

14/12/2016

**MINUTES OF 94th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, GOA
HELD ON 04th OCTOBER, 2016 AT CITRUS, COCULO MALL, PANAJI, GOA**

The 94th meeting of State Level Bankers' Committee, Goa State was held on 04th October 2016, at Citrus, Coculo Mall, Panaji under the Chairmanship of Shri Daulat Hawaldar, Secretary Finance, Govt. of Goa and Shri Manosh Kumar Dutta, General Manager, NW (IV) SBI Mumbai & Convener, SLBC Goa. The other officials present during the meeting were Shri Gulab Singh, Dy. Secretary, DFS, Ministry of Finance, Govt. of India, Shri Murli Radhakrishnan, Regional Director, Reserve Bank of India, Shri Jaikish, General Manager, Reserve Bank of India and Ms. Annie Alexander, Dy. General Manager, NABARD, Panaji Regional Office.

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

2. Shri M.K. Dutta, in his opening remarks thanked Shri Hawaldar for accepting the date of meeting and also Shri Gulab Singh for his presence. He briefed that the delay in holding the meeting for June quarter is mainly because of switch over of data submission from manual to online. He appealed to the member banks for timely and accurate data submission as only then a proper review can be done and proper direction settings can be made. He then briefly reviewed the performance of all banks under ACP 2016-17 for the quarter ended June 2016 and expressed his concern over the low performance under DIR, advances to SC/ST and Weaker Sections. He briefed regarding Pradhan Mantri Fasal Bima Yojna implemented in the State and requested the member banks to submit data on the coverage for Kharif for a review at SLBC Level. He also mentioned about the special drive launched by Government for Financial Inclusion initiatives from 15.09.2016 to 31.10.2016 and requested the member banks to actively carry out the campaign. He further advised Controllers of member banks to ensure participation at appropriate level in all the meetings convened by Lead Bank i.e. BLBC, DCC/DLRC and SLBC. All the participating Banks were exhorted to give due focus and achieve targets set under PMMY, SUI, PMJJY, PMSBY and APY. Shri Dutta also expressed concern over non-sponsoring of cases by the concerned Govt. Departments etc. in respect of various Govt. sponsored schemes although six months has already elapsed.

3. Shri Daulat Hawaldar in his Key Note address appreciated that the objectives of the meeting was well defined for a meaningful discussion. He opined that the C:D ratio is stagnant in the range of 30 to 32 % for a long time since past

due to peculiar reasons specific to the State of Goa, services sector which needs low investment, sector of community are risk averse to take loans as also in the backdrop of higher per capita income in the State.

4. Shri. Gulab Singh, Dy. Secretary, Govt. of India stated that the SLBC meeting should be represented at appropriate level by Bank and Govt. Departments. He further opined that Banks should concentrate on PMJDY, PMFBY and social security schemes. He reiterated the instructions of Govt. of India regarding payment of Rs.5000/- p.m.to the BC/CSPs so as to make them viable. He advised that the sufficient forms under various Govt. Schemes should be made available at the branches. The customer complaints should be attended to on top priority. He stressed the need to reduce 'zero balance' accounts and issuance of PIN to all ATM card holders. He advised Banks to claim subsidy under interest subvention for Education Loans so that the students can benefit.

4. Shri. K.S. Anbalgan, DGM (ABU) and Member Secretary SLBC Goa then piloted the discussion on agenda. The review of performance under Annual Credit Plan 2016-17, for the quarter ending June 2016, viz. various parameters under Priority Sector advances, Financial Inclusion, C:D ratio, Govt. Sponsored Schemes, SME sector, financial assistance to minority communities and Service Area Monitoring & Information System was undertaken. It was conveyed that the percentage of submission of LBR requires URGENT improvement. He informed that a review workshop of all member banks is scheduled shortly to address issues if any in regards the portal and requested the member banks to depute their representatives / Nodal officers handling this matter to be benefited from this interface. He requested member banks to adhere to the time schedule for online data submission as conducting meetings as per calender of meetings entirely depends on the submission of the data.

5. The discussion on Financial Inclusion was piloted by Shri S.K.Gulati Dy. General Manager (Outreach), SBI, LHO, Mumbai. He informed the house that the number of accounts with zero balance in Goa has gone up by 267 over March 16 quarter. Banks were requested to make efforts to convert the zero balance accounts in to accounts with balance so as to activate the RuPay cards. He stressed the need to deliver PIN mailers to the accounts holders and activation of RuPay cards immediately. He also requested banks to ensure 100% Aadhar seeding of accounts as the issue of Aadhaar cards in Goa is almost 95% of its population. He then requested member banks to ensure that the CSPs are active in all the 63 SSAs where Bank Mitra are appointed. He further stated that this reallocation of SSAs has been already advised to Banks, the Directorate of Financial Services, Ministry of Finance, Govt. of India for updation on their site. This has also been placed on website of SLBC Goa.

6. Shri Murli Radhakrishnan, Regional Director, Reserve Bank of India stressed the importance of data purity. He advised Bankers to submit the correct data in time. Regarding credit flow he advised to concentrate on retail MSME advances, MUDRA loans. He expressed his serious concern and displeasure on the low data submission by member banks and advised that non submission of data will be taken up at highest level of the concerned Banks.

7. Ms. Annie Alexander referred to the announcement of Financial Minister in his Budget Speech regarding doubling the income of Farmers by 2022. Banks should make efforts for the same by making available adequate credit to farmers. She advised all banks to upload the data regarding Fasal Bima Yojana on the web-portal by 15.10.2016. She suggested that the Govt. of Goa make the subsidies for agriculture credit linked to lock in period for three years as it has been done in case of 'Kamdhenu' scheme. She informed the house that the Annual Credit Plan 2016-17 book has not been prepared yet for both the districts of Goa.

8. Major Venugopal Nair (Retd.), Secretary, Deptt. of Sainik Welfare, Panaji informed the house about the problems faced by the retired defense personnel in getting the arrears under OROP, D.A. arrears, Family pension in case of death of the pensioner etc. He appealed to the banks to arrange for block level camps in consultation with the Dept. of Sainik Welfare Panaji, to obtain Jeevan Praman / digital life certificates.

9. A detailed presentation by Shri Sumnesh Joshi, Additional Director, UIDAI, Mumbai was made on Aadhaar Act, Authentication, e-KYC and Aadhaar seeding in banking system. He advised all the Banks to use facility of UIDAI to update mobile number / email address of the customer, 'find Aadhaar' and use Update Client Light (UCL) and provide facility of name / address update through their bank branches. UIDAI will provide full technical support to banks in these regards. He also informed banks to ask the customers to seed their bank accounts with Aadhaar, as Aadhaar can act as financial address and also most of the payments will be made through Aadhaar Payment Bridge in future. He requested banks to authenticate the customers using Aadhaar Authentication Facility of UIDAI before seeding. He also referred to RBI circular dated 29.09.2016 which states that all new card acceptance infrastructure deployed with effect from 01.01.2017 are enabled for processing payment transactions using Aadhaar- based biometric authentication also.

10. Shri Anbalagan then discussed the Credit Linked Subsidy Scheme (CLSS) of Prime Minister Awas Yojana (PMAY). He informed that the scheme is effective from 17.06.2015 to 21.06.2022. Banks to claim interest subvention from Govt. of India under PMAY. The performance has to be reviewed in DLCC/SLBC meetings.


As per letter from Indian Bank's Association, SLBC to take up the matter of simplification of procedure of creation of charge/mortgage of land with State Govt. This has already been done in the State of Karnataka.

11. 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 Sept 2016 quarter	All Banks	18.10.2016
2	Instructions to DRO for waiver of Commission for cases under OTS scheme	Govt. of Goa	-
3	Participation in Mela arranged by MoRD for Aadhar seeding	DRDA and LDMs	31.10.2016
4	Ensure active CSPs in 63 SSAs in the State	Concerned Banks	31.10.2016
6	Sponsoring of applications in phased manner (At least 70% of proposals to be sponsored by Nov. 2016)	Sponsoring Agencies	30.10.2016
7	Letter to State Govt. of simplification of charge on land/mortgage of land	SLBC Convener	31.10.2016
8	Data regarding Credit Linked Subsidy Scheme as on 30.09.2016 to be submitted	All Banks	20.10.2016
9	Data regarding SHGs / JLGs as on 30.09.2016 to be submitted	All Banks	20.10.2016
10	Submission of District wise ACP 2016-17	LDM North Goa / South Goa	15.10.2016
11	To upload the Crop Insurance data on portal of PMFBY	All concerned banks	15.10.2016

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

State Bank of India,
Local Head Office, Mumbai
Date : 08.10.2016


General Manager (Net Work IV)
SBI Mumbai LHO &
Convener, SLBC, Goa

१ ५