

All the Members,  
District Level Consultative Committee (DLCC) &  
District Level Review Committee (DLRC)  
District-Banaskantha (Palanpur)

Dear Sir,

Re.-: **135<sup>th</sup> DLCC Meeting & 3<sup>rd</sup> DLRC Meeting for the year 2018-19 of Banaskantah district to be held on dt.13-03-2019**

It has been decided to convene 135<sup>th</sup> Meeting of District Level Consultative Committee (DLCC) & 3<sup>rd</sup> District Level Review Committee (DLRC) Meeting for the Quarter December - 2018, for the year 2018-19 of Banaskantha district under the Chairmanship of Shri Sandeep Sangle (IAS), District Collector, Banaskantha at following time, date and venue.

**TIME :- 17.00 hrs, 13-03-2019, Wednesday**

**VENUE : Meeting Hall, Collector Office, Palanpur (BK)**

**The agenda of the Meetings will be as under:-**

To approve proceedings of the 134<sup>th</sup> DLCC & 2<sup>th</sup> DLRC Meetings for the Year 2018-19 held on 20-Dec-2018 and discussion on compliance of Action Points of the meeting.

1. Review of Key Banking Parameters in District for quarter ended Dec - 2018.
2. To review progress made under SACP 2018-19 up to the quarter ended Dec - 2018
3. To discuss progress under Pradhan Mantri Awas Yojana (PMAY-Credit Linked Subsidy Scheme (CLSS)).
4. Progress under PMMY (MUDRA) and Stand Up India Scheme Dec-2018
5. To review progress made under various Govt. sponsored programs up to the quarter ended Dec - 2018 & review progress made under SHGs & Mismatch portal data and manual data of SHG.
6. To discuss progress of Pradhan Mantri Fasal Bima Yojana (PMFBY)
7. Review of NPAs and progress made in recovery under R/C filed & SARFAESI cases as of Dec-2018
8. Implementation of FI Plan: Progress under PMJDY, PMJJBY, PMSBY, APY and role of FLC.
9. To discuss on Direct Benefit Transfer (DBT & DBTL) & opening of SB account in PM-SYM scheme.
10. To discuss on implementation of the PM KISAN scheme.
11. To discuss regarding Monitoring & reporting of suspicious transactions during Lok Sabha General Election- 2019
12. To discuss of on ACP 2019-20 pending branches
13. To discuss on ABSENTEE BMs in BLBC meeting.
14. NABARD: - Agricultural Marketing Infrastructure (AMI) Scheme & Doubling of farmers' income by 2022.
15. Role of DENA RSETI Palanpur (BK) in self-employment oriented skill development programmes.
16. Any other matter with the permission of the chair.

Since, this is the **highest level forum of the district, Senior level official's participants are expected.** All the Banks and the Govt. depts. are requested to depute a senior level officer competent to take decisions and to make commitments in the meetings. The background papers are submitted herewith. **You are requested to attend the meeting, positively, with the compliance/ATR on the action points raised in the previous meeting and the required data of your bank/dept., for fruitful discussion.**

Thanking You,  
Yours faithfully,

Convenor & LDM,  
District-Banaskantha (Palanpur)

## Agenda for 135<sup>th</sup> DLCC & 3<sup>rd</sup> DLRC Meeting for 2018-19

- (i) Confirmation of the proceedings of Last Meeting held on 20-Dec-2018

The proceedings of the 134<sup>th</sup> DLCC Meeting and 2<sup>th</sup> DLRC Meeting for the year 2018-19 of Banaskantha district held on 20-Dec-2018 were circulated to all the members by Lead Bank Cell, Banaskantha vide letter no. **LBC/712/2018, Dtd. 31-12-2018** since, no members has suggested any changes/ amendment, etc., the same may be taken as read and confirm the minutes.

### AGENDA No.1

#### Review of Banking Development in key Areas as on quarter ended Dec-2018.

##### (A) Branch Expansion:

No. of Bank Branches as on quarter ended	Dec 2017	Mar 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	33	35	35	35	33	-2
2.Nationalised Banks	91	91	91	91	84	-7
3.RRB/DGGB	44	48	48	48	48	0
4.Co.operatice Banks	139	138	138	138	138	0
5.Private Sector Banks	32	36	36	37	37	0
6.Small Fin Banks	5	5	5	5	9	+4
<b>District Total</b>	<b>345</b>	<b>353</b>	<b>353</b>	<b>354</b>	<b>349</b>	<b>-5</b>

(Details of Bank wise refer: **Page No. ....** )

Total network of Bank Branches is 349 (4 new brs added Fincare Small finance Bk Ltd.), Including 6 satellite branches i.e., DGGB (5) and UBI (1) at the end of Dec-2018 in the District.

##### (B) Deposits:

(Rs. in Crores)

Banks	Dec. 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	2068	2071	2010	2048	2094	+46
2.Nationalised Banks	3456	3588	3502	3845	3631	-214
3.RRB/DGGB	344	358	345	355	333	-22
4.Co.operatice Banks	1450	1571	1426	1566	1488	-78
5.Private Sector Banks	852	950	945	1140	1101	-39
6. Small Finance Bank	-	-	-	-	23	+23
<b>District Total</b>	<b>8170</b>	<b>8539</b>	<b>8229</b>	<b>8954</b>	<b>8670</b>	<b>-284 (3.17%)</b>

The Deposit of SBI Group increased by Rs.46 Crores. In case of Nationalised Banks, RRB Banks, Co-operative Banks and Pvt Banks are decreased by Rs.214 crores, Rs.22 crores, Rs.78 crores and Rs.39 Crores and Small finance Bank growth by Rs.23 crores by respectively. Overall deposit of the District decreased by Rs.284 crores as compared previous quarter of Sept-2018 and stood at Rs. 8670 Crores at the end of Dec-2018. The Bank wise detail is given in:

##### (C) Credit Expansion:

(Rs. in Crores)

Banks	Dec 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	1111	1135	1196	1163	1200	+37
2.Nationalised Banks	3623	3862	3565	3504	3502	-2
3.RRB/DGGB	571	592	589	605	614	+9
4.Co-operative Banks	919	934	860	954	1009	+55
5.Private Sector Banks	2621	3648	3264	3284	2979	-305
6.Small Fin Banks	0	0	142	158	207	+49
<b>District Total</b>	<b>8845</b>	<b>10172</b>	<b>9616</b>	<b>9668</b>	<b>9512</b>	<b>-156 (1.61%)</b>

The advance of State Bank of India, RRB/DGGB, Co-operative Bank and Small Fin Banks have increased by of Rs.37 crores, Rs.9 crores, Rs.55 crores and Rs.49 crores and The Nationalised Banks and Pvt. Banks are decreased by of Rs. 2 crores and Rs. 305 crores. Overall credit of the District decreased by Rs. 156 crores as compared to previous quarter Sept 2018 and total advances of the district stood at Rs.9512 crores at the end of Dec-2018. A Bank wise detail is given in **Page No.....**

**(D) C.D. Ratio: ( in %)**

Banks	Dec 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	50	54	55	59	57	-2
2.Nationalised Banks	115	105	108	102	96	-6
3.RRB/DGGB	165	166	165	171	184	+13
4.Co.operatice Banks	66	63	59	60	68	+8
5.Private Sector Banks	297	307	384	345	271	-74
6.Small Fin Banks	-	-	-	-	910	+910
<b>District Total</b>	<b>115</b>	<b>108</b>	<b>119</b>	<b>117</b>	<b>110</b>	<b>-7</b>

The CD Ratio of the District, Stood at 110% at the end of Dec-2018, which is satisfactory. The National target is 60%.  
Bank wise detail is given in **Page No.....**

**(E) Priority Sector Lending:**

(i) The quarterly progress in financing of Priority Sector, Agriculture Sector and Weaker section is given hereunder: (Outstanding Rs. In Crores)

Sector Wise Advance	Dec 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter	Variation Previous Quarter (in %)
1.Total Priority	7244	7943	8021	7814	7953	+139	+1.78%
1.1 Agriculture	6018	6676	6605	6404	6399	-5	-0.08%
1.2 MSME	758	779	874	917	995	+78	+8.51%
1.3 Oth. Priority	468	488	542	493	559	+66	+13.39%
2. Weaker section	2417	3057	2639	2394	2377	-17	-0.71%

The District has shown positive growth in all parameters. Total Priority Sector, MSME and Oth. increased by Rs.139, Rs.78 and Rs.66 crores and the Agriculture and Weaker section decreased by Rs.5 and Rs. 17 crores respectively compare to the previous quarter ended Sept- 2018. Total outstanding of advances stood in Priority Sector, Agriculture, MSME, Priority sector and weaker section by Rs. 7953, Rs.6399, Rs.995, Rs.559 and Rs.2377 Crores respectively at the end of Dec- 2018.

(ii) The Bank wise share of various components of Priority Sector Advances is as of Dec- 2018 is given here under : (Rs. in Crores)

Particular	SBI	Nationalised Banks	RRB/ DGGB	Co.Op. Banks	Private Banks	Small Fin. Banks	All Banks
1. Priority sector Advances	785	3091	608	939	2345	186	7953
% To total Adv. (Target- 40%)	65	88	99	93	79	90	84
2. Agriculture Advances	536	2552	579	834	1832	67	6399
% To total Adv. (Target- 18%)	45	73	94	83	61	32	67
3. Weaker section Advances	466	887	153	0	808	63	2377
% To total Adv. (Target- 10%)	39	25	25	0	27	30	25

The District has achieved the stipulations for Priority Sector advances, Agri. Advances and weaker section advances with good margin.  
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**AGENDA No.2****: Review of progress under Service Area Credit Plan (SACP) 2018-19:**

The fresh and renewal lending to priority sector at the quarter ended Dec-2018, the summary of target vis-a-vis achievement under SACP 2018-19 is presented here under as per data submitted by the banks on SLBC Portal.  
(Amount in Rs. Crores)

Financial		Achievement	
		Up to Dec-2018 (Amt.)	In %
<b>Year :- 2018-19</b>			
Particulars	Annual Target	Up to Dec-2018 (Amt.)	In %
A. Agriculture & Allied activities	6885.88	3558.70	51.68
B. Small Scale Ind. ((MSME)	622.14	530.36	85.25
C. Other Priority Sector	713.57	88.16	12.37
<b>Total Priority Sector</b>	<b>8221.59</b>	<b>4177.36</b>	<b>50.81</b>

Bank wise details are given in

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**AGENDA No.3****3.1 Pradhan Mantri Awas Yojana (PMAY) – Credit Linked Subsidy Scheme (CLSS)**

In order to expand institutional credit flow to the housing needs of urban poor, credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower.

The Controlling Authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS in the State.

Ministry of Housing and Urban affairs, Govt. of India vide notification dt.12<sup>th</sup> June 2018 has enhanced carpet area in MIG I category from “Upto 120 Sq.metre” to “ upto 160 Sq.metre” and in MMG II category from “ Upto 150 Sq.metre” to 200 Sq.metre”.The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e.01.01.2017.

No. of Accounts Target	No of Accts. Disbursed	Subsidy Amt. disabused (Crs)
750		

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**3.2 Pradhan Mantri Awas Yojana – Gramin**

Pradhan Mantri Awas Yojana – Gramin is a renamed and improved version of Indira Awas Yojana rural housing scheme. Under the PMAY – Gramin, the central government aims to develop 4 Crore (Increased from 3 Crore) homes for Rural Poor across the country by the year 2022.

**The salient features of the scheme are:**

Providing assistance for construction of 1 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.

- The minimum unit (house) size enhanced from 20 sq.mt.(under IAY) to 25 sq.mt. Including a dedicated area for hygienic cooking.
- Enhancing the unit assistance from Rs.70,000 to Rs.1,20,000 in plain area and from Rs.75,000 to Rs.1,30,000 in hilly States / difficult areas / IAP districts.
- The cost of unit (house) assistance is to be shared between Central and State Govt. in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 3 Himalayan States.
- Provision of assistance of Rs.12,000 for toilets through convergence with Swachh Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- Provision of 90/95 person-days of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.
- Identification and selection of beneficiaries based on the housing deficiency and other social deprivation parameters in SECC – 2011 data and verified by the Gram Sabhas.
- The eligible beneficiary can also avail a loan of upto Rs.70,000 from Financial Institutions.

**AGENDA No.4****4.1 Pradhan Mantri Mudra Yojna (MUDRA)**

Pradhan Mantri MUDRA Yojana (PMMY) was launched on 08.04.2015 by the Hon'ble Prime Minister Shri Narendra Modi, is set up as a subsidiary of SIDBI.

SR No.	Category	No. of A/cs	Disb. Amt. (Crores)
		Dec-2018	Dec-2018
1	Shishu	5315	20.31
2	Kishore	3506	67.13
3	Tarun	630	41.10
<b>Total</b>		9451	128.64

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**4.2. Stand up India Scheme**

The sanction progress as of 31.12.2018 Under "Stand up India" In BK Dist. is as under:-

Rs in crores

Sanctions Accts	San. Amt.	Disb. Act	Disb. Amt.
56	17.28	46	8.41

The bankwise details are given in annexure -

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Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the current financial year.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.

Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

**AGENDA No.5****The details of the progress made in implementation of Government Sponsored Schemes.****5.1 Name of Scheme: - PMEGP (KVIC+KVIB+DIC)**

Achievement under PMEGP up to Sept-2018 is as unde

Agency: All (KVIC+KVIB+DIC)

(Rs. in Lacs)

IA	Target 2018-19	Target MM Involve	App. Forwarded to Bank including carried forward from previous year		App. sanctioned by banks		Achievement MM	App. Rejected by		Pending at Banks	
								Banks		No. of prj	Prj. cost
	No. of prj	MM Amt	No. of prj	MM amt	No. of prj	MM amt	% Amt	No. of prj	MM amt	No. of prj	Prj. cost
KVIC	27	67.5	19	94.23	7	50.64	75.02	6	28.55	6	15.04
KVIB	27	67.5	22	129.42	4	30.35	44.96	11	68.17	7	30.90
DIC	36	90	37	199.23	19	96.55	107.27	12	67.75	6	34.93
<b>TOTAL</b>	<b>90</b>	<b>225</b>	<b>78</b>	<b>422.88</b>	<b>30</b>	<b>177.54</b>	<b>78.90</b>	<b>29</b>	<b>164.47</b>	<b>19</b>	<b>80.87</b>

SOURCE: KVIC, AHMEDABAD

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## **Prime Minister Employment Generation Programme (PMEGP)**

As per the progress report for the quarter ended Dec-2018, against the physical target of 90, Banks have sanctioned 30 applications, i.e.33.33% achievement. Similarly, against the Margin Money target of Rs.225 lakhs, Banks have sanctioned projects having **Margin Money of Rs.177.54 lakhs (68.90% achievement)** for the half yearly ended Dec, 2018. KVIC, State Office, Ahmedabad vide their e-mail dated 30.05.2018 and 05.06.2018 has submitted Bank/District wise targets under PMEGP scheme for FY 2018-19 which is circulated to banks.

### **Modification in existing PMEGP scheme guidelines**

KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP New guideline/2018-19 dated 01.06.2018 has informed about modification in existing scheme guidelines. The same was informed by SLBC to all the Banks and LDMs which in turn circulated to all banks through email. Among the others, following are the major modification elaborated **for up gradation of existing PMEGP/ Mudra units:**

1. Margin money claimed under PMEGP has been successfully adjusted.
2. First loan under PMEGP/ MUDRA has been successfully repaid in stipulated time.
3. The unit is profit making with good turnover and having potential for growth in turnover and profit with modernization/upgrading the technology.

A uniform subsidy @ 15% (Max. Rs.15 Lakhs) of project cost (Max. Rs.100 Lakhs Manufacturing and Rs.25 Lakhs for service/trading activity) would be provided for upgradation of existing PMEGP / MUDRA units on above criteria.

Banks are requested to take note of the modification in scheme guidelines and inform the branches accordingly.

### **5.2 Review of progress under Govt. Sponsored programme for the period 01-04-2018 to 31-12-2018:-**

Under various Govt. sponsored schemes only DIC - Vajpayee Bankable is satisfactory (achievement 227.15% ), but in remaining various schemes i.e. NRLM (Mission Manglam), PMEGP, Dattopath thengadi Artisan Interest Subsidy Scheme, GSCEDC, GWEDC, GBCDC achievements are not satisfactory. The details of it is given in enclosed **Page No..... for the quarter ended Dec-2018** as per report received from concerned agency. *During the BLBC meeting, review of progress under Govt Spon. scheme was done.*

The performances under various Govt. sponsored scheme are very poor and despite repeated requests/ review in last BLBC and DLCC meetings, the same is not improved. There is huge number of pendency with various bank branches, hence controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

### **5.3 Review of SHG (NRLM) scheme**

The performances under SHGs scheme (NRLM) are very poor and despite repeated requests/ review in last BLBC and DLCC meetings, the same has not improved. There is huge number of pendency with various bank branches, hence controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

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### **5.4 Mismatch portal data and manual data of SHG**

As per letter no. GLPC/MF/18-84/2019 dtd. 02<sup>nd</sup> Jan-2019, GLPC informed that SHG credit linkages Data & NPA Data differ as compared to manual data available and NRLMBL portal. So, real progress is not reflected on NRLM Bank Linkage portal. MoRD review only portal data. So we are unable to show our real progress for Gujarat state.

All dist. coordinators are advised to do proper coding/modification of SHG in the system and proper data sharing in portal under your jurisdiction of banks branches.

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## **AGENDA No.6**

### **Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102018-1141-K.7 dated 5<sup>th</sup> April, 2018 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2018 and Rabi-Summer 2018-19 seasons. A copy of the GR issued by Government of Gujarat has been circulated by SLBC vide letter dated 13.04.2018. *The LBC, it is circulated vide letter dated 20.04.2018, E-mailed and through last DLCC/DLRC meeting.*

The scheme is compulsory for all the farmers including share croppers, tenant farmers growing notified crops in notified area and availing Seasonal Agriculture Operations (SAOs) loans from Banks / Financial Institutions (i.e. loanee farmers). In case of loanee farmers, the important dates/timeline to be adhered by branches for Rabi-Summer-2018 season are as under.

Sr.	Timeline for	Date for summer Groundnut and summer Bajra crops	Date for all other Rabi crops
1	Loaning period to be considered	Loans sanctioned from 01.01.2018 to 15.3.2019	Loans sanctioned from 01.01.2018 to 31.12.2018
2	Generating crop insurance proposal form on i-khedut portal by farmers	15.03.2019	31.12.2018
3	Submission of proposal form by farmers to branch	2 working days after cut-off date as mentioned above i.e. 17.03.2019	2 working days after cut-off date as mentioned above i.e. 02.01.2019
4	Deduction of premium by branch	2 working days after submission of proposal to Bank i.e. 19.03.2019	2 working days after submission of proposal to Bank i.e. 04.01.2019
5	Online data entry by Banks on compulsory mode	25.03.2019*	10.01.2019
6	Submission of consolidated declaration and insurance premium by branch to Insurance Company	31.03.2019	15.01.2019

**Banks are requested to pass on necessary instructions to their branches to adhere to the timeline as above so that any farmer may not be deprived from the benefits of the scheme**

In this Rabi- Summer season (2018-19) total no of application count for loanee and non lonee farmers were 34981 for 50509.05 Hectares.

Progress under PMFBY Rabi-Summer-2018

Applications Count	Loanee Count	Non Loanee Count	Applied Crop Area (Ha)
34981	34968	13	50509.05

Detailed bank wise data is as per **Page No.....**

## **AGENDA No.7**

### **7.1 Progress made in recovery under R/C filed cases as of June 2018.**

The recovery of Bank over dues is an important issue for the Banks, in view of RBI's NPA norms and stress has been given to improve the recovery position of Banks over dues. The Govt. Authorities are requested to help bankers in recovery of bank's dues under the State Recovery Act, as there is negligible progress. Many R/C filed cases are still pending.

In the last DLCC meeting, Dist. Authority were requested to take suitable action in this regards. The bank wise details progress in captioned schemes is given in enclosed. **Page No.....**

## **AGENDA No.8**

### **IMPLEMENTATION OF FINANCIAL INCLUSION :**

#### **8.1 Progress under PMJDY, PMJJBY, PMSBY and APY.**

Three schemes pertaining to "Financial Inclusion & Social Security Schemes in insurance and Pension Sector" was launched by Shri Narendra Modi Hon'ble Prime Minister of India on 15.08.2014 for PMJDY and PMJJBY, PMSBY, and APY on 09.05.2015.

- A. **Pradhan Mantri Jan Dhan Yojana (PMJDY)**-For opening of account with zero balance and benefit of Rupay card insurance.
- B. **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**-For life insurance cover in the age group of 18 to 50 years.
- C. **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**-For accidental disability /death Insurance in the age group of 18 to 70 years.
- D. **Atal Pension Yojana (APY)**. Age group 18 to 40 year.

The progress under the above scheme up to 17.10.2018 is as under.

Progress under PMJDY is as below..

Bank	No. of Accounts opened	Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	% Aadhaar Seeded	% Rupay Card Issued
<b>Total</b>	959479	785716	684355	81.89	71.33

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Progress in enrolment in Social Security Schemes: - Number of account enrolled up to 30.09.2018 is as below.

Sr No	Name of scheme	No of account enrolled by Bank
1	PMJJBY	86578
2	PMSBY	207835
3	APY	31261
	<b>Total</b>	<b>325678</b>

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### **8.2 Financial Literacy Camps :**

As per RBI vide letter dtd. 02nd March, 2017 gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from 1st April, 2017, FLCs have to conduct the camp as per following schedule :
  - a. Two special camps per month on Digital platforms i.e. UPI & USSD
  - b. Target specific camps – Five camps per month (One each for Farmers, SMEs, SHGs, School Children and Senior Citizens)
2. Further, one camp per month has to be organized by Rural Branches on Financial Awareness Messages, UPI and USSD, preferably on 3rd Friday of every month.

All the rural branches would report the data to District Co-ordinators as well as Lead District Manager relating to conduct of Financial Literacy Camps for review in meetings.

**During the year from 01.04.2018 to 31.12.2018 Total=654 Financial Literacy Camps were organised by Banks & FLCs.**

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### **AGENDA No.9**

#### **9.1. Rejection of Credit of Government grant, welfare benefits and payments against procurement in small savings bank deposit accounts and their rejection in inoperative/ dormant accounts**

During 154<sup>th</sup> SLBC meeting, the Member Banks have been informed that DFS, MoF, GoI vide letter dtd. 28th August'2017 forwarded a copy of the Notification no.G.S.R. 1038 (E) dtd. 21/08/2017 regarding Amendment to Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to Small accounts.

This above amendment was related to the Small accounts, which carries the following restriction:

- i. The aggregate of all credits in a financial year does not exceed Rupees one lakh
- ii. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand, and;
- iii. The balance at any point of time does not exceed rupees fifty thousand,

Through the above amendment, following proviso was inserted namely:-

**“Provided that this limit on balance shall not be considered while making deposits through government grants, welfare benefits and payment against procurements.**

**Further, DFS, MoF, GoI vide it's letter dtd. 1<sup>st</sup> June, 2018** informed IBA that it has come to notice that Government grants/welfare benefits credit in small accounts is not allowed by many Banks, thus leading to denial of benefits to small account holders. Reiterating the provisions of G.S.R.1038 (E) dtd. 21<sup>st</sup> August'2017, it is advised that all Banks should comply with the directives of these guidelines.

Moreover, referring to the IBA circular, it is advised that scholarship accounts and such accounts where Govt. benefits are received should be allotted a separate product code so that stipulation of inoperative/dormant accounts due to non-operation does not apply while crediting proceeds. *The LBC it is already circulated vide Emailed and through last DLCC/DLRC meeting.*

Therefore, Banks may take note of the same and ensure compliance so as to avoid cropping up of further concern on this matter.

**9.2 Opening of SB account in PM-SYM scheme:** - The Govt of India, vide notification SO 764(E) dtd. 07.02.2019 announced the Pradhan Mantri Shram Yogi Maandhan (PM SYM) Yojana which is aimed at providing old age protection to the unorganised workers.

The pension scheme aims to provide social security to the poor, vulnerable and unorganised segment of workers through assured monthly pension of Rs.3000/- from the age of 60 year.

All district coordinators are advised to open SB account of the beneficiaries with aadhar seeding & immediately give passbook/or account statement.

#### **AGENDA No.10**

**Implementation of the PM KISAN scheme:-** The Ministry of Agriculture & farmers Welfare (GoI) vide notification No. 1-1/2019-FWS dtd. 02.03.2019 addressed to the Chief Secretaries of all States/UTs regarding implementation of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme. As per ministry letter, all the DLCC member banks are requested to ensure that the money transferred under the PM KISAN Scheme actually reaches to the eligible beneficiary farmers and no deductions or adjustments are to be made there from against any outstanding loans or any other dues.

The DFS had also on its part vide letter No. 3/9/2019-AC dtd. 19.02.2019 (copy enclosed), requested all banks in this regard.

#### **AGENDA No.11**

##### **11.1 Monitoring & reporting of suspicious transactions during Lok Sabha General Election- 2019:-**

As directed by the Election Commission of India, in order to maintain purity of election process, the District Election Officers (DEOs) shall call or obtain information from the Banks regarding suspicious cash transactions made through the banks during the forthcoming General Election to Lok Sabha and certain Legislative Assemblies/Bye-election 2019.

All suspicious transaction are to be reported to concern DEO & LDM, including their controlling offices same day. If it's not reported same day, then it will be assumed nil reporting & onward submission to DEO.

**Page No.....**

**11.2 Monitoring on SHGs account transactions during Lok Sabha General Election- 2019:-** The Chief Electoral Officer, Gujarat state wrote letter to All DEOs, MD GLPC, & Convenor SLBC and instructed to monitor all SHGs account maintained in the Banks and report suspicious cash transactions made through the SHG accounts during the forthcoming General Election to Lok Sabha 2019. **Page No.....**

## **AGENDA No.12**

**ACP 2019-20 pending branches:-**

## **AGENDA No.13**

**To discuss on ABSENTEE BMs in BLBC meeting:-**

In last DLCC/DLRC meeting, absenteeism of concern Branch Manager was discussed thoroughly. It has been concluded & decided that no BM will remain absent without seeking prior permission.

## **AGENDA No.14**

**14.1 Agricultural Marketing Infrastructure (AMI) Scheme & Doubling of farmers' income by 2022:-**

The new AMI sub scheme of Integrated Scheme for Agricultural Marketing (ISAM) has been approved by the Hon'ble Minister of Agriculture & Farmers Welfare (GoI) with certain modifications for implementation w.e.f 22.10.2018 for the period coterminous with the 14<sup>th</sup> Finance Commission i.e up to 2019-20.

The new guidelines will be effective for the new projects for which the term loan is sanctioned by the financing institutions on or after 22.10.2018. Accordingly revised operational guidelines of the scheme are applicable from 22.10.2018 to 31.03.2020.

**14.2 Area Development Schemes prepared for increasing term loan:-**

- i. Integrated Scheme for Financing under Land Development with DRIP in Banaskantha
- ii. Financing for Milch Animal under Dairy Development

**14.3 Village Level Programme (VLP) on SHG Credit Linkage – Camp Mode:-**

GLPC, in consultation with NABARD has prepared date wise schedule for Bank Branches. The SHGs identified have been Banks are requested to resort to camp mode/Village Level Programmes for disbursement of credit to viable SHGs. NABARD has identified 300 such programmes that can be done in the district, with the support of GLPC. It is reiterated that NABARD offers Rs.2000/- per bank branch per Village Level Programme conducted for SHG Credit linkages.

**14.4 Doubling of Farmers Income by 2022:-**

Seven strategic points envisaged in doubling the income

- Focus on high end irrigation projects, aim of "per drop, more crop."
- Provision of quality seeds and nutrients based on soil health of each field.
- Investments in warehousing and cold chains to prevent post-harvest losses.
- Promotion of value addition through food processing.
- Creation of a national farm market, removing distortions and e-platform
- Introduction of a crop insurance scheme to mitigate risks at affordable cost.
- Promotion of ancillary activities like poultry, beekeeping and fisheries.

## **AGENDA No.15**

### **Dena RSETI**

Director, Dena RSETI, PALANPUR is requested to appraise the members about the skill development programmes & its role in promotion of Self employment in the Banaskantha district. And, progress made under it during the quarter.

Training nomination from bank branches is very low. Whoever, particularly rural poor, are sanctioned loan under PMMY & Stand up India scheme are compulsorily has to undergo Entrepreneurship Development Training through RSETI.

Presentation of Annual action plan of Dena RSETI for the year 2019-20.

## **AGENDA No.16**

**Any other matter with permission of Chair.**