

40/17072017

**MINUTES OF 97<sup>th</sup> MEETING OF**  
**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**HELD ON 23<sup>rd</sup> June, 2017 AT HOTEL MANDOVI, PANAJI, GOA**

The 97<sup>th</sup> meeting of State Level Bankers' Committee, Goa State was held on 23<sup>rd</sup> June 2017, at Hotel Mandovi, Panaji under the Chairmanship of Shri Dharmendra Sharma, Chief Secretary, Govt. of Goa and Shri. Deepankar Bose, Chief General Manager, State Bank of India, Mumbai. The other officials present during the meeting were Smt. Saloni Narayan, General Manager (NW-II), SBI Mumbai & Convener, SLBC Goa, Dr. S. Rajagopal, Regional Director, Reserve Bank of India, Shri. S. T. Kannan, General Manager, RBI, and Shri. P. D. Vedpathak, Assistant General Manager, NABARD, Panaji Regional Office.

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

3. Smt. Saloni Narayan, in her opening remarks, thanked Shri Dharmendra Sharma for sparing his precious time to attend the meeting. She complimented the member banks for improvement in submission of data and advised them to improve the quality of data submission. She urged all the member banks to focus on lending under 'Stand Up India' and MUDRA loan schemes, so that target under priority sector lending could be achieved in the ensuing year.

4. Shri Deepankar Bose, Chief General Manager, in his address highlighted performance of the Banks in the financial year 2016-17 and expressed his concern over the low performance under Agriculture, DIR and MSME sector. He emphasized that the State of Goa is keen to transform itself to cashless (Less cash) State and with the roadmap in place, the member banks have to come together to make this initiative a success. He also advised Lead District Managers (LDMs) and other stake holders from Govt., to work closely along with NABARD for achievement of ACP 2017-18. He urged Member Banks to make strategy for improvement in lending under MUDRA scheme to achieve the target and focused attention to be given on Agriculture Infrastructure. He also stressed the need of sponsoring cases by KVIC/DIC/KVIB and NULM as number of cases sponsored by them are very low. He declared ACP of 2017-18 of Rs. 7,201.66 crs. for the state of Goa and participating Banks gave their consent to the ACP.



5. Shri Dharmendra Sharma in his Key note address stated that 75% of the accounts under PMJDY are Aadhar linked which are below the target of 90% and stressed the need to speed up the efforts to make all accounts Aadhar linked. Mr. Sharma also observed that the data related to NULM/NRLM should be reconciled to arrive at correct picture in the next meeting. He also observed that CD ratio in Goa is low and Banks should step up the efforts for improvement of the same. He also advised to make strategies for improvement of portfolios under MUDRA loan. He also urged banks to strive hard to achieve 100% targeted goal under various parameters.

6. Shri Naval Kishore Mishra, DGM (ABU) and Member Secretary SLBC Goa then piloted the discussion on agenda. Action point in the last SLBC meeting for opening of FLCs was discussed. It was observed that there is delay in opening of FLCs by Bank of Baroda, Canara Bank, Corporationn Bank and HDFC Bank. They were advised to open FLCs by the end of September 2017. Action point of issuing all pending Rupay Cards on top priority was discussed. It was decided that the member banks could allot targets to their Branches to bring pendency level down. Mr. Mishra urged the need by banks to achieve targets under PMMY in the financial year 2017-18. Though there is improvement in respect of submissionn of data by all the member banks in percentage terms, he opined that there is still much scope for giving quality data. It was further decided that all member banks should feed data in respect of June, 2017 quarter latest by 25<sup>th</sup> July, 2017. He also stated that progress made under 'Stand Up India' scheme needs to be reviewed in BLBC/DLRC meetings.

7. Referring to the discussion on the review of Govt. Sponsored schemes, Mr. Ashok Kumar, Director of Goa State Urban Development Agency (GSUDA) opined that when Bankers were called for attending programme, it was observed that there is not much awareness among them about the schemes. He further advised that the targets for the year 2017-18 under NULM is 460 applications which are required to be distributed among the Banks by both the LDMs.



8. The discussion on Financial Inclusion was piloted by Shri Rameshwar Prasad Arora, Dy. General Manager (FI & MF), SBI, LHO, Mumbai. He stated that 74.67% of PMJDY accounts have been seeded with Aadhar and urged all member banks to reach a satisfactory level as mandated by DFS.

9. Dr. S. Rajagopal, Regional Director of RBI observed that the targets OF Rs.7,201.66 crs. allotted under ACP for the year 2017-18 is quite ambitious. It is 50% higher than actual achievement of last year. He advised LDMs to work closely with NABARD for implementation of ACP and include "Doubling of farmer's income by 2022" as a regular agenda under Lead Bank Scheme (LBS) in various forums such as SLBC, DCC, DLRC and BLBC. It was advised to review and identify the unbanked rural centres in villages with population above 5000, if any, to open CBS enabled banking outlet latest by 31.12.2017.

10. Hon'ble Minister, MSME, Govt. of India, had directed to open RSETI in the state of Goa within a period of four months in the meeting of KVIC, held on 11.05.2017. Shri Mishra advised that due to lack of participants in training programmes, SLBC had decided to close RESETI. The ground realities in Goa has not changed since closure of RSETI. Hence, opening of RSETI again does not appear feasible.

11. Thereafter, Shri. P. D. Vedpathak, AGM of NABARD explained various initiatives taken by NABARD in various sectors like Fisheries, Eco-tourism, Animal Husbandary, Food processing, SHGs/JLGs, Packaging and Marketing. He advised Banks to extend finance for activities in these sectors for achievement of goal of doubling of farmers' income by 2022. He further requested all banks to submit data on SHGs/JLGs on regular basis. He informed that NABARD, under Financial Inclusion Fund is extending grant to the extent of Rs.5,000/- for Financial Literacy Programme for all the Banks.



12. The following action points emerged in the meeting :

S. No.	Action points emerged in the Meeting	Action to be taken by	Time limit
1	Submission of data for the quarter ending June, 2017.	All Banks	25.07.2017
2	Opening of Financial Literacy Centres (FLCs).	BANK OF BARODA, CANARA BANK, CORPORATION BANK, HDFC BANK	30.09.2017
3	LDMs to review the position of pendency of JLG/SHG proposals in each Block Level /District level meetings in coordination with GSUDA.	All LDMs & Banks	31.07.2017
4	Doubling of Farmers income by 2022 to be regular Agenda in BLBC/DLRC meetings	LDMs	Next SLBC meeting
5	Review of performance under 'Stand Up India' Scheme, to be regular Agenda in BLBC/DLRC meetings.	LDMs	Next SLBC meeting
6	Review of performance under MUDRA Scheme, to be regular Agenda in BLBC/DLRC meetings.	LDMs	Next SLBC meeting

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

State Bank of India,  
Local Head Office, Mumbai  
Date : 10.07.2017



*Suyash Asthana*  
31/7  
General Manager (NW-II)  
SBI Mumbai LHO &  
Convener, SLBC Goa

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**List of Participants of 97th Meeting of SLBC Goa at Hotel Mandovi, Panaji on 23.06.2017 at 11.00 a.m. for the quarter ended 31.03.2017**

Reserve Bank of India				
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4	Shri. Cassian Gomes	Asst. Manager	Reserve Bank of India	

Government Department				
5	Shri. Dharmendra Sharma	Chief Secretary	Govt. of Goa	
6	Shri. J. Ashok Kumar	Director	Goa State Urban Devlp Agency	7350344000
7	Bevinda M. e. Dias	Rep. of Fin (Sect.)	Finance Department	9423323566 dir-agri.goa@nic.in
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11	Geeta A. Joshi	Planning Officer	DITC	
12	Mahesh V. Corjuvenkar	Director	Dir. Of Civil Supply & Consumer Affairs	9822158787 mcorjuvenkar@gmail.com
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14	Vinay D. Karapurkar	DO	KVIB	9850107937 goa-kvib@yahoo.co.in

NABARD				
15	Shri. P.D. Vedpathak	Assistant General Manager	NABARD	9763518205
16	Shri. N. Narayana Raju	Assistant General Manager	NABARD	
17	Shri. P.V. Sreenivasa	Manager	NABARD	

INDIAN POSTS				
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Public Sector Banks				
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21	Mahesh V. Jadhav	Manager (Agri)	Bank of Baroda	8275434886 ps.goawm@bankofbaroda.com
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25	B. A. Patil	Manager	Bank of Maharashtra	9673775528 creagr-go@mahabank.co.in
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27	Rupesh Tambat	Agri. Officer	Canara Bank	7774060761 afrogoa@canarabank.com
28	S. Hassan	Chief Manager	Central Bank of India	8291201811 cmpanaro@centralbank.com
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44	Annu Sawant	AGM	IDBI	

Private Sector Banks				
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**Co-operative Banks**

57	V.M. Narkar	Managing Director	Goa Urban Co-op. Bank Ltd.	9422443967	gucbank@sancharnet.in
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60	Hemant Nagvekar	Regional Head	PMC Bank	9823036620	hemantnagvekar@pmcbank.com
61	Poornima Honavar	Officer	Shamrao Vithal Coop. Bank	9870555020	panjimou@scvbank.com
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63	Jaideep S. A.	Branch Manager	The Mapusa Urban Coop Bank	7030924623	
64	Vilas Naik	Manager	Saraswat Bank		
65	Deepti. S. Samant	CEO	Womens Coop Bank Ltd.	9552556556	womenscoopbank@yahoo.com
66	Shilpa S. Bhonsule	Manager	Womens Coop Bank Ltd.	9850544999	womenscoopbank@yahoo.com

**State Bank of India**

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**Other**

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79	Chandras R. Deosekar	Branch Manager	LIC of India	9423061823	chandras.devsekar@licindia.com

**Absentees****Public Sector Banks**

- 1 Andhra Bank
- 2 Punjab & Sind Bank

**Private Sector Banks**

- 3 Axis Bank Ltd.
- 4 Federal Bank
- 5 Kotak Mahindra Bank
- 6 South Indian Bank Ltd.

**Co-operative Banks**

- 7 Bicholim Urban Coop Bank Ltd.
- 8 Kokan Mercantile Bank Ltd.
- 9 NKGSB
- 10 Citizen Coop Bank
- 11 G. P. Parsik Sahakari Bank
- 12 Apna Sahakari Bank

**Government Department**