.235.03 cr, with an increase of Rs.121.82 cr. over Dec., 2015 level. In percentage terms the advances to SC/ST was 1.24 % which is much below the bench mark level of 5% of total advances outstanding as on previous year end.
- v) The level of **Direct Agriculture Advances** was Rs. 1,15.62 cr. as on 31.12.2016 with increase of Rs. 422.14 cr. over Dec., 2015 level. The performance in terms of percentage of Direct Agriculture Advances to total advances was 5.90% which is much below the benchmark level of 18% of total advances outstanding as on previous year end.
- vi) The level of **Advances to Women** was Rs. 2,095.76 cr. as on 31.12.2016 with an increase of Rs. 2.74 cr. over Dec., 2015 level. In percentage terms the Advances to Women was 11.07% as against the bench mark level of 10% of total advances outstanding.
- vii) Though the State registered an increase in some of the sectors by the quarter ended 31.12.2016 as against that of December 2015 level, the bench mark levels under Advances to Weaker Sections of society, SC/ST, DIR scheme and Direct Agriculture advances could not be achieved.

#### 4.7 C D Ratio:

- i) The advances level as on 31.12.2016 was Rs.18,922.75 cr. with an increase of Rs. 976.95 cr. over the Dec., 2015 level of Rs.17,945.80 cr. The deposit level as on 31.12.2016 being at Rs. 67,844.47 cr. has increased by Rs. 8,223.15 crs. over Dec., 2015 level of Rs. 59,621.32 cr.
- ii) The C:D ratio as on 31.12.2016 was 27.89 % which is below the bench mark level of 40% and slightly below against 29% of Dec., 2015 level.
- iii) The disbursements under RIDF for state of Goa amounted to Rs.897.58 Crs till Dec., 2016 as advised by NABARD. Considering the RIDF disbursements, the CD ratio for Goa state works out to 29.21%.

#### 4.08 Statistical Data

Statement showing Institution-wise total deposits, total advances, C:D ratio, total priority sector advances, advances under DIR Scheme, advances to weaker sections, SC/ST and women and direct agriculture advances of Commercial and Co-operative banks in the State of Goa as on 31.12.2016 is enclosed as **Annexure-II**.

#### 4.09 Kisan Credit Cards (KCC)

Total 1375 KCC loan accounts have been sanctioned with aggregate credit limit of Rs. 41.67 cr during the quarter ending 31.12.2016.

#### 4.10 Self Help Group (SHG) & Joint Liability Group (JLG): Data as at 31.12.2016

(Amt in crores)

Particulars	As on 31.12.2016
	Goa State
Total No. of SHGs	10,665
Total Deposits of SHGs	108.07
Limits sanctioned	19.33
Total Loans outstanding of SHGs	12.89

Particulars	As on 31.12.2016
	Goa State
No. of JLGs	723
No. of JLGs Credit linked	483
Limits sanctioned	2.04
Credits outs.	1.89



## **AGENDA ITEM No. V**

### **Financial Inclusion:**

#### **5.1 PRADHAN MANTRI JAN DHAN YOJANA**

	<b>Goa State 31.03.2016</b>	<b>Goa State 31.12.2016</b>
Accounts Opened	1,84,438	2,04,771
Percentage of Aadhar Seeding	63.08 %	73.56 %
Total Balance in the accounts in crores	Rs.79.40	Rs.82.07
No. of accounts to whom overdraft sanctioned	1,459	8,099
Rupay Cards Issued	1,49,434	1,71,135
PIN Mailer Pending	14.18 %	11.41%
No. of Accounts with zero balance	26,613	12,059

#### **5.2 CASHLESS GOA**

As part of the ongoing drive for cashless transactions, small and medium size unorganized / self organized businesses and traders are to be brought on Digital Payment platform. National Institute of Electronics and Information Technology (NIELIT), Ministry of Electronics and Information Technology (MeitY), Government of India jointly with Confederation of All India Traders (CAIT) shall be undertaking capacity building and on boarding of self organized small and medium business / traders on Digital Payment initiatives across India. The objective of the project is to understand and adopt simplified digital payment mechanisms like UPI, USSD, BBPS, AEPS etc. in a convenient manner, which would contribute towards establishing digital economy and conveying the benefits of digital payments to traders through capacity building programmes. Under the project, State level workshops shall be organized followed with Digidhan Camps for small businesses and traders (at least 100 traders per workshop / camps).

State level workshop will be held in Panaji on 11<sup>th</sup> May 2017 by NIELIT, Aurangabad to give live demonstration and to provide hands-on training to participants / traders.

Digidhan Camp was also organized for Individual accountholders for imparting Financial Literacy and training on various digital products. The camp was held on 28/12/2016 as under:

Sr. No	Bank Name	No of registered merchants for POS/ Sale of POS or AEPS devices	No of Banks ac- counts opened / forms col- lected	No of Debit cards distri- buted	No of prepaid cards distri- buted	No of ac- counts seede d with Aad- haar	No of Ac- counts seeded with mobile num- bers	No of persons to whom assis- tance /training provided in in- stallation /usage of UPI or bank wallets
1	SBI	5	12	0	18	10	9	167
2	BANK OF INDIA	6	12	13	0	9	9	36
3	CORP. BANK	0	0	0	0	0	0	20
4	BANK OF BARODA	2	0	0	0	0	0	25
5	FEDERAL BANK	3	12	0	0	0	5	150
6	ICICI	0	0	0	0	0	5	25
7	HDFC	0	2	0	0	3	5	75
	<b>TOTAL</b>	<b>16</b>	<b>38</b>	<b>13</b>	<b>18</b>	<b>22</b>	<b>33</b>	<b>498</b>

## **AGENDA ITEM VI**

### **REVIEW OF GOVT. SPONSORED SCHEMES / PROGRAMMES**

**6.01** The summary of performance by all the banks under various Govt. Sponsored Schemes in the State for the quarter ending 31.12.2016 was as under:

(Amt. in lacs.)

S. No.	Scheme	Target 2016-17	Position as on 31.12.2016			
			Sponsored	Sanctioned	Rejected	Pending
1	PMEGP – DIC	75	14	0	0	0
	PMEGP – KVIC	33	0	0	0	0
	PMEGP - KVIB	78	37	21	7	9
	PMEGP TOTAL	186	0	0	0	0
3	NULM	524	0	0	0	0
4	NRLM	*	0	0	0	0

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

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

## **AGENDA ITEM NO VII**

### **MSME SECTOR:**

#### **7.01 PROGRESS UNDER PRADHAN MANTRI MUDRA YOJAN (PMMY)**

During the Quarter ending 31.12.2016 Rs. 72.64 cr. have been disbursed to 5329 entrepreneurs under PMMY. The schemewise breakup is as under:

(Rs. in cr.)

Shishu		Kishore		Tarun	
(loans upto Rs..50,000)		(loans Rs.50,001 to Rs.5 lac)		(loans Rs.5.00 lac to Rs. 10 lac)	
No. of A/cs	Disbursed Amt	No. of A/cs	Disbursed Amt	No. of A/cs	Disbursed Amt
3,243	10.49	1,728	34.98	358	27.16

## **AGENDA ITEM NO. VIII**

### **CREDIT FLOW TO MINORITY COMMUNITIES**

- i. Prime Ministers new 15 Point Program for the welfare of minorities envisages, increasing credit flow to minority communities. Banks have to ensure the level of lending to minority communities at 15% of priority sector lending by the end of previous financial year.
- ii. The population of minority communities in the State of Goa as per 2001 census was 4.52 lac as against total population of 13.47 lac.

(Rs. in Cr.)

S. No	Particulars	As on			
		31.03.15	31.12.15	31.03.16	31.12.2016
i.	Total Priority Sector Advances	6,746.36	7,326.72	7,296.14	7,794.00
ii.	Advances to minority communities	1,715.79	2,035.36	2,054.10	1,804.76
iii.	% advances to minority communities	25 %	28%	28 %	23 %

## **AGENDA ITEM NO. IX**

### **ACTION POINTS EMERGED IN STEERING SUB-GROUP MEETING OF SLBC**

**9.01** The quarterly meetings of Steering Sub Group of SLBC Goa for the Dec., 2016 quarter are to be held at Panaji:

S. No.	Steering Sub Group	Date of meeting
a.	Priority Sector Lending	15.03.2017
b.	Self Help Groups	15.03.2017
c.	Govt. Sponsored Scheme	15.03.2017
d.	Financial Inclusion	15.03.2017

## **AGENDA ITEM X**

### **SERVICE AREA MONITORING & INFORMATION SYSTEM (SAMIS)**

#### **10.01 Submission of Lead Bank returns**

The percentage of submission of LBRs as on 31.12.2015, 31.03.2016, 30.06.2016 and 30.09.2016 is as under:

<b>Type of Returns</b>	<b>As on 31.12.15</b>	<b>As on 31.03.16</b>	<b>As on 30.09.16</b>	<b>As on 31.12.16</b>
LBR 2/U2	65%	85 %	86 %	86.00%
LBR 3/U3	64%	85 %	86 %	86.00%

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 please take up the matter at appropriate level in their banks and ensure 100% submission, timely and accurate.

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

## **AGENDA ITEM NO. XI**

### **OTHER MATTERS OF IMPORTANCE**

#### **11.01 CREDIT LINKED SUBSIDY SCHEME (CLSS)**

Department of Financial Services, GOI, New Delhi has advised to review of progress under CLSS in the SLBC meetings. The Credit Linked Subsidy Scheme (CLSS) for Housing for All (Urban) Mission of Pradhan Mantri Awas Yojana (PMAY), was launched by the Hon'ble Prime Minister. The "Housing for All" Mission for urban area has become effective from June 17, 2015 and will be implemented up to March 21, 2022. (Letter enclosed as **Annexure-III**).

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

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

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

RESERVE BANK OF INDIA has advised to work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans and include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC. (letter enclosed as **Annexure-V**).

### **11.04 IMPROVING BANK LINKAGE FOR SELF HELP GROUPS**

Government of Goa vide letter No.5/3/2011-FIN(DMU) P.,F./447 dated 11.01.2017 forwarded a copy of letter No.1-12011/20/2016-RL(C) dated 23.12.2016 received from Government of India, Ministry of Rural Development, New Delhi and advised to include the matter of Improving Bank Linkage for Self Help Groups, for discussion in SLBC meeting. (letter enclosed as **Annexure-VI**)

### **11.05 PROMOTION OF DIGITAL PAYMENTS**

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

### **11.06 PRADHAN MANTRI FASAL BIMA YOJANA-ISSUANCE OF ACKNOWLEDGEMENT RECEIPT**

Government of India vide letter No.17017/02/2016-Credit II dated 10/01/2017, requested SLBC & NABARD to arrange for printing and onwards distribution of folios to the branches/RR. These folios shall be printed by the SLBC conveners for Commercial Banks and NABARD for Cooperative banks and RRBs and kept ready for issue to farmer at the branch level.

**11.07 Special 10 Week Drive for Aadhaar Seeding and Rupay Card Activation:**

DFS has launched a 10 week drive for 100% seeding of non-dormant / non-inactive PMJDY accounts and 100% PMJDY Rupay Cards use initiation. All the member banks are requested to give special focus on these two aspect so that the target is achieved by the end of 10 week i.e. 22<sup>nd</sup> March, 2017.

The cumulative position as at the end of 6<sup>th</sup> week (22/02/2017) is as under :

PMJDY	Target	Achievement	Gap	% Achievement
Rupay Card Use Initiation	28950	11110	17840	31%
Aadhaar Seeding Target	16605	6853	9752	34%

**ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR PERSON**

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