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**MINUTES OF 100<sup>th</sup> MEETING OF**  
**STATE LEVEL BANKERS' COMMITTEE, GOA**  
**HELD ON 16TH MARCH, 2018 AT HOTEL VIVANTA, PANAJI, GOA**

The 100<sup>th</sup> meeting of State Level Bankers' Committee, Goa State was held on 16th March, 2018, at Hotel Vivanta, Panaji under the Chairmanship of Shri Daulat Havaladar, Finance Secretary, Govt. of Goa. The other officials present during the meeting were Shri R. P. Arora, Deputy General Manager (Outreach), Convener SLBC Goa, Dr. S. Rajagopal, Regional Director, 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. Mr. R. P. Arora, Deputy General Manager and convener of the meeting welcomed all participants. He complimented the member banks for improvement in submission of data. He narrated highlights of the performance for the quarter ended December, 2017. Shri Arora urged the member banks to maintain consistency and improvement in data quality and timely submission of the same. He expressed his concerns over the performance under Agriculture, DIR and MSME sector. He stated that advances to SC/ST, weaker sections needs improvement given that these are quite low as against the benchmark.

4. Mr. Daulat Havaladar, Finance Secretary in his address stated that continuous dialogue is required among the officials from Government departments and the Bankers, particularly for implementing policies in respect of priority sector lending. No economy is sustainable unless there is inclusive growth and here comes the role to be played by the Banks while granting priority sector advances. Recently many groups of Indian population have been agitating for fulfilling their demands. These are the groups which come under priority sector.

5. Dr. S. Rajagopal, Executive Director, RBI, stated that success of SLBC in Goa is largely attributed to better coordination between bankers and accessibility of various Govt. officials. He stated that though CD ratio of 39.50% (excluding NRI deposits) is reasonable, still there is scope for improvement. The overall achievement in Agriculture sector is more as compared to the corresponding quarter of the last year. However, State of Goa have been struggling to achieve ACP targets. He appealed all banks to actively come forward to extend finance for various employment generating schemes.



6. Mr. S. T. Kannan, General Manager, RBI, Panaji stated that overall achievement under ACP for the period up to December 2017 at 60.06% is significantly lower compared to the achievement of 85.07% during corresponding quarter previous year. He pointed out that many banks have been holding large stock of coins of Rs.10 which needs to be distributed in the area. He further stated that Government of Goa intends to bring their all transactions under digital mode by September 2018 and observed that there are genuine difficulties faced by public with regards to connectivity and the issue needs to be resolved urgently. He also pointed out that the number of camps conducted by FLCs and Banks are inadequate and efforts need to be stepped up for having these camps at desired level.

7. Mr. Khusro, General Manager, NABARD stated that current situation is challenging and Banks are facing reputational risks. He observed that there are about 7000 SHGs in Goa and out of these about 2000 SHGs only are credit linked. Similarity, 900 JLG groups are financed which works out to approx. 5000 people in the state. No progress is reported under NRLM scheme. Now the Government and Banking industry have realized that we should have a proper monitoring system in place and that is why NABARD has initiated digitalization of SHGs. He appealed all Bankers and officials connected with NRLM to help in capturing data. The NPA level under various Govt. Sponsored Schemes is 14%. He also stated that there are interest subvention schemes from both the Central Government and State Government. Banks should meticulously comply with the guidelines to avoid duplication in subsidy payments.

8. Mr. Naval Kishore Mishra, DGM (ABU), SBI and Member Secretary SLBC Goa piloted the discussion on agenda. Action point in the last SLBC meeting for opening of FLCs was discussed. Mr. B. Yogish Acharya, Deputy General Manager of Canara Bank stated that they are following with the top Management and FLC will be opened once they get the permission. Mrs. Annapurna, Deputy General Manager of Corporation Bank stated that infrastructure is ready and there was no response to the advertisement given for appointing counsellors. Mr. Bharat Soni, Deputy Regional Manager, Bank of Baroda stated that they will fulfil the commitment of opening a Branch at Cola village by 31st March, 2018. Mr. Mishra stated that only six Banks have submitted data on digital transactions and requested all concerned to submit required data from next quarter onwards. He also stated that the payment in respect of expenses incurred on launching Social Security Schemes was not received from 27 Banks and he appealed to Banks to make payment by April 2018 end. It was decided to review security of ATMs / branches in the last SLBC meeting. Only three banks have given confirmation of having proper security in place. Mr. Mishra requested all Banks to give confirmation by April 2018 end. Mr. B. Yogish Acharya, DGM of Canara Bank narrated incidents where large withdrawals took place by skimming of ATM cards. Dr. Rajgopal suggested that categorization of ATM, based on risk perception should be done by all the Banks and appropriate measures be taken to safeguard them. During discussion on ACP, Mr. Suyash Asthana, Deputy General Manager, State Bank of India observed that housing loan achievement during last year was Rs.1266.94 crores, while during the corresponding period of current year it is Rs.614.70 crores only. This is mainly due to delayed registrations under RERA. Mr. Mishra stated that Priority sector advances stood at 38.31 % as on 31,12,2017. He stated that the Banks having less than 30% priority sector



achievement make efforts to cross this mark during current quarter, then target of 40% for the state can be easily achieved by 31.03.2018.

9. Mr. Bharat Soni, DRM, Bank of Baroda stated that his Bank is holding coins of Rs.10 worth Rs.38 lakhs and the bank is finding it difficult to issue them as no one in the market is accepting coins of Rs.10. Further, he pointed out that there are lot of issues regarding connectivity in the State. He suggested that officials from BSNL have to be called for the meeting. It was pointed out that an invitation was sent to BSNL but their representative has not attended the meeting. It was decided that LDMs will contact concerned BSNL officials to ensure their presence in the next meeting. Mr. Soni further stated that police are not registering FIRs in case of fraudulent cheque payments. He requested for instruction from State Government to Police department in the matter. Shri Havaldar promised to look into the matter.

10. The discussion on Financial Inclusion was piloted by Shri R. P. Arora, Dy. General Manager (Outreach), SBI, LHO, Mumbai. He stated that 76.25 % of PMJDY accounts have been seeded with Aadhar and urged all member banks to reach a satisfactory level as mandated by DFS. He further stated that Govt. of India has advised to explore the possibilities of opening more Customer Service Points by discussing the subject in SLBC meetings. Mr. Suyash Asthana, DGM, SBI, stated that we have large number of Banks Branches in Goa and there is not much scope for CSPs because earnings may not be sufficient for them. Performance of Banks in ATAL Pension Yojana was reviewed. Mr. Arora stated that the performance is being monitored by DFS. Mr. Suyash Asthana stated that he attended a meeting of PFRDA in Mumbai and concern was expressed in the meeting about very low enrollment in Goa. Slow progress in opening Aadhaar Enrolment Centres was discussed. It was observed that 14 such centres have been opened so far. Mr. Arora stated that all Banks to open Aadhaar Enrolment Centres by March, 2018 end as planned by them.

11. The performance under Government sponsored schemes was discussed in the meeting. Mr. Sandesh Sail from GSUDA requested all Banks present to give information as to number of Branches located in the municipal areas in Goa. It was observed that progress under Stand Up India is not as per stipulated guidelines of the Central Government and a need to achieve the targets was stressed.

12. Member of Parliament of South Goa has requested that a banking outlet be established in the Caver Pirla village of Quepem Taluka. Mrs. Shivani Nayak, Lead District Manager, informed that Caver Pirla is the main centre in the area having six adjoining villages with population of about 4000. It is a tribal area and distance between the remotest village and Caver Pirla is about 30 kms. She informed that there is no connectivity in the area and BSNL has been requested to provide connectivity.



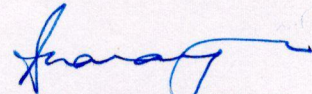
13. The following action points emerged in the meeting :

Sr. No.	Action points emerged in the Meeting	Action to be taken by	Time limit
1	Submission of data for the March, 2018 quarter	All Banks	25.04.2018
2	Opening of FLC	CORPORATION BANK,	15.05.2018
3	Doubling of Farmers income by 2022 to be regular agenda in BLBC/DRC meeting	LDMS	No time limit specified
4	Review of stand up India as an agenda in BLBC/DRC meetings	LDMS	No time limit specified
5	Opening of a Bank Branch at Cavere Pirla village to be examined by all Banks	ALL Banks	15.05.2018
6	Connectivity issue in some parts of Goa	BSNL	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 : 20.04.2018



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



**List of Participants of 100th Meeting of SLBC Goa at Hotel Vivanta, Panaji  
held on 16.03.2018 at 11.00 a.m. for the quarter ended 31.12.2017**

**Reserve Bank of India**

1	Dr. S. Rajagopal	Regional Director	Reserve Bank of India	7506377792	srjagopal@rbi.org.in
2	Shri. S.T. Kannan	GM (O - I - C	Reserve Bank of India		
3	Carey Mascarenhas	Manager	Reserve Bank of India	9503140942	careym@rbi.org.in

**Government Department**

4	Darshana Narulkar	GM(DIC)	DITC		
5	Geeta Joshi	Planning Officer	DITC	8552833001	dir.indugoa@nic.in
6	A. Fernandes	AAO	Dir. Of Civil Supply &	9420685782	
7	Sandesh Sail	Project Officer	GSUDA	9922958421	
8	Mrs. P. Arlekar	CEO	KVIB	9822976967	goakvib@yahoo.co.in
9	Vinay D. Karapurkar	DO	KVIB	9850107937	goakvib@yahoo.co.in
10	A. K. Banerjee	Director	Goa Chamber	9657063927	director@goachamber.org

**NABARD**

11	P. D. Vedpathak	Asst. General Manager	NABARD	9763518205	pd.vedpathak@nabard.org
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**INDIAN POSTS**

12	S. E. Relekar	Sr. Postmaster	Post Office, Panaji	9168619211	panajiho@indiapost-gov.in
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**Public Sector Banks**

13	Bharat J. Soni	DRM	Bank of Baroda	7391062501	zm.goawm@bankofbaroda.com
14	Mahesh V. Jadhav	Manager (Agri)	Bank of Baroda	8275434886	ps.goawm@bankofbaroda.com
15	Joginder Singh	Asst. General Manager	Bank of India	8884468	Goa AFD@bankofindia.co.in
16	Pawan Kulkarni	Manager	Bank of India	9420308877	Goa AFD@bankofindia.co.in
17	Mrs. Chitra Datar	Zonal Manager	Bank of Maharashtra		zmgoa@mahabank.co.in
18	Swadhin Kadam	Dy. Manager	Bank of Maharashtra	7719993396	creagr-go@mahabank.co.in
19	Yogish Acharya B.	DGM	Canara Bank	9890903592	yogishacharyab@canarabank.com
20	S. Hassan	Chief Manager	Central Bank of India	8291201811	cmpanaro@centralbank.com
21	Annapurna S.	AGM & Zonal Head	Corporation Bank	8828017780	cb8810pri@corpbank.co.in
22	Govind Waghmare	Manager	Corporation Bank	8888472153	cb8810pri@corpbank.co.in
23	Ravikant Solanki	Officer	Dena Bank	9075247021	panaji@denabank.co.in
24	Atul Sapate	Chief Manager	Indian Bank	9423885094	panaji@indianbank.co.in
25	Arviind Bhandiwad	DGM	Indian Overseas Bank	9049731631	roplan@goasco.iobnet.co.in
26	Channaveer	Manager	Indian Overseas Bank	9975599872	roplan@goasco.iobnet.co.in
27	Sajed Hussain	AGM	Oriental Bank of commerce	9820814650	msme_7060@obc.co.in
28	Raghava Naik	Regional Manager	Syndicate Bank	9423884050	ro.panaji@syndicatebank.co.in
29	Jaipal Tari	Senior Manager	Union Bank of India	9423881958	jaipal.tari@unionbankofindia.com
30	Rajesh Arora	DGM	United Bank of India	7980750455	bmpan@unitedbank.co.in
31	H. K. Hirekhan	Sr. Manager	United Bank of India	9822640880	bmpan@unitedbank.co.in
32	Cypriano Gonsalves	AGM	IDBI	9665520987	cypriano.gonsalves@idbi.co.in

**Private Sector Banks**

33	Carmen Viegas	Cluster Head Goa	Axis Bank	9833974624	carmen.viegas@axisbank.com
34	Aurelio Andrade	Manager	Bandhan Bank	9905466728	bh.panaji@bandhanbank.com
35	Abhilash Thomas	Senior Manager	Catholic Syrian Bank	9846411114	panaji@csb.co.in
36	Noor Ahmad	Branch Head	DCB Bank Ltd.	8208867304	noorahmad.bhavikatti@dcbbank.com
37	Sandesh Kadam	Dy. Manager	DCB Bank Ltd.	9049079737	sandesh.skadam@dcbbank.com
38	Joseph A. L.	DVP	Federal Bank	8547634062	josephai@sib.co.in
39	Samir Lotlikar	Cluster Head	HDFC Bank Ltd.	9823119636	samir.lotlikar@hdfcbank.com
40	Sandesh Barekar	Asst. Vice President	HDFC Bank Ltd.	9370538570	sandesh.barekar@hdfcbank.com
41	Pandurang Bhat	Sr. Br. Manager	Karnataka Bank Ltd.	9423056581	goa.panaji@ktkbank.com
42	Richard Rosario	RH	ICICI Bank Ltd.	9561087566	richard.rosario@icicibank.com
43	Elizabeth Dsouza	RH	ICICI Bank Ltd.	9168638894	elizabeth.dsouza@icicibank.com
44	Tushar Unde	Branch Manager	Indusind Bank Ltd.	9860722333	tushar.unde@indusind.com
45	Paul A. L.	AGM	South Indian Bank Ltd.	9496123411	paulal@sib.co.in
46	Rohith S.	Asst. Manager	Karur Vysya Bank Ltd.	9405723757	panaji@kvbmail.com
47	Prashant Teli	Senior Manager	RBL Bank Ltd.	9673499898	prashant.teli@rblbank.com

**Co-operative Banks**

48	Sanjeev Kenkre	Manager	Bicholim Urban Coop Bank	9823258005	bucb@gmail.com
49	Ganesh Kudva	CEO	Citizen Coop Bank Ltd	9422437405	citizen-go@yadoo.com
50	Vinu Thomas	Manager	Citizen Credit Coop Bank	9892361128	panaji@citizencreditbank.com
51	Sandhya Palekar	Chief Manager	Goa Urban Co-op. Bank	8550931345	sandhya.palekar@gucb.com
52	B. B. Fernandes	HO	GSCB	9822101582	gscbpln@gscbgoa.com
53	Gopalkrishna Kushte	Jr. Officer	NKGSB	9669522908	
54	Hemant Nagvekar	Regional Head	PMC Bank	9823036620	hemantnagvekar@pmcbank.com
55	Vaikunth Naik	Officer	The Madgaum Urban Coop	9923486775	vaikunth.naik@mucbgoa.com
56	Jaideep S. A.	Branch Manager	The Mapusa Urban Coop	7030924623	mucbofgoa@sancharnet.in

**State Bank of India**

57	Naval Kishor Mishra	DGM, Agri, Member Sect	State Bank of India	9168025355	slbc.goa@sbi.co.in
58	R. P. Arora	DGM, Outreach, LHO, M	State Bank of India	7087424904	dgmoutreach.thomum@sbi.co.in
59	Suyash Asthana	DGM (B&O), Panaji	State Bank of India	7506279742	dgm.zopan@sbi.co.in
60	Suresh Ugavekar	CMFI, Panaji	State Bank of India	8806667391	cmfi.zopan@sbi.co.in
61	Ashok Kanekar	LDM, North Goa	State Bank of India	8806660019	ldm.northgoa@sbi.co.in
62	Shivani Nayak	LDM, South Goa	State Bank of India	8806660196	rseti.goa@sbi.co.in
63	Sunil Revandkar	Dy. Manager, LHO, Mum	State Bank of India	8806660028	ldm.southgoa@sbi.co.in

**Other**

64	Vijay M. Kalinani	AGM	SIDBI	8884407034	vmkalinani@sidbi.in
65	Barunkumar Khan	Sr. Division Manager	LIC of India		
66	Chandras R. Deosekar	Branch Manager	LIC of India	9423061823	chandras.devsekar@licindia.com
67	Ms. Rekha Surti	Regional Manager	National Housing Bank	9867863813	Rekha.surti@nhb.org.in
68	Daniel Cardozo	Manager	HUDCO	9422055821	danielmtc@gmail.com



<b><u>Absentees</u></b>	
<b><i>Public Sector Banks</i></b>	
1	Allahabad Bank
2	Andhra Bank
3	Indian Bank
4	Punjab & Sind Bank
5	Punjab National Bank
6	UCO bank
7	Vijaya Bank
<b><i>Private Sector Banks</i></b>	
8	Dhanalaxmi Bank Ltd.
9	Jammu & Kashmir Bank
10	Kotak Mahindra Bank Ltd.
11	Yes Bank Ltd.
<b><i>Co-operative Banks</i></b>	
12	Konkan Mercantile Bank
13	Saraswat Co-op. Bank Ltd.
14	Shamrao Vithal Co-op.
15	TJSB Sahakari Bank Ltd.
16	Women Co-op. Bank Ltd.
17	Apna Sahakari Bank Ltd.
18	Gopinath Patil Parsik Coop
<b><i>Government Department</i></b>	
19	Dir. Of Animal Husbandry
20	Dir. Agriculture
21	Dir. Fisheries

