

MINUTES OF 98TH MEETING OF
STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 13TH SEPTEMBER 2017
AT HOTEL FIDALGO, PANAJI GOA

The 98th meeting of State Level Bankers' Committee, Goa State was held on 13th September 2017, at Hotel Fidalgo, Panaji under the Chairmanship of Shri Daulat Havaladar, Finance Secretary, Govt. of Goa and Smt. Saloni Narayan, General Manager (NW-II) SBI Mumbai & Convener SLBC Goa. The other officials present in the meeting were Shri. Gulab Singh, Director DFS, Ministry of Finance, Govt. of India, Dr. S Rajagopal, Regional Director, Reserve Bank of India, Smt. Meenakshi Gaad, DGM RBI Panaji and Shri V. R. Khusro, General Manager NABARD, Panaji Regional Office.

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

3. Smt. Saloni Narayan, General Manager, SBI, in her opening remarks thanked Shri Daulat Havaladar and Shri Gulab Singh for sparing their precious time to attend the meeting. She complimented the member banks for improvement in submission of data. However, there are issues of delay in submission of data. She urged the member Banks to maintain consistency, improvement in data quality and timely submission of the same. She shared the highlights of performance of the Banks for the quarter ended June 2017 with the house. Smt. Saloni Narayan also expressed concern over performance under DIR, advances to SC/ST and weaker sections. She emphasized the need for improvement given that performance is quite low as against the benchmark.

4. Shri Daulat Havaladar, Finance Secretary, Govt. of Goa, in his key note address stated that Govt. of India has directed for Aadhaar Enrollment through Banking channel. Deadline for 100% Aadhaar seeding involving biometric/geographic authentication is to be done by the end of December 2017, otherwise accounts will be in-operative after 31.12.2017. He also expressed concern over CD ratio of the Goa State, which is not up to the mark over a period and member banks should step up the efforts for improvement of the same. He further advised that there are complaints regarding blocked ATM cards due to system/technical problems and if the customer is not at fault, immediate refund may be given to them.



5. Shri Gulab Singh, Director DFS & Nodal Officer SLBC Goa stated that data submission to be ensured within two weeks after end of the quarter and proper mechanism should be made at branch level for collection of data. Focused attention has to be given to priority sector advances and financing under MUDRA and Stand Up India for increasing the CD ratio. He expressed concern over advances to weaker sections of the society which is far below the benchmark of 10%. He advised that credit assistance under Stand Up India must be focused and every branch has to open 2 accounts (1 of SC/ST & 1 of Woman) to achieve the targeted goal. There are 20% accounts still carrying '0' balance throughout the country and member banks have to make some strategy to make them operative. He also advised member banks to submit correct data regarding advances under Government Sponsored schemes to SLBC.

6. Dr. Rajgopal, Regional Director of RBI took over and deliberated on various points. He requested all member banks to ensure timely submission of the data to SLBC. He advised member banks to submit September 2017 quarter data by 20th October 2017 to SLBC and quality of data also to be taken care off. He also requested Bank of Baroda to sort out issue with the help of Government authorities for opening of a branch at Khola village in Canacona taluka. The review of setting up of Financial Literacy Centres (FLCs) was taken up in the last SLBC Meeting. Bank of Baroda, Canara Bank, Corporation Bank and HDFC bank were advised to set up FLCs in Goa State. He requested member banks to improve lending to Agriculture Sector, which is far behind the benchmark and also to improve CD ratio by concentrating on lending to Priority sector as well as MSME sector.

7. Shri V. R. Khusro, General Manager, NABARD dwelt upon the targets set by Government of India under various schemes to be achieved by all member banks. Focused attention can be given on credit assistance for Organic Farming and Drip Irrigation to achieve target of Doubling Farmers Income by 2022. He stated that activities like Animal Husbandry/Dairy Development, Milk processing Units also can be tapped by the bankers to increase farmers income and also to improve CD ratio. He informed the house that there are lot of SHGs in Goa State, but only few are credit linked. More SHGs to be targeted under credit linkage scheme and for that the help of NGO's/Farmers clubs can be taken, as there are 108 Farmers Clubs in Goa State and only 7 to 8 are getting opportunity to work with bankers. These clubs can also be used for recovery of dues and to create awareness among non-loanee farmers. He requested bankers to take support of entrepreneurs/technical college students for filing loan



applications of beneficiaries on SIDBI portal. He requested member banks to organize awareness camps/programmes on various Government Sponsored schemes to spread awareness amongst general public. He informed that NABARD is giving support of Rs.5000/- per awareness camps and there is no restriction on number of awareness camps. Bankers can take help of NABARD/SIDBI/Govt. departments for arranging such awareness camps. Focused attention can be given on credit assistance for crops like Cashew, Kokum, Coconut and Areca nut to improve crop loan target. There is only one Sugar factory in Goa and sugarcane is brought from neighboring states, hence there is scope for Sugarcane crop in the state and Farmers Clubs can be targeted.

8. Shri N. K. Mishra, DGM (RBU) and Member Secretary, SLBC Goa then piloted the discussion on Agenda. The review of performance under Annual Credit Plan 2017-18 for the quarter ending June 2017 on various parameters under Priority Sector advances, Financial Inclusion, CD ratio, Government Sponsored Schemes, SME Sector, Financial Assistance to Minority Communities and Service Area Monitoring & Information System was undertaken. He requested member banks to adhere to the time schedule for online data submission, as conducting meetings as per Calendar depends upon timely submission of the Data. He also requested to all member banks to compare their data with the last quarter before uploading online, so that errors could be avoided and compilation at the State level is error free.

9. Thereafter Smt. Meenakshi Gaad, DGM RBI, Panaji directed member banks to come out with new ideas to improve CD ratio. Bankers have to study the activities like Organic Farming and Drip Irrigation, as there is huge potential and only 20% people/farmers are taking support of banks to grow crops like Coconut, Areca nut, Kokum and Cashew. She also advised bankers to identify need based products to improve credit portfolio. She added that Government should think about introduction of the back-end subsidy under Government sponsored schemes. She also advised members banks to provide data related to NPA in Priority Sector advances/Government Sponsored Schemes and analysis of the same can be reviewed in SLBC meetings.




10. 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 September, 2017.	All Banks	20.10.2017
2	Opening of Financial Literacy Centres (FLCs).	Bank of Baroda, Canara Bank, Corporation Bank, HDFC Bank	Next SLBC Meeting.
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	Ongoing basis
4	Doubling of Farmers Income by 2022 to be regular Agenda in BLBC/DLRC meetings	All LDMs	Ongoing basis
5.	Review of performance under 'Stand Up India' scheme (SUI), to be regular Agenda in BLBC/DLRC meetings	All LDMs & Banks	Ongoing basis
6	Review of performance under MUDRA Scheme, to be regular Agenda in BLBC/DLRC meetings	All LDMs & Banks	Ongoing basis
7	Atal Pension Yojana, Bank-wise achievement of targets to be reviewed in BCBC/DLRC Meetings.	All LDMs & Banks	Ongoing basis
8	Review of NPA under Priority Sector / Govt. Sponsored Schemes.	All LDMs & Banks	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 : 17.10.2017




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



List of Participants of 98th Meeting of SLBC Goa at Hotel Fidalgo, Panaji on 13.09.2017 at 11.00 a.m. for the quarter ended 30.06.2017

Reserve Bank of India

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Government Department

4	Shri. Daulat Hawaldar	Finance Secretary	Govt. of Goa		
5	Shri. Gulab Singh	Director DFS, & Nodal Officer SLBC Goa	Govt. of India	8800445368	singh.gulab@nic.in
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12	V. N. Shetye	Jt. Secretary RD	GSRLM	9823063362	pdn-drda.goa@nic.in
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15	R. Gauns	Regional Head	KVIC		

NABARD

16	V. R. Khushro	GM/OIC	NABARD		
17	Annie. Alexander	DGM	NABARD		
18	N. Narayan Raju	AGM	NABARD	9448283020	nn.raju@nabard.org

Public Sector Banks

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Private Sector Banks

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State Bank of India

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Public Sector Banks	
1	Andhra Bank
2	Oriental Bank of Commerce
3	Punjab & Sind Bank
4	UCO Bank
Private Sector Banks	
5	Catholic Syrian Bank
6	DCB Bank Ltd.
7	Jammu & Kashmir Bank Ltd.
8	South Indian Bank Ltd.
Co-operative Banks	
9	Kokan Mercantile Bank Ltd.
10	PMC BANK LTD
11	Shamrao Vithal Coop Bank Ltd.
12	TJSB
13	Women Coop Bank Ltd.
14	G. P. Parsik Sahakari Bank
15	Apna Sahakari Bank

