

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

Dear Sir,

**RE. : 134<sup>rd</sup> DLCC Meeting & 2<sup>nd</sup> DLRC Meeting for the year 2018-19 of Banaskantah district to be held on 20-12-2018**

It has been decided to convene 134<sup>rd</sup> Meeting of District Level Consultative Committee (DLCC) & 2<sup>nd</sup> District Level Review Committee (DLRC) Meeting for the Quarter September - 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 hr, 20-12-2018, Thursday**

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

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

To approve proceedings of the 133<sup>rd</sup> DLCC & 4<sup>th</sup> DLRC Meetings for the Year 2017-18 held on 28-Sept-2018 and discussion on compliance of Action Points of the meeting.

1. Review of Key Banking Parameters in District for quarter ended Sept - 2018.
2. To review progress made under SACP 2018-19 up to the quarter ended Sept - 2018
3. To discuss progress under Pradhan Mantri Awas Yojana, CLSS component.
4. Progress under PMMY (MUDRA) and Stand Up India Scheme Sept-2018
5. To review progress made under various Govt. sponsored programs & SHG scheme for the year 2018-19
6. To discuss progress of Pradhan Mantri Fasal Bima Yojana & 4% interest Subvention scheme.
7. Review of NPAs and progress made in recovery under R/C filed & SARFAESI cases as of Sept-2018
8. Implementation of FI Plan: Progress under PMJDY, PMJJBY, PMSBY, APY and role of FLC and Deployment of additional BCs in locations not having Banking facilities within 5km.
9. To discuss on Direct Benefit Transfer (DBT & DBTL) and opening of scholarship accounts.
10. District NRLM Committee meeting for Reallocation of Sub Service Areas due to PCA of Dena Bank.
11. Declaration of drought in 9 Talukas (Sub-districts) of BK Dist.
12. Online Cancellation of Charge on Agri. Land/Bhoja Kami by Bank.
13. To discuss on ABSENTEE BMs in BLBC meeting.
14. Launching of PLP-2019-20 by NABARD & 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,  
Dist.-Banaskantha (Palanpur)

## Agenda for 134th DLCC & 2<sup>st</sup> DLRC Meeting for 2018-19

- (i) Confirmation of the proceedings of Last Meeting held on 28-Sept-2018

The proceedings of the 133<sup>th</sup> DLCC Meeting and 1<sup>th</sup> DLRC Meeting for the year 2017-18 of Banaskantha district held on 28-Sept-2018 were circulated to all the members by Lead Bank Cell, Banaskantha vide letter no. **LBC/660/2018, Dtd. 12<sup>th</sup> Oct-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 sept- 2018.

##### (A) Branch Expansion:

No. of Bank Branches as on quarter ended	Sept 2017	Dec 2017	Mar 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	33	33	35	35	35	0
2.Nationalised Banks	91	91	91	91	91	0
3.RRB/DGGB	44	44	48	48	48	0
4.Co.operatice Banks	139	139	138	138	138	0
5.Private Sector Banks	32	32	36	36	37	01
6.Small Fin Banks	4	5	5	5	5	
<b>District Total</b>	<b>343</b>	<b>345</b>	<b>353</b>	<b>353</b>	<b>354</b>	<b>01</b>

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

Total network of Bank Branches is 354, Including 13 satellite branches i.e. Dena Bank (7 Closed), DGGB (5) and UBI (1) at the end of Sept-2018 in the District.

##### (B) Deposits:

(Rs. in Crores)

Banks	Sept. 2017	Dec. 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	2083	2068	2071	2010	2048	+38
2.Nationalised Banks	3100	3456	3588	3502	3845	+343
3.RRB/DGGB	117	344	358	345	355	+10
4.Co.operatice Banks	1355	1450	1571	1426	1566	+140
5.Private Sector Banks	867	852	950	945	1140	+195
<b>District Total</b>	<b>7522</b>	<b>8170</b>	<b>8539</b>	<b>8229</b>	<b>8954</b>	<b>+725 (8.81%)</b>

The Deposit of SBI Group increased by Rs.38 Crores. In case of Nationalised Banks, it increased by 343 crores, RRB Banks - increased by Rs.10 crores, Co-operative Banks - increased by Rs.140 crores and Pvt Banks - increased by 195 Crores by respectively. Overall deposit of the District increased by Rs.725 crores as compared previous quarter of June-2018 and stood at Rs. 8954 Crores at the end of Sept- 2018. The Bank wise detail is given in: **Page No.....**

**(C) Credit Expansion:**

(Rs. in Crores)

Banks	Sept 2017	Dec 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	1044	1111	1135	1196	1163	-33
2.Nationalised Banks	3556	3623	3862	3565	3504	-61
3.RRB/DGGB	561	571	592	589	605	+16
4.Co-operative Banks	889	919	934	860	954	+94
5.Private Sector Banks	2577	2621	3648	3264	3284	+20
6.Small Fin Banks	0	0	0	142	158	+16
<b>District Total</b>	<b>8627</b>	<b>8845</b>	<b>10172</b>	<b>9616</b>	<b>9668</b>	<b>+52 (0.6%)</b>

The advance of State Bank of India, Nationalized Banks have decreased by of Rs.33 crores, Rs.61 crores and Small Fin Banks, DGGB, Co-operative Bank and Pvt. Banks increased by of Rs. 16 crores, 16 crores, 94, 20 crores. Overall credit of the District increased by Rs. 52 crores as compared to previous quarter Sept 2018 and total advances of the district stood at Rs.9668 crores at the end of Sept-2018 (-504 Crs from March-18). A Bank wise detail is given in **Page No.....**

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

Banks	Sept 2017	Dec 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	50	54	55	59	54	-5
2.Nationalised Banks	115	105	108	102	91	-11
3.RRB/DGGB	165	166	165	171	170	-1
4.Co.operatice Banks	66	63	59	60	61	+1
5.Private Sector Banks	297	307	384	345	304	-41
<b>District Total</b>	<b>115</b>	<b>108</b>	<b>119</b>	<b>117</b>	<b>108</b>	<b>-9</b>

The CD Ratio of the District, Stood at 108% at the end of Sept-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	Sept 2017	Dec 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter	Variation Previous Quarter (in %)
1.Total Priority	7201	7244	7943	8021	7814	-207	-2.58%
2.Agriculture	5990	6018	6676	6605	6404	-201	-3.04%
3. MSME	754	758	779	874	917	+43	+4.92%
4. Oth. Priority	457	468	488	542	493	-49	-9.04%
5. Weaker section	2382	2417	3057	2639	2394	-245	-9.28%

The District has shown positive growth in all parameters. Total Priority Sector, Agriculture, Oth. Priority and Weaker section decreased by Rs.207, Rs.201, Rs.493 and Rs.245 crores and the MSME increased by Rs.43 crores respectively compare to the previous quarter ended June- 2018. Total outstanding of advances stood in Priority Sector, Agriculture, MSME, Priority sector and weaker section by Rs. 7814, Rs.6404, Rs.917, Rs.493 and Rs.2639 Crores respectively at the end of Sept- 2018.

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

Particular	SBI	Nationalised Banks	RRB/ DGGB	Co.Op. Banks	Private Banks	All Banks
1. Priority sector Advances	762	3108	598	895	2451	7814
% To total Adv. (Target- 40%)	66	89	99	94	71	82
2. Agriculture Advances	538	2610	569	789	1898	6404
% To total Adv. (Target- 18%)	46	74	94	83	55	66
3. Weaker section Advances	461	954	152	0	826	2394
% To total Adv. (Target- 10%)	40	27	25	0	24	25

The District has achieved the stipulations for Priority Sector advances, Agri. Advances and weaker section advances with good margin. **Page No.....**

### **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 Sept-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 . Bank wise details are given in **Page No.....**

(Amount in Rs .Crore)

Financial Year : 2018-19		Achievement	
Particulars	Annual Target	Up to Sept-2018	In %
A. Agriculture & All activities	6885.88	2912.63	42.30
B. Small Scale Ind. (NFS)	622.14	386.87	62.18
C. Other Priority Sector	713.57	65.13	9.12
<b>Total Priority Sector</b>	<b>8221.59</b>	<b>3364.63</b>	<b>40.92</b>

### **AGENDA No.3**

#### **3.1 Pradhan Mantri Awas Yojana – 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.

**Page No: .....**

#### **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.

- c. 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.
- d. Provision of assistance of Rs.12,000 for toilets through convergence with Swacch Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- e. Provision of 90/95 person-days of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.
- f. 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.
- g. 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)
		Sept 2018	Sept-2018
1	Shishu	2124	8.09
2	Kishore	1661	35.32
3	Tarun	348	22.64
<b>Total</b>		4133	6605

Page No: .....

##### **4.2. Stand up India Scheme**

The sanction progress as of 30.09.2018 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 -

Page No:.....

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 under.

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 Banks		Pending at Banks	
								No. of prj	MM Amt	No. of prj	Prj. cost
KVIC	27	67.5	18	92.13	6	45.64	67.61	4	21.20	8	25.29
KVIB	27	67.5	16	92.37	4	21.81	32.31	7	42.80	5	27.76
DIC	36	90	26	139.25	13	70.33	78.14	4	18.59	9	50.33
<b>TOTAL</b>	<b>90</b>	<b>225</b>	<b>60</b>	<b>323.75</b>	<b>23</b>	<b>137.78</b>	<b>61.23</b>	<b>15</b>	<b>82.59</b>	<b>2</b>	<b>103.38</b>

SOURCE: KVIC, AHMEDABAD

Page No:.....

### Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended Spet-2018, against the physical target of 90, Banks have sanctioned 23 applications, i.e.25.55% achievement. Similarly, against the Margin Money target of Rs.225 lakhs, Banks have sanctioned projects having **Margin Money of Rs.137.78 lakhs (61.23% achievement)** for the half yearly ended Sept, 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 30-09-2018:-

Under various Govt. sponsored schemes only DIC - Vajpayee Bankable is satisfactory (achievement 137% ), 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 Sept-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.

Page No:.....

Further, through a separate letter dtd. 17<sup>th</sup> May'2018, DFS, MoF, GoI informed that Ministry of Rural Development has suggested that Self Help Group members are more suitable as BC for financial inclusion activities. For SHG members it will be an additional income and hence lower attrition is expected. Moreover, MoRD will provide for Tablet/ Micro ATM and there will not be any cost to Bank. In BK district 28 Bank Sakhi has been appointed by GLPC.

#### **AGENDA No.6**

#### **Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY), 4% Int. subvention Scheme**

#### **6.1 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

The details of its given in enclosed **Page No.....to .....**

**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 1331 for 1414.47 Hectares.

Progress under PMFBY Rabi-Summer-2018

Applications Count	Loanee Count	Non Loanee Count	Applied Crop Area (Ha)
1331	1329	2	1414.47

Detailed bank wise data is as per

**Page No.....**

## **6.2 Continuation of 4% interest subvention scheme and procedure for Banks to pass on interest subvention to farmers and lodging claims with GoG.**

The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. SMB-16-2017-1486-CH dated 17.04.2018 have informed about continuation of 4% interest subvention scheme during the year 2018-19 in respect of short term crop loans sanctioned / disbursed by Banks for the **period from 01.04.2018 to 30.09.2018** and repaid as per Prompt Payer Scheme. Further, Registrar, Co-operative Societies vide their letter dated 23.05.2018 clarified the applicability of the scheme to Nationalised Banks, Private Banks and RRBs. The operational guidelines and mode of lodging claims with Government of Gujarat will be the same as conveyed earlier.

Banks are requested to implement the scheme whole heartedly and ensure extending benefits of the scheme to all eligible farmers and timely lodging of claims. *The LBC it is already circulated vide Emailed and through last DLCC/DLRC meeting.*

The Registrar, Co-operative Societies, Government of Gujarat vide their letter dated 18.05.2018 has reiterated the modality of extending benefit of interest subvention scheme to eligible farmers. As per the operational guidelines of the scheme, eligible amount of interest subvention is to be provided to eligible farmers upfront in his/her crop loan account immediately on repayment of entire crop loan with interest by farmers. Subsequently, the claims for reimbursement of interest subvention are to be lodged by Banks with Government of Gujarat.

Banks are requested to pass on necessary instructions to branches regarding adherence to the operational guidelines of the scheme. *The LBC has already circulated it through E-mail & last DLCC/DLRC meeting.*

### **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.....**

**7.2 Pending Cases under SARFAESI Act-2002:-** As per SLBC vide letter dtd. 17<sup>th</sup> Sept-2018 gave following impediments always cast shadow over SARFAESI Act-2002:-

- i.** Application for taking over Physical Possession Assets filed before District Magistrate takes much longer than stipulated timeline of 30 days leading to undue pilling up of cases under the Act.
- ii.** Orders for taking over possession being signed by authorities other than designated authorities (often by Addl. Collector) which has been repeatedly challenged and turned down by court of law on numerous occasions.
- iii.** Non-cooperative and non-conducive approach of Executive Magistrate or Mamlatdar in execution of order for taking over physical possession by not remaining present at the venue on the scheduled date without any intimation to concerned Bank.

The SLBC regularly receiving representations from various Banks pertaining to above stated issues marring SARFAESI Act which hamper the loan recovery proceeding by the banks and defeat the very purpose of the act.

**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>	890969	728872	591680	81.81	66.41

Page No.....

**8.2 Continuation of Comprehensive Financial Inclusion Mission (PMJDY):-** DFS- MoF- GoI vide letter dtd. 07<sup>th</sup> Sept-2018 regarding modifications in PMJDY scheme:-

- i. Opening of accounts from **every house** hold to **every adult**.
- ii. Existing OD limit to PMJDY account holders of Rs. 5000 has been raised to **Rs. 10000**.
- iii. Age limit of 18-60 yrs has been revised to **18-65 yrs**.
- iv. There will not be any conditions attached for OD up to **Rs.2000**.
- v. Accidental insurance cover for new RuPay card holders has been raised from **Rs.1 lakh to 2 lakh** to new PMJDY accounts opened after 28.08.2018.

Page No.....

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	84512
2	PMSBY	200902
	<b>Total</b>	<b>285414</b>

Page No.....

### **8.3 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 30.09.2018 Total=481 Financial Literacy Camps were organised by Banks & FLCs.**

Page No.....

### **8.4 Deployment of additional BCs in locations not having Banking facilities within 5km:**

DFS, MoF, GoI vide it's letter dtd. 17<sup>th</sup> May, 2018 circulated the list of **9,039 uncovered villages** in different States of the Country where Banking services is not available within 5 kms vicinity, of which Gujarat State has 755 such centers. Further, it was also informed that there is an immediate need for deployment of BCs at inactive locations. There are 6 villages allocated to SBI in BK Dist as per the list.

**Page No..... Therefore, Banks may map such Villages of their district with allottee Bank branch and request them to deploy BCs as advised by DFS, MoF, GoI.**

### **8.5 Seva Setu Programme phase-4 in district**

As per the Government of Gujarat guidelines, seva setu phase-4 is being observed in the district from 24.08.2018. All banks are requested to participate in the programme as per their service area allotted villages and render the services on the above guidelines. The branch or service area village where programme is being organized will be the nodal branch for the camp and it has to coordinate with others. Detailed schedule has been forwarded through post and e-mail from time to time.

### **AGENDA No.9**

#### **10.1. 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 & opening of students' scholarship account**

**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.

### **AGENDA No.10**

**District NRLM Committee meeting for Reallocation of Sub Service Areas** due to PCA of Dena Bank: -

In view of lending restrictions imposed on Dena Bank (under PCA), feasibility for redistribution of service area solely serviced by Dena Bank to other Bank branches has been examined by FIDD, RBI Ahmadabad RO. Since service area approach imposes restrictions on lending under Govt. sponsored schemes by non-service area bank branches. It has been observed that credit needs in the area solely serviced by Dena Bank branches is being hampered. Accordingly a list of villages solely serviced by Dena Bank branches and alternate bank branches to which service areas can be allotted has been worked out and attached herewith:-

SL. NO.	Village Code	District	Taluka	Village Name	Name of bank branch (other than Dena Bank ) nearest to the Village
32	507538	Banas Kantha	Tharad	Thara	Dena Guj Gramin Bank, Tharad
33	507770	Banas Kantha	Amirgadh	Sarotra	State Bank Of India, Iqbalgadh

34	508134	Banas Kantha	Palanpur	Chitrasani	Banaskantha Dist central co op Bank, Iqbalgadh
35	508145	Banas Kantha	Palanpur	Khemana	Allahabad Bank, Palanpur
36	508312	Banas Kantha	Deesa	Akhol Moti	State Bank Of India, Akhol Moti
37	508597	Banas Kantha	Kankrej	Dhanera	Dena Guj Gramin Bank, Sihori

Page No.....

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

**Declaration of drought in 9 Talukas (Sub-districts) of BK Dist.** The Revenue Dept. Govt of Gujarat vide its notification SCY-102018-791-S.1 dated 30<sup>th</sup> October 2018 declared 51 Talukas (Sub-districts) of 11 districts of Gujarat as moderate to severely drought affected areas owing to condition arising from low amount of precipitation, depleting ground and surface water & poor crop conditions etc.

**SLBC through vide letter No. SLBC 4/678/2018, dtd. 19<sup>th</sup> Nov-2018, LDM of the concerned 11 Dist. are advised to take up this matter as an agenda in the ensuing DLCC/DLRC meeting of their dist. in the light of RBI's master direction pertaining to "Relief Measures by banks in areas affected by Natural Calamities" dtd. 03<sup>rd</sup> July 2017 & 17<sup>th</sup> Oct-2018.**

**Banks** having extended finance in these droughts declared areas are requested to immediately submit information regarding short term crop loans sanctioned from 01.04.2018 30.0.2018 in the prescribed format as provided by SLBC vide its email dtd. 16.11.2018.

Page No.....

Sr. No	Dist. Name	Name of the Taluka	Category of Drought
1.	Banaskantha	Suigam	Severe
2.	Banaskantha	Wav	Moderate
3.	Banaskantha	Kankrej	Moderate
4.	Banaskantha	Tharad	Moderate
5.	Banaskantha	Bhabhar	Moderate
6.	Banaskantha	Deesa	Moderate
7.	Banaskantha	Deodar	Moderate
8.	Banaskantha	Dhanera	Moderate
9.	Banaskantha	Lakhani	Moderate

#### **AGENDA No.12**

##### **Online Cancellation of Charge on Agri. Land/Bhoja Kami by Bank.**

As per letter no JDK/316/new utility/bank/bojha kami/basi-1028-30/2018 dated 16.10.2018 addressed to SLBC convener, it has been clarified that charge cancellation over agricultural land is to be done & processed online only. In line with E-dhara new utility service, charge cancellation entry could be registered online by same bank branch. Automatically SRO register will be updated with new number. Rest of the process will be same as Bojha dakhla. However, bojha entered manually has to be removed manually only. There will be no automation under manual entry.

#### **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****Launching of PLP-2019-20 by NABARD & Doubling of farmers' income by 2022.**

1. **Potential Linked Credit Plan 2019-20** : Keeping in tune with the guidelines of Priority Sector Lending by RBI and the pre PLP meeting with the Bankers, NABARD has prepared Potential Linked Credit Plan
2. 2018-19. The broad sector potential identified are presented below.

(000.00)

Sr No.	Particulars	PLP Projections 2019-20	PLP 2018-19	% increase
<b>A</b>	<b>Farm Credit</b>			
<b>I</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>538786.04</b>	511999.71	5.23
<b>ii</b>	<b>Term Investment for Agri and Allied Activities</b>	<b>169378.15</b>	165716.2	2.21
	<b>Total (i+ii)</b>	<b>708164.19</b>	677715.91	4.49
<b>B</b>	<b>Agriculture Infrastructure</b>	<b>93102.22</b>	73001.1	27.54
<b>C</b>	<b>Ancillary Activities</b>	<b>31360.5</b>	27011.5	16.10
<b>I</b>	<b>Credit Potential for Agriculture</b>	<b>830527.91</b>	777728.51	6.79
<b>II</b>	<b>Micro Small and Medium EEnterprise's</b>	<b>95832.25</b>	57082.5	67.88
<b>III</b>	<b>Credit Potential for Export Credit</b>	<b>31500</b>	30800	2.27
<b>IV</b>	<b>Credit Potential for Education</b>	<b>4500</b>	4257	5.71
<b>V</b>	<b>Credit Potential for Housing</b>	<b>31700</b>	27260	16.29
<b>VI</b>	<b>Credit Potential for Renewable Energy</b>	<b>4653.3</b>	4466	4.19
<b>VII</b>	<b>Others – Loans to SHGs, JLGs, PMJDY etc</b>	<b>2099</b>	1855	13.15
<b>VIII</b>	<b>Social Infrastructure Involving Bank Credit</b>	<b>4568.8</b>	4280.8	6.73
	<b>Total Priority Sector</b>	<b>1005381.30</b>	907729.81	10.76

**Analysis:**

- Large area 1.50 lakh ha. has come / is expected to come under irrigation due to canal network of SSNNL. There is a going to be better potential for agriculture. Ground level surveys have indicated that farmers are now taking three crops in these areas. This has been factored in PLP 2019-20.
- Dairy is a prominent activity in the district, next to agriculture.
- Overall PLP is placed at Rs 10053. 81 crs. , with an increase of 10.76% over the PLP of previous year.
- The increase in agriculture sector is 6.70 %. Potential for Agriculture sector is identified at Rs. 8305.28 crs of which the crop loan is Rs. 5387.86 crs. @ 65 %.
- Term Loan comprises of 35% of the agriculture sector.
- Major increase is in MSME sector, under which the GLC for the last two years was very high.
- Potential of loans under housing and loans to SHG have been increased by 16% and 13% respectively
- Potentials under other sectors have either been retained or increased marginally.

**The PLP is presented to the House please.**

**3. 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

**4. ACP Achievement – 2018 – 19**

The block-wise target achievement is not available for review during the BLBC. The District Coordinators of all banks may inform the branches at the block level to prepare the branch targets and achievement. The format of the same is shared with all the banks from time to time.

**5. 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 disbursal of credit to viable SHGs. NABARD has identified 300 such programmes that can 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.

**6. 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.

**AGENDA No.16**

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

Convenor & LDM  
Dist. Banaskantha (Palanpur)