

**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**

<b>Sr. No.</b>	<b>Agenda Item</b>	<b>Discussion held</b>	<b>Action point</b>	<b>Action by</b>
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)	Shri Mohapatra, DGM SBI & 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.	Target of 7 camps per FLC per month to be conducted by all the FLCs.	All FLCs
		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.	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.	All Banks



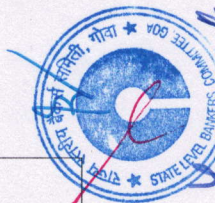


4	Kisan Credit Cards (KCC)	<p>DGM, RBI requested all Member Banks to provide data of KCC given under Fisheries and Animal Husbandry products to SLBC.</p> <p>With respect to KCC saturation issue, Ms. Kamakshi Pai said that as per new guidelines, KCCs may be issued to farmers undertaking animal husbandry 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
5	Unbanked Villages	<p>DGM, RBI advised Central Bank of India to arrange to cover Satrem village through BC point.</p>	<p>Central Bank of India to cover Satrem village through BC point</p>	Central Bank 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>





		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 SUI.	Corporation to finance under SUI.	
9	Social Security Schemes <b>PMJJBY</b> <b>PMSBY</b> <b>APY</b>	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.	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  Sub-committee on Digital district
		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.	





11	<p>ACP Achievement</p> <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	<p>CD Ratio</p> <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





		area and Government functionaries like, Collector, BDO, other relative departments etc.  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.  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.	All Member Banks to ensure that credit to SHGs, Agriculture, MSME and disbursements under Stand Up India to improve	All Banks
13	Digitization of Land Records	Convener, SLBC raised concern that Government should allow the Banks to create a charge on land, which will in turn improve Banks lending and also secure it.  The Chief Secretary, GoG advised that the land record digitization process is already completed and will be uploaded in the GIS platform very soon. He asked Secretary Revenue to make a presentation to this effect in the next SLBC Meeting. He also said that the Banks should give their inputs as to their requirements in the portal. He asked the Revenue Department to get in touch with the SLBC Office and ascertain Banker's requirements.  The Chief Secretary, GoG requested Banks to strengthen their systems and procedures in view of growing number of Cyber frauds. He requested that each Bank should make a study and identify fraud prone areas, so that	SLBC to follow up with concerned Government departments.	SLBC
14	ATM / Cyber Frauds		Each Bank to make a study and identify fraud prone areas especially regarding ATM frauds. Issues to be explained in Financial	All Banks & FLCs



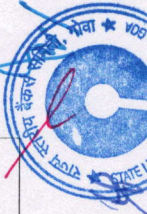


		Government can look into the security aspects, especially regarding ATM frauds.  DGM, RBI said that awareness in this regard should be a part of every Financial Literacy Camp.  The Chief Secretary, GoG said that staff of all Banks to be sensitized about forged notes since the number of forged 2000 rupees 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





			Co-operative Banks
		<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> <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>	
		<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> <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
		All banks to take a note.	All Banks





		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.		All Banks
		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.	LDMs to finalize the District Credit Plan and get them launched in next DCC meetings.	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. Anmolkumar 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.

