

To,
All the Members of
District Level Consultative Committee (DLCC) &
District Level Review Committee (DLRC) of
Ahmedabad District.
Dear Sir,

Re: 158th DLCC & DLRC Meeting for the quarter ended December, 2018 of Ahmedabad district to be held on 08.03.2019 (Friday).

It has been decided to convene 158th Meeting of District Level Consultative Committee (DLCC) & District Level Review Committee (DLRC) Meeting for the Quarter Dec , 2018, for the year 2018-2019 of Ahmedabad district under the Chairmanship of District Collector, Ahmedabad at following time, date and venue.

DATE & DAY	: 08.03.2019 (Friday)
TIME	: 04.00 PM
VENUE	: Conference Hall, 1st Floor, Jilla Seva Sadan, (Collector Office), Near RTO, Ahmedabad -27.

Agenda Points will be as under:

- (1) ATR on Action Points of last meeting held on 11.01.2019.
- (2) Confirmation of the minutes of 157th DLCC Meeting held on 11.01.2019.
- (3) Review of banking development in key area of operation as of 31.12.2018.
- (4) FIP progress:-
- (5) Progress under PMJDY, Social Security Schemes, PMMY etc.
- (6) Review of the performance under the Govt. Sponsored Schemes i.e. PMEGP, NULM, NRLM, Vajpayee Bankable Scheme, GSCDC, GBCDC, etc.
- (7) Review of progress under Sector wise Performance under Service Area Credit Plan 2018-19 (From 01.04.2018 to 31.12.2018).
- (8) Review of NPAs in various segments.
- (9) Implementation of Recovery Acts for the quarter ended December – 2018.
- (10) Review of progress-Dena RSETI.
- (11) Issuance of Kisan Credit Card to the Farmers .
- (12) Details of Villages not having ICT connectivity for extending Banking Service.
- (13) Progress under Financial Literacy Camps.
- (14) Negotiable Warehouse Receipts (NWRs) to farmers by WDRA.
- (15) Progress under JLGs- formation and credit.
- (16) Village level programmes for SHGs Credit Linkage.
- (17) Doubling of Farmers 'Income by 2022.
- (18) Area Development Scheme of NABARD.
- (19) Opening of A/C of unorganised sector labourer.
- (20) Any other matter with the permission of the Chair.

Please make it convenient to attend the same with necessary details of your Bank/ Department. As the Meeting is being important one, please ensure Senior Level Participation as expected by the chairman of DLCC.

Yours faithfully,

Lead District Manager.

Enclosure: Agenda note.

1. ATR on Action Points of previous meeting held on 11.01.2019.

Sr.No.	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	Agenda 5.1 & 5.2/ 6.2	<p>Through the new accounts under PMJDY are being opened, but the position of Aadhar seeding as well as mobile Number in PMJDY accounts is not satisfactory, and all banks have to speed up the process of Aadhar seeding in the saving account. There should be on-going Camp at every bank branch for taking consent form for Aadhar seeding from customers and also required to display a poster in every bank branch depicting a notice that "Aadhar seeding is done here".</p> <p>Camps for Mudra & Stand Up India in Bank branch premises.</p> <p>Issues regarding UCD NULM, Account opening for SHG under NULM.</p> <p>Pending Application of Government Sponsored scheme.</p> <p>Most of Banker is not attend to the BLBC meeting.</p> <p>Uncovered Service Area of Bagodara, Rudatal under SBI</p>	<p>LDM has personally advice each and every bank branches for sensitisation under PMJDY. Moreover, DFS, GOI is also following-up with Head Office of all banks; hence it is be done.</p> <p>LDM has also advised to all bankers that please inform all bank branches of your bank, conduct camp of Mudra & Stand Up India every branch in Ahmedabad district on every month.</p> <p>LDM has advised all banks for account opening of SHC and other related issues of SHG under NULM.</p> <p>LDM has advised to all bankers that pending application of Government Sponsored scheme short out with in 15th Day.</p> <p>LDM has also advised to all banker that please inform all your branches for timely reporting data for BLBC meeting every quarter and ensure your branches for attending BLBC meeting every quarter without fail.</p> <p>LDM or LBO also has advised to SBI that please appoint Bank Mitra for Two villages</p>
2	Agenda-10	<p>While discussing the agenda for not commencing building construction of Dena RSETI, Ahmedabad, Director, Dena RSETI informed the house that the matter is pending at Director-DRDA for submission of Plan</p> <p>For Approval from AMC. Despite constant follow-up by Director RSETI, Zonal Manager, Dena Bank, Ahmedabad, LDM with Collector Office, DELR office and Municipal Commissioner's office, the approval has yet not been given by AMC. If the construction is not commenced by 31.12.2018; the grant of Rs. 100.00 lacs given by Ministry of Rural Development, (MoRD) Government of India for construction will get lapsed.</p>	<p>Zonal Manager, Dena Bank, LDM, Director-RSETI are constantly following up with Director, DRDA, & AMC for immediate disposal of Plan Approval; but still the matter is pending with AMC Town Planning Department, Ahmedabad.</p>
3	Agenda 13	<p>Poor performance of FLC camp in rural branches.</p>	<p>LDM & LBO inform the house that all bankers advised to conduct 3 FLC camp per branch every month in rural area.</p>

2. Confirmation of the proceeding of Last Meeting for quarter ended September 2018 held on 11.01.2019.

The minutes of 157th DLCC / DLRC Meeting held on 11.01.2019 have been circulated to all members vide Lead Bank letter No. AZO/LBC/127/2018/19 dated 30.12.2018. Since no any comment / suggestion received from any member, the same may be treated as confirmed.

3. Review of Key Banking Parameters in District for quarter ended 31.12.2018.

(A)

(Amount in lakhs)

Sr. No	Details		Sep-18	Dec-17	Dec-18	Growth	Growth		
						Q-o-Q	Y-o-Y		
						(%)	(%)		
1	Branch	Urban & Metro	1133	1086	1126	-1%	4%		
	Expansion	Semi Urban	134	134	134	0%	0%		
		Rural	165	177	165	0%	-7%		
		Satellite Office	0	0	0	#DIV/0!	#DIV/0!		
		Total	1432	1397	1425	-0.49%	2.00%		
1 b	ATMs	rural	113	112	113	0.00%	0.89%		
	Expansion	semi urban	165	161	165	0.00%	2.48%		
		metro	1993	1990	1993	0.00%	0.15%		
		total	2271	2263	2271	0.00%	0.35%		
2	Deposit		18301257	16789175	18197880	-0.56%	8.39%		
3	Advances		19528933	19441898	20459395	4.76%	5.23%		
4	Priority Sector Advance		5763751	4458688	5953353	3.29%	33.52%		
b)	% to total advances		29.51	22.93	29.10	-1.41%	0.27		
5	Agriculture Advance		892431	845195	931726	4.40%	0.10		
b)	% to total advances		4.57	4.35	4.55	-0.34%	4.76%		
5.2 (A)	Of (5) above, Loans to Small & Marginal Farmers		99457	98510	99871	0.42%	1.38%		
5.2 (B)	% to total advances		0.6	0.6	0.5	-0.04	-1.07		
6	MSME Advance	No. of Units	234286	223130	234751	0%	72%		
		Amount O/S	3344211	2447597	3582970	7.14%	5.21%		
		% to total advances	17.12	12.59	17.51	7.14%	39.11%		
6(A)	Of (6) above ,		No. of Units		87363	85213	89542	2.27%	5.08%
	loans to micro units		Amt. O/S		488676	335410	495163	2.49%	47.63%
			% to total advances		2.50	1.73	2.42	-3.28%	40.29%
7	Weaker Section Advances		704989	272266	700435	-0.65%	157.26%		
7.1	% growth								
	% to total advances		3.61	1.40	3.42	0.36%	0.93%		
8	Kisan Credit Card		No.	120778	97307	107888	-10.67%	10.87%	
			Amount o/s	254576	201984	330664	29.89%	63.71%	

** September data obtained from SLBC portal.

Position of all Banks including Private Sector Banks as of 31st Dec, 2018:
(Amount Rs. in Crores)

(B)

	Particulars	18-Sep	17-Dec	18-Dec	Variation to last Quarter	Variation to last Year
1	No. of Branches	1432	1397	1425	7	28
2	Aggregate Deposits	183012	167891	181978	1034	14087
3	Total Adv. O/s	195289	194418	204593	9304	10175
4	Total PS. Advances	57637	44586	59533	1896	14947
5	Agriculture Adv.	8924	8451	9317	393	866
6	CD Ratio	106.71	115.80	112.43	5.72	3.37

Area wise Position of all Banks as of 31st Dec, 2018:

(C) (Amount Rs. In Crores)

Particulars	No. of Branches	Deposits	Outstanding Advances	CD Ratio (%)
Rural / Semi-Urban	304	62056	84674	136.45
Ahmedabad City	1121	119922	119919	100.00
Total	1425	181978	204593	112.43

(ANNEXTURE -1 & 1A) for details under B & C. Page No:-13 to 14

4. FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population less than 2000.

(Keeping in view the on going implementation of PMJDY, SLBC Convenors banks and lead banks were advised to complete the process of providing banking services in unbanked villages with population below 2000 by **August 14, 2015** in line with the PMJDY instead of March 2016 prescribed earlier.)

As per Pradhan Mantri Jan Dhan Yojna launched on 15.08.2014, banks were expected to ensure that there must be at least one Bank account per household by 26.01.2015; however looking to all out efforts of all banks, this task was completed by 10.12.2014 in Ahmedabad District. It was also instructed to all banks that if other persons from households approach to open Bank account; banks must open the same under PMJDY with Zero balance.

5. Progress under PMJDY as on 13.02.2019

Bank	No. of Accounts opened						Difference in total Account	Out of which, total Aadhaar Seeded Accounts	% Aadhaar Seeding (Dec 18)	Out of which, total Aadhaar Seeded Accounts	% Aadhaar Seeding (Feb 19)	Difference in Aadhaar Seeding	Total number of RuPay Cards issued	Total number of RuPay Cards issued
	Rural	Rural	Urban	Urban	Total	Total								
	(Dec 18)	(Feb 19)	(Dec 18)	(Feb 19)	(R +U)	(R +U)								
PSBs	213569	219280	797565	821932	1011134	1041212	30078	772369	76.39	797234	76.57	24865	864570	883980
RRBs	4316	4452	1153	1253	5469	5705	236	4872	89.08	5063	88.75	191	4396	4434
Private Banks	3687	3671	30583	31125	34270	34796	526	19577	57.13	19803	56.91	226	32786	33027
DCCB/GSCB	8124	8253	8345	8541	16469	16794	325	16248	98.66	16452	97.96	204	16259	16482
Total	229696	235656	837646	862851	1067342	1098507	31165	813066	76.18	838552	76.34	25486	918011	937923

****Data from portal**

(ANNEXTURE-2) Page No:- 15

5.1. Gap in appointment of the BCs.

Sr.No	Status Report on Bank Mitra and Infrastructure as on 31.12.2018				
	No. of SSA allotted (a)	No. of BCs required (b)	No. of BCs available (c)	Uncovered SSA (d)	out of (d), No. of location uncovered due to connectivity
1	251	182	180	2	0

****Place of Uncovered SSASBI (Bagodara, Rudatal)**

(ANNEXTURE-3) Page No:-16

5.2 Progress in enrolment in Social Security Schemes: Number of account enrolled up to 31.01.2019.

Sr.No	Name of Scheme	No of Account enrolled by Bank
1	PMJJBY	452190
2	PMSBY	913640
3	APY	83844
	Total	1449674

(ANNEXTURE -4) Page No:-17

5.3 Progress under PMMY

Pradhan Mantri MUDRA Yojana was launched on 08.04.2015 by the Honourable Prime Minister Shri Narendra Modi, is set up a subsidiary of SIDBI. Progress under the scheme for current year is as below. **(Amount in Lakh)**

SHISHU		SHISHU		KISHOR		KISHOR		TARUN		TARUN		TOTAL		TOTAL	
Nov-18		Feb-19		Nov-18		Feb-19		Nov-18		Feb-19		Nov-18		Feb-19	
A/cs	Amt. Disb.	A/cs	Amt. Disb.	A/cs	Amt. Disb.	A/cs	Amt. Disb.	A/cs	Amt. Disb.	A/cs	Amt. Disb.	A/cs	Amt. Disb.	A/cs	Amt. Disb.
60460	19300	86163	28478	8476	18853	16244	34758	3751	25234	6444	44222	72687	63387	108824	107458

*Data as per portal

(ANNEXTURE -5) Page No: - 18

6. The details of the progress made in implementation of Central Government Sponsored Schemes.

6.1 Name of Scheme: - PMEGP (Data as of 31.12.2018)

Appl. Forwarded to Banks	Appl. Sanctioned by Banks		Appl. Rejected by Banks	Appl. Pending with Banks
No. of Projects	No. of Projects	Total Project Cost	No. of Projects	No. of Projects
535	21	490.56	25	455

(ANNEXTURE -6) Page No:- 19

6.2 Government Sponsored Schemes:

Name of Scheme	Target	No. of Applications						% Achievement	Data as of	Annexure No
		Last year pending application	Sponsored	Total Application	Sanctioned	Rejected/Return	Pending			
NULM	1000	1884	1340	3224	73	1698	1453	7.30	31.12.2018	Annexure 7
NRLM	1968	0	2007	2007	928	348	731	47.15	31.12.2018	Annexure 8
VBS	4300	0	9850	9850	3331	4598	1921	77.47	31.12.2018	Annexure 9
GSCDC	1295	0	504	504	7	83	414	0.54	31.12.2018	Annexure 10
GDCWB	400	0	56	56	5	10	41	1.25	31.12.2018	Annexure 11
GWEDC	0	0	186	186	23	4	159	#DIV/0!	31.12.2018	Annexure 12
DTASY	60	0	236	236	3	194	39	5.00	31.12.2018	Annexure 13

(ANNEXTURE -7 to 13) Page No: - 20 To 26

7. Review of Annual Credit Plan (ACP)

(Amount in Rs. Lacs)

Sr.No	Sectors						
		Annual Allocation		Achievement of April 18 to Dec .18		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	270618	412493	132131	424397	48.83	102.89
	Of which Crop Loan	176493	254500	95541	191868	54.13	75.39
	Of which TL	49566	99998	28708	75881	57.92	75.88
	Of which Agri Infra Structure	22982	29994	2745	14458	11.94	48.20
	Of which Ancillary Serv.	21577	28001	5137	142190	23.81	507.80
	MICRO	7651	302335	50898	715635	665.25	236.70
	SMALL	3265	247397	11299	636303	346.06	257.20
	MEDIUM	734	374478	1794	283043	244.41	75.58
	KHADI	171	6751	569	4680	332.75	69.32
	OTHERS	460117	235539	16066	28281	3.49	12.01
2	TOTAL MSME	471938	1166500	80626	1667942	17.08	142.99
3	EXPORT	402	34501	142	29829	35.32	86.46
4	EDUCATION	3980	18499	2867	14276	72.04	77.17
5	HOUSING	12283	110000	21817	257178	177.62	233.80
6	SOCIAL INFRA	325	296	12	51	3.69	17.23
7	RENEWABLE	261	450	7	472	2.68	104.89
8	OTHER PS	35109	19504	39114	115532	111.41	592.35
	Total Priority Sector Advances	794916	1762243	276716	2509677	34.81	142.41

8. Review of NPAs

The recovery of bank overdue 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 bank's overdues. All district co-ordinator are requested to give final and correct figures so that it can be reviewed in next meeting.

(Amount in lakh)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
	Priority Sector Advances		
Crop Loan	146580	1036	0.71
Agri. Term Loan	190378	5106	2.68
MSMEs	1024365	101711	9.93
Other PSA	438225	11711	2.67
Total PSA	1799548	119564	6.64

Non Priority Sector	3915327	165739	4.23
TOTAL ADVANCES	5714875	285303	4.99
Central Govt. Sponsored schemes			
PMEGP	413	19	4.60
State Govt. Sponsored programmes			
VBS (DIC)	1133	243	21.45
GSCDC	43	15	34.88
DCWD	48	12	25.00
GWEDC	11	3	27.27
JGVY	1	0	0.00
Others			
Housing Loan	370401	3386	0.91
Education Loan	9526	246	2.58

9. Review of recovery position in Recovery Certificate filed under State Recovery Acts.

[A] Recovery Cases filed with District Collector: (data as of 31.12.2018)

Cumulative Position of								(Amt. in Lacs)	
Cases filed		Recovery effected		Cases closed		Cases pending			
A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.		
248	12391	62	501	28	329	158	11561		

Period wise Pendency										(Amt. in Lacs)	
Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending			
A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.		
130	3149	28	8412	0	0	0	0	158	11561		

[B] Cases filed with DDO:

Cumulative Position of								(Amt. in Lacs)	
Cases filed		Recovery effected		Cases closed		Cases pending			
A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.		
5057	4845	36	1272	30	37	4991	3536		

Period wise Pendency								(Amt. in Lacs)	
Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
26	2257	3	898	0	0	4962	381	4991	3536

As per data received from member banks, under State Recovery Act, total **5305** cases filed up to Sept, 2018 for **Rs. 172.36** Crores. Out of which **58** cases disposed for **Rs. 3.66** Crores and **5149** cases for **Rs. 150.97** Cores are pending with the District Authorities as of quarter ended Sept, 2018. The District Authorities are requested to help Bankers to dispose of all the pending recovery certificates. Bankers may appraise the house regarding issues relating recovery problems.

(ANNEXTURE-14 TO 15) Page No:- 27 TO 30

10.) Construction of RSETI Buildings:- Hon'ble District Collector, Ahmedabad have already allotted piece of land admeasuring 2650.00 sq. mtrs., at Gota, Ahmedabad for construction a training institute building called as "Dena RSETI, Ahmedabad" thereon. Possession of said land also handed-over by Director, DRDA, and Ahmedabad to Dena RSETI, Ahmedabad. Preparation of Site Plan and its tendering work also completed, Application for approval of plan also submitted to AMC, but Construction plan has yet not been approved by City Planner, Ahmedabad for want of TP Opinion for the said 2650 sq. mtrs. Director, Dena RSETI, Ahmedabad will appraise the house about latest developments.

b) Training at RSETIs :- (Data as of 01.01.2019)

1	2	3		4	
No. of Training Prog. Conducted during the Qtr.	No. of persons trained	Cumulative during the Year		Out of 4, trainee settled (settlement ratio)	
		No. of Prog.	No. of persons trained since inception	No. of trainee settled through Bank Finance	No. of trainee settled through own Source
25	674	256	7294	449	93

Source: - RSETI, Ahmedabad.

11. ISSUANCE OF KISAN CREDIT CARD TO THE FARMERS.

There are total numbers of 181437 farmers with their land holding in Ahmedabad District as per last Census 2011. Out of which, as on 31.12.2018, as reported by various banks in Ahmedabad District, Banks have issued new 4272 KCCs during December quarter 2018 and total O/44078 in Lakh. KCCs as on 31.12.2018 are 107888 with the outstanding amount of **Rs. 330664 lakh** issued by banks as of 31st December. 2018.

As per the R.B.I. guidelines to cover all the eligible farmers under KCC, the bankers are required to make all out efforts for the same and after coverage of all eligible farmers under KCC, Bank/Branches have to take a certificate from village Sarpanch/Talati to this effect. According to the Financial Inclusion mandate from Hon'ble Finance Minister, they observed that while the quantum of farm credit has been on the rise but the number of farm loan accounts remained to be the same. Hence efforts may be made by the banks to issue KCC to uncovered farmers.

(ANNEXTURE -16) Page No:- 31

12. Details of villages not having ICT connectivity for extending Banking services

Bank	Block	Village	Status of connectivity	Action taken / proposed
Nil	Nil	Nil	Nil	Nil

13. Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks

Sr.No	Name of Bank	No. of FL Camps conducted in the district during the quarter	No. of Rural Branches who have conducted FL Camps during the quarter				
			0 camp	1 camp	2 camps	More than 2 camps	Total No. of Rural Branches
			(A)	(B)	(C)	(D)	(A+B+C+D)
1	All Bank	866	0	0	0	165	165

(ANNEXTURE -17) Page No:-32

14. Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority(WDRA)

(Amt. in lacs)

Sr.	Name of Bank	Disbursement during the quarter		Outstanding as at end of quarter	
		No. of Accounts	Amount	No. of Accounts	Amount
	NIL	Nil	Nil	Nil	Nil

15. Joint Liability Group – Formation & Credit

(01.04.2018 TO 31.12.2018)

(Amount. In lacs)

Name of Bank	Total No. of JLG formed	JLG financed during the qtr.		Cumulative JLG financed during the year		Outstanding loans to JLG	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
ADC BANK	2173	1	1.89	8	7.89	546	278
RBL	5252	391	543	646	871.84	1959	1556.3
SYNDICATE	2	0.9	0	0	0	2	0.9
YES	2010	139	282	289	531	1582	1276
DENA	110	0	0	2	2.75	2	2.75
TOTAL	9547	532	827	945	1413	4091	3114

16. Village level programmes for SHGs Credit Linkage. Request to Representative from DRDA, Ahmedabad for Review.

17. Doubling of Farmers' Income by 2022.

Reserve Bank of India, Central office, Mumbai vide their letter no.FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 dated September 26, 2016 has informed that Government of India in the Union budget 2016-17 is resolved to double the income of farmers by 2022. Several Steps have been taken towards attaining these objectives including setting of and inter-ministerial committee for preparation of a blue print for the same. These agenda has also been reiterated by the Government in several forums and has acquired primacy from the point of view of rural and agricultural development.

The strategy to achieve this goal, inter alia include:

- Focus on irrigation with large budgets with the 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 crop losses.
- Promotion of Value addition through food processing.
- Creation of a National Farm Market, Removing distortions and develop infrastructure such a e platform across 585 stations.
- Strengthening of crop insurance scheme to mitigate risk at affordable cost.
- Promotion of ancillary activities like poultry, bee keeping and fisheries.

Banks are revisiting their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and disbursement of loans within specified time limits with an aim for better capital formation in agriculture sector.

18. Area Development Scheme of NABARD:- Review.

- NABARD has taken an initiative to develop and implement Area Development Schemes (ADS) at district level as a step towards augmenting capital formation at farm level, through Institutional credit. It is envisaged, that if implemented effectively, it will significantly contribute towards additional income generation for the farm household thus acting as a catalyst in realising the target set by the Honourable Prime Minister, of doubling of farmers' income by 2020. An Area Development Scheme is essentially a district level farm sector, area specific bankable scheme, implementable over the next 5 years (2018-2022).
- On 26.06.2018 NABARD DDM-Ahmedabad launched 02 ADS (Dairy Development and Drip Irrigation) in DLCC, Ahmedabad district and all banks were asked to suitably implement it.
- However, there has been no progress in the matter so far.
- SLBC, vide its letter dated 18th June, 2018 has instructed all LDMs to include progress on ADS as a regular agenda item in all DLCC.

19. Opening of A/C of Unorganised sector labourer.

20. Any other matter with permission of the chair.