

**MINUTES OF 99<sup>th</sup> MEETING OF**  
**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**HELD ON 22<sup>ND</sup> DECEMBER, 2017 AT HOTEL MANDOVI, PANAJI, GOA**

The 99<sup>th</sup> meeting of State Level Bankers' Committee, Goa State was held on 22<sup>nd</sup> December, 2017, at Hotel Mandovi, Panaji under the Chairmanship of Shri Dharmendra Sharma, Chief Secretary, Govt. of Goa. The other officials present during the meeting were Shri Daulat Havaldar, Finance Secretary, Govt. of Goa, Smt. Saloni Narayan, General Manager, (NW II) State Bank of India, Mumbai & Convener, SLBC Goa, Shri Gulab Singh, Director, Department of Financial Services, Ministry of Finance, Government of India, Shri G. P. Borah, Chief General Manager, Reserve Bank of India, Shri S. T. Kannan, General Manager, RBI, and Shri. V. R. Khusro, 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 and Shri Gulab Singh for their presence. She complimented the member banks for improvement in submission of data. She urged the member banks to maintain consistency and improvement in data quality and timely submission of the same. She shared the highlights of performance of the Banks for the quarter ended September 2017 with the house and expressed her concerns over the low performance under Agriculture, DIR and MSME sector. She also advised Lead District Managers (LDMs) and other stakeholders from Government to work closely with NABARD for achievement of ACP 2017-18. She urged member banks to evolve strategy for improvement in lending under MUDRA and Stand up India (SUI) schemes to achieve the target and focused attention to be given to Agriculture Infrastructure.

4. Shri Dharmendra Sharma, in his address advised Banks to have a security policy in place detailing steps taken to protect Bank's assets. He also advised member banks to disburse need based loans promptly.



5. Shri Daulat Hawaldar, in his address stated that recently there were two instances of robberies in ATMs at Pernem and Dhargal in Goa and one incident of robbery in a nationalized bank. These issues came up for discussion in the recently concluded assembly session. He requested the banks to take preventive measures and assured required help from State Administration.

6. Shri Gulab Singh stated that PMJDY is an old scheme now and yet there are many accounts having zero balance. He advised the Bankers to take help of village panchayats to find whereabouts of these accounts holders and take appropriate steps to either activate the accounts, or close them. He further stated that target of two beneficiaries per Branch, under Stand Up India (SUI) has to be achieved. He further stated that a list containing names of villages inadequately covered or uncovered by financial infrastructure is already provided to SLBC. SLBC was advised to review the status.

7. Shri G. P. Borah stated that CD ratio is low in Goa and it is an area of concern. He stated that big corporates are enjoying sub limits from Banks in Goa and that amount can be considered for working out CD ratio. He further stated that financing under export credit and renewable energy is low and overall achievement under ACP is not up to the mark. He advised that HDFC Bank, Bank of Baroda, Corporation Bank and Canara Bank should open Financial Literacy Centres in Goa at the earliest. He lauded the efforts of organizing MUDRA Mela by SLBC. He expected Bank of Baroda to open a Branch in Cola village of Canacona taluka by 31<sup>st</sup> March, 2018. In response, Shri Arvind Lohi, Deputy General Manager, BOB stated that the Cola Branch will be opened by January, 2018. He also informed the house that RBI has delinked reporting of Government transactions from Mumbai office to Panaji office since 5<sup>th</sup> December, 2017. Five nodal Banks will report figures to RBI office on daily basis and Govt. authorities would receive details thereof by evening on the same day.

8. Shri. V. R. Khusro stated that NABARD has been reviewing growth of advances for quite a long period but still lot is required to be done in the area of employment generation. Government is monitoring progress under various employment generation programmes like MUDRA and SUI. Although, a small target of two cases per Branches is given, it will be appreciated if the Branches exceed the target allotted to them since employment generation is a top priority. He expressed his grave concern over low level of advances sanctioned to SC/ST communities. He



appealed all private sector Banks to actively come forward to grant loans under various employment generating schemes. He further stated that Government of Goa has been giving subsidy to Poly Houses, but many of them are not operational. He requested all Banks to find out the reasons and if they are not operational on account of lack of working capital, the Banks may sanction loans to enhance their productivity. He further observed that some of the industries are doing Corporate Social Responsibilities (CSR) activities. There are some units in the industrial estates are interested in carrying out CSR activities for the benefit of the poor. The banks could take help of SHGs, JLGs and NGOs in assisting these industries to help rural poor. He appealed Banks to help tourism industry in Goa by helping entrepreneurs in upgrading facilities for tourists by financing various projects.

9. Shri. Naval Kishore Mishra, DGM (ABU), SBI and Member Secretary SLBC Goa piloted the discussion on the Agenda. He complimented all Banks for having submitted data for the quarter ended September, 2017. However, submission of data with delay is a concern. Smt. Saloni Narayan, then suggested that data for the quarter ended December, 2017 should be submitted by 25<sup>th</sup> January, 2018 by all Banks. The Action point of opening of FLCs was discussed. Bank of Baroda and HDFC Bank had shelved their plan to open FLC. Shri Mishra advised that in view of CGM, RBI, advising about opening of FLC, both the banks should reconsider their decision. In response, Shri Arvind Lohi, DGM of Bank of Baroda said that their rural Branches are conducting financial literacy camps every month and it will not be feasible for them to open a FLC. Shri Ajit Dalvi, Circle Head of HDFC Bank also informed that they are active in micro finance in Goa and the Bank takes vehicles (which displays posters about digital transactions and financial inclusion) to different villages in Goa to educate people about financial inclusion. Besides, the Bank had a financial literacy camp in Sanguem for the benefit of five village panchayats, where rural population was educated in various aspects of financial inclusion. The representative of Corporation Bank informed that the Bank got an approval to open a FLC in Goa and they will open it by 31<sup>st</sup> March, 2018. Shri B. Yogish Acharya, DGM, Canara Bank, stated that they got an approval for opening of FLC and they plan to open it at Khandola village by 15<sup>th</sup> February, 2018. The performance under Stand Up India was not encouraging. Smt. Saloni Narayan, pointed out that the limits could be reduced to bring more beneficiaries under the scheme. The performance under ACP was reviewed. Shri G.P. Borah, observed that achievement under Allied Agricultural Activities is 569.98%. He advised that if there is better scope under these activities, target should be revised suitably for the year 2018-19.



The progress under Govt. sponsored schemes was reviewed. It was pointed out by Shri Mishra, that more than 50 % of the cases sponsored under PMEGP are pending with various Banks and requested all Banks to take a decision in time bound manner. It was observed that NPA percentage in advances was 6.71% and NPAs under Government sponsored schemes was 19.59 %. Shri Mishra stated that selection of borrowers is of paramount importance while financing under GSS. The banks may take help of Government authorities in recovery of overdue/NPA advances.

10. Shri Arora, DGM FI, SBI, pointed out that the number of accounts under PMJDY increased from 1,95,272 as on Sept., 2016 to 2,09,632 as on September, 2017. However, there are large number of inoperative and zero balance accounts which are required to be followed up by the respective Banks by persuading depositors to activate these accounts. He also stressed on activation of RuPay card. The discussion moved on to ATAL Pension Yojana. He added that only four Banks have reported the data and expected substantial improvement in submission of data for next quarter by all Banks. Further he appealed to all Banks to enroll maximum beneficiaries, since this is a social security scheme and workers in unorganized sectors could be brought under the scheme. The Banks are required to open one Aadhaar Enrolment Centre for every 10 Branches. So far only 4 Banks have opened 11 Aadhaar Enrolment Centres in Goa.

11. The LDMs were advised to prepare calendar for the year 2018 for all DCC/DLRC meetings. It was also decided to call for data on digital transactions from each Bank from next meeting. It was decided to call for the data under Credit Linked Subsidy scheme.

12. Recently, two instances of ATM robbery at Pernem and Dhargal came up for discussion. Shri G. P. Borah, CGM, RBI stated that all ATMs must have CCTV. The Banks can decide posting of guard on selective, based on the location, number of transactions etc., in line with RBI guidelines. He further advised Banks to refer to the Master Circular issued by Indian Banks Association (IBA) for precautions to be taken in respect of ATMs. Shri Dharmendra Sharma, Chief Secretary stated that we have to find out how many Branches have taken steps to safeguard assets as per RBI's policy. Smt. Annapurna, DGM, Corporation Bank informed the house that the Bank has taken a decision to close shutters of ATM located in remote area between 10.00 P.M. to 6.00 A.M.



13. Shri Suyash Asthana, DGM, SBI Panaji, stated that functions were held on the 9<sup>th</sup> May, 2015 at various places in Goa, for launching Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY), Atal Pension Yojana (APY) and Pradhann Mantri Suraksha Beema Yojana (PMSBY). The Banks viz. State Bank of India, Bank of India, Dena Bank and Canara Bank together incurred expenditure of Rs.54,53,902/- which was decided to be shared among member Banks by contributing Rs.1 lakh each. He informed that so far only 17 Banks have contributed Rs.1 lakh each and following Banks have to contribute:

1	Allahabad Bank	2	Bank of Baroda
3	Indian Bank	4	Oriental Bank of Commerce
5	Punjab & Sindh Bank	6	Punjab National Bank
7	UCO Bank	8	United Bank of India
9	Vijaya Bank	10	IDBI Bank
11	Catholic Syrian Bank	12	DCB Bank Ltd
13	Dhanalaxmi Bank	14	Indusind Bank
15	ING Vysya Bank	16	Jammu & Kashmir Bank
17	Karnataka Bank Ltd	18	Karur Vysya Bank Ltd
19	Kotak Mahindra Bank Ltd	20	South India Bank Ltd
21	Bicholim Urban co-op Bank Ltd	22	Konkan Mercantile Bank Ltd
23	Madgaon Urban Co-op Bank Ltd	24	Mapuca urban Co-op Bank Ltd
25	NKGSB Bank Ltd	26	PMC Bank Ltd
27	Shamrao Vithal Co-op Bank Ltd	28	TJSB Sahakari Bank Ltd



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 Dec., 2017 quarter.	All Banks	25.01.2018
2	Opening of Financial Literacy Centre (FLC).	CANARA BANK, CORPORATION BANK,	31.03.2018
3	Opening of a Branch in Cola village	Bank of Baroda	31.03.2018
4	Monitoring zero balance accounts in PMJDY accounts	All Banks	Regular follow up
5	Data to be provided on digital transactions	All Banks	31.01.2018
6	Data under Credit Linked subsidy scheme (CLSS)	All Banks	31.01.2018
7	To prepare calendar for BLBC/DLRC meetings for the year 2018	All LDMs	31.01.2018
8	Payment to SBI on account of expenses incurred on launching social security scheme	Mentioned Banks	31.01.2018
9	To review security of ATMs/Branches	All Banks	31.03.2018
10	To review the status of villages inadequately covered by financial infrastructure.	All LDMs	15.01.2018

The meeting concluded with the 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 : 15.01.2018



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

*Y. T.*

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1	G. P. Boraa	CGM	Reserve Bank of India		
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Government Department					
5	Shri. Dharmendra Sharma	Chief Secretary	Govt. of Goa		
6	Shri Daulat Havaladar	Finance Secretary	Govt. of Goa		
7	Shri. Gulab Singh	Director DFS GOI & Nodal Officer SLBC Goa	Deptt. Of Financial Services, Govt. Of India	8800445368 011-23748722	singh.gulab@nic.in
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12	V. R. Khushro				
13	Smt. Annie Alexander	DGM	NABARD		
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**Co-operative Banks**

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67	Naresh Gidwani	Br. Manager	Shamrao Vithal Coop. Bank	9923689942	panjimou@scvbank.com
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70	Daksha Amonkar	Dy. Manager	Saraswat Bank	9422444204	ds.amonkar@saraswatbank.com
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72	Reema S. Parsekar	Clerk	Womens Coop Bank Ltd	8796875736	womenscoopbank@yahoo.com

**State Bank of India**

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**Other**

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**Absentees**

<b>Public Sector Banks</b>	
1	
2	
3	
4	
5	
<b>Private Sector Banks</b>	
6	Axis Bank Ltd.
7	Catholic Syrian Bank Ltd.
8	DCB Bank Ltd.
9	Karnataka Bank
10	Kotak Mahindra Bank
11	South Indian Bank Ltd.
12	Yes Bank Ltd.
<b>Co-operative Banks</b>	
13	Bicholim Urban Coop Bank Ltd.
14	Kokan Mercantile Bank Ltd.
15	Madgaum Urban Coop Bank Ltd.
16	Mapusa Urban Coop Bank Ltd.
17	PMC Bank Ltd.
18	NKGSB
19	Saraswat Coop Bank Ltd.
20	Apna Sahakari Bank
21	Women Coop Bank Ltd.
<b>Government Department</b>	
22	Dir. Of Animal Husbandry & V.S.

