

**SUMMARISED AGENDA FOR DCC/DLRC MEETING– ANAND DISTRICT**  
**ON 24.08.18(FRIDAY)**

1. *Agenda No. 1 – To confirm the minutes of last DCC/DLRC meeting held on 10.05.2018*
2. *Agenda No. 2 – Review of Key Banking Parameters in District for the Quarter Ended June -2018*
3. *Agenda No. 3 – Review of progress made under Service Area Credit Plan (SACP) 2018-19*
4. *Agenda No. 4 – Review of progress made under Govt. Sponsored Programmes up to June -2018*
5. *Agenda No. 5 – Review of progress made under Minority Communities*
6. *Agenda No. 6 – Review of progress made under Housing Finance as at the end of June -2018*
7. *Agenda No. 7 – Review of progress made under Recovery Certificate filed by banks as at the end of June -2018*
8. *Agenda No. 8 – Submission of LBR and other required information from time to time by bank Branches to Lead Bank in time frame and attendance in all meetings held at block and district level*
9. *Agenda No. 9 – Progress under Mission Mangalam/ NRLM, Community Based Recovery Mechanism (CBRM) & Swa Sahaya Group Term Loan/ Demand Loan*
10. *Agenda No. 10 –Progress under PMJDY in Social Security Schemes*
11. *Agenda No. 11 –Progress In Enrolment under PMMY*
12. *Agenda No. 12 – Coverage of farmers under KCC*
13. *Agenda No. 13 – Review of Progress of Baroda Swarojgar Vikas Sansthan*
14. *Agenda No. 14 – Review of Implementation of Existing schemes under Animal Husbandry in Anand District: Request to all banks for the verification of pending 6% interest Subsidy Scheme pending cases.*
15. ***Agenda No. 15 – Review of Implementation of -12- Milch Animal Scheme FY 2018-19: Animal Husbandry***
16. *Agenda No. 16 – Review of New Scheme -Dantopant Thengdi by Zilla Udyog Kendra*
17. ***Agenda No. 17 – Continuation of momentum in Mobile seeding and Aadhaar Authentication of PMJDY & CA, CC, OD and SB Accounts***
18. *Agenda No. 18 – Reporting of Aadhaar Enrollment Centre*
19. *Agenda No. 19 – Targets received for Talukawise and Bank wise, Gujarat Schedule Castes Development Corporation*
20. *Agenda No. 20 — Double Income of Farmers' by 2022(RBI)*
21. *Agenda No. 21 — Progress of Area Development Scheme- Double Income of Farmers' by 2022 (NABARD)*
22. ***Agenda No. 22 — 100% DBT of Petlad Taluka.***
23. *Agenda No. 23 — Review of CLSS under PMAY.*
24. *Agenda No. 24 — Any other agenda with the permission of chair.*

**AGENDA**

**DISTRICT CONSULTATIVE COMMITTEE (DCC) / DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETING  
OF ANAND DISTRICT FOR THE QUARTER ENDED – JUNE 2018  
TO BE HELD ON 24.08.2018 (FRIDAY), 04:00 PM**

**AGENDA NO. 1 – TO CONFIRM THE MINUTES OF LAST DCC/DLRC MEETING HELD ON 10.05.2018:**

The Minutes of last meeting held on 10.05.2018 was circulated to all members vide Lead Bank Office Letter dated 11.05.2018

**AGENDA NO. 2 – REVIEW OF KEY BANKING PARAMETERS IN DISTRICT FOR THE QUARTER ENDED 30 JUNE-2018:**

**A – BRANCH EXPANSION:-**

The total -382- Bank Branches along with 399 ATMs are working as on quarter ended 30 June 2018. The detail breakup is given below and in ANNEXURE – I (A & B):

S. No.	Details		Last Qtr.	Last Year Corresp. Period	Present Qtr.	Growth	Growth
			31.03.2018	30.06.2017	30.06.2018	Q-o-Q	Y-o-Y
1 a)	Branch Expansion	Urban & Metro	67	65	64	-3	-1
		Semi Urban	163	162	170	7	8
		Rural	141	142	148	7	6
		Satellite Office	0	0	0	0	0
		Total	371	369	382	11	13
1 b)	ATMs Expansion	Rural	155	155	155	0	0
		Semi Urban	137	137	137	0	2
		Urban & Metro	107	107	107	0	1
		Total	399	399	399	0	3

BANK GROUP	MAR 18	JUNE 17	JUNE 18	VARIANCE OVER MAR 18
BANK OF BARODA	57	57	57	0
OTHER NATIONALISED BANKS	155	155	155	0
<b>NATIONALISED BANKS</b>	212	212	212	0
SBI	36	36	36	0
PRIVATE SECTOR	64	62	75	11
DCCB	40	40	40	0
GSCARDB	4	4	4	0
BGGB (RRB)	15	15	15	0
<b>TOTAL</b>	371	369	382	11

- 3- New Banks opened and having -4- Branches in the District Tamilnad Mercantile Bank Ltd., RBL Bank And AU Small finance Bank respectively and they have started reporting to Lead Bank by Current FY 2018-19. There are -7- branches which were not reported by Private Banks in which, -5- Branches of Yes Bank, -1- Branch of Bandhan Bank, -1- Branch of DCB. Wrong reporting of Banks leads to wrong data.

BANK GROUP	31.03.2018				30.06.2017				30.06.2018			
	R	S	U	T	R	S	U	T	R	S	U	T
BANK OF BARODA	28	22	7	57	28	22	7	57	28	22	7	57
OTHER NATIONALISED BANKS	59	67	29	155	61	67	29	157	60	66	29	155
<b>NATIONALISED BANKS</b>	87	89	36	212	89	89	36	214	88	88	36	212
SBI	10	18	8	36	10	18	8	36	10	18	8	36
DCCB & GSCARDB	19	22	3	44	19	22	3	44	19	22	3	44
BGGB (RRB)	9	5	1	15	9	5	1	15	9	5	1	15
PRIVATE SECTOR	15	28	21	64	15	28	17	60	22	37	16	75
<b>TOTAL</b>	140	162	69	371	142	162	65	369	148	170	64	382

\* (R = RURAL

S = SEMI URBAN

U = URBAN

T = TOTAL)

**B - DEPOSIT: -**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-June-18	30-June-17	VARIANCE OVER MAR 2018	
				ABSOLUTE	%
<b>BANK OF BARODA</b>	684811.77	<b>682005.80</b>	658584.00	<b>-2805.97</b>	<b>-0.41%</b>
OTHER NATIONALISED BANKS	1345413.00	<b>1353938.78</b>	1204168.62	<b>8525.78</b>	<b>0.63%</b>
<b>NATIONALISED BANKS</b>	2030224.77	<b>2035944.58</b>	1862752.62	<b>5719.81</b>	<b>0.28%</b>
SBI	379271.00	<b>399441.00</b>	359755.35	<b>20170.00</b>	<b>5.32%</b>
DCCB & GSCARDB	75153.32	<b>75531.37</b>	72904.16	<b>378.05</b>	<b>0.50%</b>
BGGB (RRB)	4489.00	<b>4554.00</b>	3792.00	<b>65.00</b>	<b>1.45%</b>
<b>TOTAL</b>	2489138.09	<b>2515470.95</b>	2299204.13	<b>26332.86</b>	<b>1.06%</b>
PRIVATE SECTOR	357224.88	<b>390798.84</b>	334641.66	<b>33573.96</b>	<b>9.40%</b>
<b>GRAND TOTAL</b>	2846362.97	<b>2906269.80</b>	2633845.79	<b>59906.83</b>	<b>2.10%</b>

The overall growth of 2.10 % recorded by all banks during the quarter June 18. The highest positive growth was recorded by Private Banks with 9.40 %, followed by SBI with 5.32 %, BGGB with 1.45 %, Other Nationalized banks with 0.63% and DCCB & GSCARDB with 0.50% whereas Bank of Baroda recorded lowest with negative growth of -0.41% in comparison to Mar 2018.

**C – CREDIT EXPANSION: -**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-June-18	30-June-17	VARIANCE OVER MAR 18	
				ABSOLUTE	%
<b>BANK OF BARODA</b>	107140.30	<b>108823.06</b>	129514.00	<b>1682.76</b>	<b>1.57%</b>
OTHER NATIONALISED BANKS	238211.07	<b>243137.75</b>	169074.88	<b>4926.68</b>	<b>2.07%</b>
<b>NATIONALISED BANKS</b>	345351.37	<b>351960.81</b>	298588.88	<b>6609.44</b>	<b>1.91%</b>
SBI	117321.00	<b>136598.00</b>	118052.05	<b>19277.00</b>	<b>16.43%</b>
DCCB & GSCARDB	23925.39	<b>23176.31</b>	25542.38	<b>-749.08</b>	<b>-3.13%</b>
BGGB	4439.00	<b>4660.00</b>	3089	<b>221.00</b>	<b>4.98%</b>
<b>TOTAL</b>	491036.75	<b>516395.11</b>	445272.31	<b>25358.36</b>	<b>5.16%</b>
PRIVATE SECTOR	225928.02	<b>255798.12</b>	188478.16	<b>29870.10</b>	<b>13.22%</b>
<b>GRAND TOTAL</b>	716964.77	<b>772193.23</b>	633750.47	<b>55228.46</b>	<b>7.70%</b>

The overall positive growth was recorded by all banks with 7.70 %, the highest growth was observed by SBI Bank with 16.43 %, followed by Private Banks with 13.22%, BGGB with 4.98%, and other Nationalized Bank with 2.07% and All Nationalized Bank with 1.91%. The highest negative growth was observed and DCCB and GSCARDB with - 3.13 %, in comparison to Mar 18.

**D – CREDIT DEPOSIT RATIO: -**

**(Amount in Lakhs)**

BANK GROUP	31-Mar-18	30-Jun-2018	30-June-17	VARIANCE OVER MAR 2018	
				ABSOLUTE	
BANK OF BARODA	15.65	<b>15.96</b>	19.67	0.31	
OTHER NATIONALISED BANKS	17.71	<b>17.96</b>	14.39	0.25	
NATIONALISED BANKS	17.01	<b>17.29</b>	16.23	0.28	
SBI	30.93	<b>34.20</b>	32.81	3.26	
DCCB & GSCARDB	31.84	<b>30.68</b>	35.04	-1.15	
BGGB	98.89	<b>102.33</b>	81.46	3.44	
TOTAL	19.73	<b>20.53</b>	<b>56.32</b>	0.80	
PRIVATE SECTOR	63.25	<b>65.46</b>	56.32	2.21	
GRAND TOTAL	25.19	<b>26.57</b>	<b>19.50</b>	1.38	

The C. D. Ratio of Banks is increased by 1.38 % over Mar 2018.

Excluding the NRI Deposit, the C. D. Ratio comes to 31.75 % which is higher in comparison with Mar 18 Quarter observed as to 30.48 .The total NRI Deposit of the District for QE June is Rs. **474016.31** Lacs, in comparison to QE Mar 18 which was observed to be Rs. **494172.55** lacs.

**E – PRIORITY SECTOR LENDING:-**

An analysis of the performance in terms of the target set by the Ghosh Committee is presented as under:-

**(Amount in Lakhs)**

PARTICULARS	VARIANCE OVER Mar-18			ABSOLUTE	%
	MAR	JUNE	June		
	2018	2018	2017		
PRIORITY SECTOR	453377.42	<b>431862.86</b>	373568.62	-21515	<b>-4.75%</b>
AGRICULTURE ADVS.	248800.19	<b>256912.46</b>	201167.54	8112	<b>3.26%</b>
WEAKER SECTION	140830.41	<b>137644.57</b>	139816.37	-3186	<b>-2.26%</b>
DRI ADVANCES	277.98	<b>448.21</b>	401.84	170	<b>61.24%</b>

The share of various components of priority sector advances is as under:-

**(Amount in Lakhs)**

	PRIORITY SECTOR ADVANCES		AGRICULTURE ADVANCES		WEAKER SECTION		DRI ADVS
	AMT.	%	AMT.	%	AMT.	%	AMT.
<b>BANK OF BARODA</b>							
Mar.18	82451	76.96%	55808	52.09%	34244	31.96%	175.00
June. 17	73179	56.50%	51242	39.56%	34392	26.55%	183.00
June.18	<b>59813</b>	<b>54.96%</b>	<b>57112</b>	<b>52.48%</b>	<b>34244</b>	<b>31.47%</b>	<b>175.00</b>
<b>OTHER NATIONALISED BANKS GROUP</b>							
Mar.18	177924	74.69%	108477	45.54%	75715	31.79%	102.94
June. 17	161314	91.40%	93282	52.85%	69480	39.37%	219
June.18	<b>162348</b>	<b>66.77%</b>	<b>118716</b>	<b>48.83%</b>	<b>66320</b>	<b>27.28%</b>	<b>272.56</b>
SBI							

Mar.18	76547	65.25%	23432	19.97%	8402	7.16%	0.04
June. 17	59809	50.66%	18968	16.07%	15664	13.27%	0.04
June.18	<b>81992</b>	<b>60.02%</b>	<b>23991</b>	<b>17.56%</b>	<b>15208</b>	<b>11.13</b>	<b>0.65</b>
<b>ALL BANKS</b>							
Mar.18	453377	63.24%	248800	34.70%	140830	19.64%	277.98
June. 17	373569	58.26%	201168	31.38%	139816	21.81%	402
June.18	<b>431863</b>	<b>55.93%</b>	<b>256912</b>	<b>33.27%</b>	<b>137645</b>	<b>17.83%</b>	<b>448.21</b>

The total priority advances as on 30.06.2018 decreased to Rs. 431863 lacs in comparison with Mar 18 of Rs. 453377 Lacs, with a recorded decrease of Rs. 21514 lacs.

The District has achieved the targets under Total Priority Sector, Agriculture Advances and Weaker Section as stipulated by RBI. The outstanding Balance as on 31.03.2018 is as under:

Total Advances	Rs. 772193.24	Lakhs
Total Priority Sector Advances	Rs. 431862.86	Lakhs
Total Agriculture Advances	Rs. 256912.46	Lakhs
Total Weaker Section Advances	Rs. 137644.57	Lakhs
Total DRI Advances	Rs. 448.21	Lakhs
Total Women Beneficiaries Advances	Rs. 27089.79	Lakhs

**F – ACHIEVEMENT UNDER VARIOUS BENCH MARKS:**

(Ratio In %)

PARTICULARS	BENCH MARK	Mar -18	June-18	June-17
% of P.S. Advances to Total Advances	40.00%	63.24%	<b>55.93%</b>	58.26%
% of Agri. Advances to Total Advances	18.00%	34.70%	<b>33.27%</b>	31.38%
% of Weaker Section Advances to Total Advances	10.00%	19.64%	<b>17.83%</b>	21.81%
% of DRI Advances to Total Advances	1.00%	0.04%	<b>0.6%</b>	0.07%

**AGENDA NO. 3 – REVIEW OF PROGRESS MADE UNDER SERVICE AREA CREDIT PLAN (SACP) 2018-19. THE FRESH LENDING TO PRIORITY SECTOR AS AT THE QUARTER ENDED JUNE 2018:** The summary of target vis-a-vis achievement under SACP 2018-19 for Anand District is given below, detail sector wise data given in Annexure – II

(Amount in Lakhs)

**Review of Annual Credit Plan (ACP) 2018-19**

S. No.	Sectors	Mar-19					
		ACP Current Year 2018-19 (Amt. in Lakhs)					
		Annual Allocation		Achieve. Up to current qtr. 30.06.2018		Achievement %	
A/C	Amt.	A/C	Amt.	A/C	Amt.		
1	Total Agriculture	96213	172142.18	45597	43350	81%	42%
	Of which Crop Loan	56619	103285.31	23213	25535	59%	37%
	Of which Allied+ATL	39594	68856.87	22384	17828	57%	26%
2	MSME	61439	119999.50	4701	27233	8%	23%

3	Education	2752	15000.39	300	1787	11%	12%
4	Housing	8102	24999.98	1256	13612	16%	54%
5	Others	31795	61500.00	1490	4100	5%	7%
	<b>Total Priority Sector Advances</b>	<b>200301</b>	<b>(Total of 1 to 5)</b>	<b>53344</b>	<b>90083</b>	<b>27%</b>	<b>23%</b>
			<b>393642.05</b>				

(SOURCE: Key Banking Data QE JUNE 2018)

The achievement of 23 % with Rs. 900.83 Crores against the total ACP target of Rs. 3936.42 Crores is satisfactory. The sector wise performance under agriculture is 42 %, MSME is 23 %, Education is 12 % Housing with 54 % and OPS observed with 7 % to the stipulated targets mentioned in ACP 2018-19. To double Agri. Lending by 2022, this pace is to be accelerated.

**AGENDA NO. 4 – REVIEW OF PROGRESS MADE UNDER GOVT. SPONSORED PROGRAMMES UPTO JUNE 2018:**

The agency wise details of applications sponsored, sanctioned, rejected, returned and pending up to June 2018 are as under: **(Amount in Lakhs)**

PROGRAMME	TARGET	SPONSORED	SANCTIONED		REJECTED/ RETURNED	PENDING	% Achievement
			NO	AMT.			
<b>1. DIC</b>							
<i>i) PMEGP</i>	44	32	0	0	7	14	72.72
<i>ii) JGVY</i>	0	0	0	0	0	0	0
<i>iii) VBS</i>	1300	2011	1485	1551.34	917	677	114.23
<i>iv) Dantopant</i>	60	19	14	14	1	364	23.33
<b>2. GDCW</b>	243	166	6	3.34	11	149	2.46
<b>3. GSCDC (Bankable)</b>	206	58	0	0	2	56	0
<b>4. NULM Individual (SEP-I) SHG Linkage</b>	35	53	17	12.03	6	50	49
	-	24	11	8.9	0	13	-
<b>5. GWEDC</b>	40	49	8	1.33	0	41	20
<b>6. SRMS</b>	0	0	0	0	0	0	0
<b>7. MISSION MANGLAM Rural</b>	2964	467	336	221.45	33	101	11.33
<b>8. WCC</b>	80	0	0	0	0	0	0

\* The Bank wise information are enclosed in **ANNEXURE – III (A) - III (C)**

**OBSERVATIONS:-**

1. {i} Under PMEGP Scheme : the performance is 72.72 %. (DIC)
- {ii} Under JGVY Scheme : the performance is 0 %. (DIC)
- {iii} Under VBS Scheme : the performance is 114.23 % (DIC) ,
- {iv} Under Dantopant : the performance is 23.33 % (DIC)
2. Under GDCW Scheme : the performance is 2.46 % -- **ANNEXURE – III (A)**
3. Under GSCDC Scheme : the performance is 0 - **ANNEXURE – III (B)**
4. Under NULM Scheme : the performance is 49 %.
5. Under GWEDC Scheme : the performance is 20%– **ANNEXURE – III (C)**
6. Under SRMS Scheme : No sponsoring.
7. Under Mission Mangalam Scheme : the performance is 11.33 %
8. Under WCC : The performance is nil

**AGENDA NO. 5 – REVIEW OF PROGRESS MADE UNDER MINORITY COMMUNITIES:**

The position of the financial assistance extended to Minority Communities as at the end of June 2018 is as under:

(Amount in Lakhs)

	OUTSTANDING AT THE END OF PREVIOUS QUARTER i.e. 31.03.2018		DISBURSED UP TO THE QUARTER i.e. 30.06.2018		OUTSTANDING AS AT THE END OF THE CURRENT QUARTER i.e.30.06.2018		%AGE TO TOTAL P.S. ADVANCES
	MAR 18		JUNE 18		JUNE 18		
	A/C	AMT.	A/C	AMT.	A/C	AMT.	
SIKHS	565	1010.82	25	47	1968	8442.37	1.95%
MUSLIMS	11424	21174.26	878	953	16990	24678.93	5.71%
CHRISTIANS	2246	4565.99	120	291	6495	14764.85	3.42%
JAINS	1494	1222.42	4483	133	241	4228.57	0.98%
<b>TOTAL</b>	<b>15729</b>	<b>27973.49</b>	<b>5505</b>	<b>1425</b>	<b>25694</b>	<b>52114.72</b>	<b>12.07%</b>

(SOURCE: KEY BANKING)

**OBSERVATIONS:-**

1. The Banks have disbursed Rs. 1425 lacs during the quarter.
2. The percentage of advances under minority communities to Total P.S. Advances is 12.07 % against the Bench Mark of 15%.
3. All Banks are requested to report data correctly as there are observing difference in every quarter.

**AGENDA NO. 6 – REVIEW OF PROGRESS MADE UNDER HOUSING FINANCE AS AT THE END OF JUNE 2018:**

(Amount in Lakhs)

	A/Cs	AMOUNT
<b>I. DIRECT HOUSING FINANCE :</b>		
a) Disbursed during 01.04.2018 to 30.06.2018	<b>22</b>	<b>1944.42</b>
b) Outstanding as at the end of 30.06.2018	<b>3998</b>	<b>45502.17</b>
<b>II. GOLDEN JUBILEE RURAL HOUSING (GRH) :</b>		
a) Disbursed during 01.04.2018 to 30.06.2018	<b>3</b>	<b>56.22</b>
b) Outstanding as at the end of 30.06.2018	<b>112</b>	<b>473.92</b>

(SOURCE: KEY BANKING)

**OBSERVATIONS:**

The performance recorded under Direct Housing Finance sector is good. Banks have disbursed Rs. **1944.42** lacs in -22- Accounts up to the Quarter ended JUNE 2018.

**AGENDA NO. 7 – REVIEW OF PROGRESS MADE UNDER RECOVERY CERTIFICATE FILED BY BANKS AS AT THE END OF JUNE – 2018:**

We request Revenue Department of District to provide the progress of recovery cases on quarterly basis to Lead Bank so that it can be reviewed in this forum also.

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

**[A] Cases filed with District Collector:**

**(Amount in Lakhs)**

Cumulative Position of							
Cases filed		Recovery effected		Cases closed		Cases pending	
A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
418	231	14	8.1	52	26	378	196.9

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.
59	36.2	81	38.5	69	31.57	169	90.63	378	196.9

**[B] Cases filed with DDO:**

**(Amt. in Lacs)**

Cumulative Position of							
Cases filed		Recovery effected		Cases closed		Cases pending	
A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
436	297.1	8	7.2	6	5.5	417	283.88

**(Amount in Lakhs)**

Period wise Pendency:

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.
73	46.4	83	54.78	97	69.2	164	113.5	417	283.8

**AGENDA NO. 8- SUBMISSION OF LBR 2, U2 AND OTHER REQUIRED INFORMATION FROM TIME TO TIME BY BANK BRANCHES TO LEAD BANK IN TIME FRAME AND ATTENDANCE IN ALL MEETINGS HELD AT BLOCK AND DISTRICT LEVEL:**

The percentage of position of banks having major network of branches as at the end of June 18 is as under. Bank wise report of LBR – 2 & U2 are enclosed in **Annexure IV (A) & (B) respectively.**

**OBSERVATIONS:**

1. The performance of submission of LBR – 2 is alarming and very serious concern. Overall submission is 13 %.
2. The performance of submission of LBR – U2 is alarming and very serious concern. Overall submission is only 14%.
3. All Banks are requested to improve the submission of LBRs.

**AGENDA NO. 9 – PROGRESS UNDER MISSION MANGALAM/ NRLM and CBRM:**

Presentation by DLM, Ms. Beena Trivedi on the progress of the same.

**AGENDA NO.10 –PROGRESS UNDER PMJDY IN SOCIAL SECURITY SCHEMES**

(Amount in Lakhs)

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/c s (Rs. In lacs)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+Urban)				
PSBs	238591	184878	423469	347851	318055	37725.3	419150
RRBs	3272	371	3643	3102	3243	212	3643
Private Banks	2727	4901	7628	4626	7040	297.57	1814
GSCB	0	0	0	0	0	0	0
<b>Total</b>	<b>244590</b>	<b>190150</b>	<b>434740</b>	<b>355579</b>	<b>328338</b>	<b>38234.88</b>	<b>424607</b>

(In Actual)

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	185702	75962	6573	268237
Pvt. Banks	9231	3690	1635	14556
RRBs	1352	772	782	2906
GSCARDB and DCCBs	1381	410	0	1791
<b>Total</b>	<b>197666</b>	<b>80834</b>	<b>8990</b>	<b>287490</b>

- Total population of Anand is 14, 57,758 as per census 2011, which is 20 % coverage through PMJJBY and PMSBY.(Annexure VIII)

**AGENDA NO.11 –PROGRESS IN ENROLMENT UNDER PMMY UPTO JUNE 2018**

(Amount in Lakhs)

S No.	Category	Disbursement target	No. of A/c s	Sanctioned amt.	Disbursed A/c	Disbursed Amt.
1	Shishu		2976	850.31	2232	637.73
2	Kishore		2617	4867.56	1963	3650.67
3	Tarun		567	2516.34	425	1887.25
<b>Total</b>			<b>6160</b>	<b>8234.21</b>	<b>4620</b>	<b>6175.65</b>

**AGENDA NO. 12 – COVERAGE OF FARMERS UNDER KCC:** The progress made under Kisan Credit Card at the end of June 2018 is as under:

(Amount in Lakhs)

	KCCs issued during the quarter		KCCs outstanding as at the current quarter	
	A/c	Amt.	A/c	Amt.
ALLAHABAD BANK	4	6.4	197	398.74
ANDHRA BANK	0	0	0	0
BANK OF BARODA	278	653	397457	867018
BANK OF INDIA	113	200	9050	14646
BANK OF MAHRASHTRA	0	0	1	4.2
CANARA BANK	35	39	1451	2807.63
CENTRAL BANK OF INDIA	3796	8564.22	10896	45907.87
CORPORATION BANK	0	0	1710	15101
DENA BANK	69	119	6807	9998
IDBI BANK	56	58.75	577	1769.42
INDIAN BANK	0	0	0	0
INDIAN OVERSEAS BANK	11	11.51	91	290.65
PUNJAB NATIONAL BANK	27	673	69	177.65

PUNJAB AND SIND BANK	0	0	0	0
ORIENTAL BK OF COMMERCE	7	20	164	346
SYNDICATE BANK	0	0	2	7
UNION BANK OF INDIA	0	0	0	0
UNITED BANK OF INDIA	0	0	0	0
UCO BANK	20	45.34	782	1153.77
VIJAYA BANK	0	0	39	100
STATE BANK OF INDIA	171	623	5498	15367
DCCB	3250	3240.89	35231	10235.13
GSCARDB	19	54.25	19	54.25
BARODA GRAMIN BANK	215	413	1899	2393
AXIS BANK	0	0	0	0
DEVP. CREDIT BANK	0	0	0	0
FEDERAL BANK	3	11.98	21	94.45
HDFC BANK	1611	5671.41	10042	18847.19
ICICI BANK	186	4136.79	899	1794.56
INDUSIND BANK	0	0	0	0
KARUR VYASYA BANK LTD	0	0	0	0
KOTAK MAHINDRA BANK	0	0	0	0
LAKSHMI VILAS BANK	0	0	0	0
SOUTH INDIAN BANK LTD	0	0	0	0
YES BANK	0	0	0	0
AU SMALL FINANCE BANK	0	0	0	0
RBL BANK	0	0	0	0
<b>GRAND TOTAL</b>	<b>9871</b>	<b>24541.54</b>	<b>113697</b>	<b>195069.51</b>

\*(SOURCE: LEAD BANK & KEY BANKING)

**OBSERVATIONS:**

Out of -382- Bank Branches, -262- Branches are identified for implementation of Kisan Credit Cards Scheme in our district. KCCs Cumulative issued till the current quarter June 18 was recorded as 9871 in Nos. aggregating an Amount of Rs 24541.54 lacs. The outstanding KCC No's was recorded as 113697 with an amount of Rs.195069.51 Lacs.

**AGENDA NO. 13 – REVIEW OF PROGRESS OF BARODA SWAROJGAR VIKAS SANSTHAN:**

- a) Against the target for FY 2018-19 for No. of Training Programme -22 – Sansthan has organised -06- training programmes and against target of -600 -trainees Sansthan has trained -185- trainees. As such Sansthan has trained- 8219- trainees in -319-training programs since inception.
- b) Cumulative settlement rate of Sansthan is 72% credit linkage ratio is 48.13%.

**AGENDA NO. 14– REVIEW OF IMPLEMENTATION OF 6% INTEREST SUBSIDY ON ANIMAL PURCHASE AND CONSTRUCTION OF INFRASTRUCTURE FOR ANIMAL HUSBANDRY ( EXISTING SCHEMES UNDER ANIMAL HUSBANDRY) IN ANAND DISTRICT.** REVIEW BY DY. DIRECTOR ANIMAL HUSBANDRY

**AGENDA NO. 15- REVIEW OF IMPLEMENTATION OF -12- MILCH ANIMAL SCHEME FY 2018-19:**  
REVIEW BY DY. DIRECTOR ANIMAL HUSBANDRY

**AGENDA NO. 16- REVIEW OF NEW SCHEME – DANTOPANT THENGDI BY ZILA UDYOG KENDRA:**

**AGENDA NO. 17 – CONTINUATION OF MOMENTUM IN MOBILE SEEDING AND AADHAAR AUTHENTICATION OF PMJDY ACCOUNT AND ALL SAVING ACCOUNT BY ALL BANKS AND MAKE THEM NIL PENDENCY.**

Bank	Total No. CASA a/c s	Out of which total Aadhaar Seeded a/c	%Aadhaar Seeding in CASA a/c	% Aadhaar authentication in CASA A/c	Total no. of Saving A/c s	Saving A/c Seeded with Mobile No.	% of Mobile no. Seeded
PSBs	981065	601412	61.30	61.30	1388200	966511	69.62

RRBs	20206	14144	70.00	70.00	18560	16323	87.95
Private Banks	62000	46556	75.09	75.09	50966	49834	97.78
GSCARDB	0	0	0	0	0	0	0
<b>Total</b>	<b>1063271</b>	<b>662112</b>	<b>62.27</b>	<b>62.27</b>	<b>1457726</b>	<b>1032668</b>	<b>70.84</b>

Bank	No. SSA allotted (a)	No. of BC required(b)	No. of BCs available (c)	Uncovered SSA (d)	out of (d) no of location uncovered due to connectivity
PSBs	363	170	169	1	1*
RRBs	4	4	4	0	0
Private Banks	0	0	0	0	0
GSCARDB	0	0	0	0	0
<b>Total</b>	<b>367</b>	<b>174</b>	<b>173</b>	<b>1</b>	<b>1</b>

- Manpura Village, Bank of Baroda, Dharmaj Branch, Taluka Petlad, Anand.

**AGENDA NO. 18 – REPORTING OF AADHAAR ENROLLMENT CENTRE:** The undermentioned branches have been identified as Notified centres, in consultation with District Collector for establishment of Aadhaar Enrollment Centre for our Anand District.

S. No	Bank	Branch(Aadhaar Enrollment Centre)	Contact No.
1	ALLAHABAD BANK	Anand Branch	8149327098
2	AXIS	Amul dairy Road Branch	02692-666000
3	BANK OF BARODA	Anand Main Branch	8969825612
4	BANK OF BARODA	Cambay Main Branch	7011631515
5	BANK OF BARODA	Petlad Main Branch	8200496575
6	BANK OF BARODA	Umreth Branch	9327590035
7	BANK OF BARODA	Borsad Branch	9913770269
8	BANK OF INDIA	NRI Branch	02692-256292
9	BGGB	Lambhavel Road Branch	7574803225
10	CANARA BANK	Anand Branch	9480936767
11	CENTRAL BANK OF INDIA	Anand Branch	02692-250240
12	CENTRAL BANK OF INDIA	Sarsa Branch	02692-272028
13	CORPORTION	Anand	7043336630
14	DENA BANK	Vallabh Vidyanagar	9152941876
15	HDFC	Anand Main Branch	9375011970
16	ICICI BANK LTD	Gamdi Word Branch	8238035435
17	KOTAK BANK	Vallabh Vidyanagar	02692-229993
18	PUNJAB NATIONAL BANK	Anand Main Branch	02692-253825
19	PUNJAB NATIONAL BANK	Chikodara Road Branch	02692-264567
20	PUNJAB NATIONAL BANK	Petlad Main Branch	02697-252340
21	PUNJAB NATIONAL BANK	Cambay Main Branch	02698-220458
22	STATE BANK OF INDIA	Pansora	7600037528
23	STATE BANK OF INDIA	Petlad	7600037529
24	STATE BANK OF INDIA	Cambay	7600037507
25	SYNDICATE BANK	Anand Main Branch	02692-243509
26	UCO BANK	Anand Main Branch	9414551148
27	UNION BANK OF INDIA	Anand Main Branch	6351325462
28	YES BANK LTD.	Anand Main Branch	02692-308200

**AGENDA NO. 19 – TARGETS RECEIVED FOR TALUKAWISE AND BANKWISE, GUJARAT SCHEDULE CASTES DEVELOPMENT -CORPORATION, PLACED AT ANNEXURE VI**

**AGENDA NO. 20 — DOUBLE INCOME OF FARMERS BY 2022(RBI), PLACED AT ANNEXURE VII**

**AGENDA NO. 21 — PROGRESS OF AREA DEVELOPMENT SCHEME (NABARD)**

**AGENDA NO. 22 — 100% DBT of Petlad Taluka.**

**AGENDA NO. 23 — Review of CLSS under PMAY.**

**AGENDA NO. 24 — ANY OTHER AGENDA WITH THE PERMISSION OF CHAIR**

**LEAD BANK CELL  
BANK OF BARODA,  
ANAND REGION,  
ANAND.**

**DATE: 20.08.2018**