

Minutes of 133nd DLCC & 1st DLRC Meeting quarter ended June-2018

The 133th DLCC & 1st DLRC meeting of Banaskantha District was held on 28th Sept, 2018 at 17.00.00 Hrs. at Meeting Hall, Collector Office, Banaskantha, Palanpur. Shri L B Bambhaniya, I/c Collector & ADM, Banaskantha Dist. presided over the meeting. ,Shri Ravindrasinh Vala , I/c District Development Officer & Director, DRDA , Shri G T Vyas, Zonal Manager, Dena Bank (Lead Bank), ZO Mehsana, Madam Sheeladevi, LDO, RBI Ahmedabad,, Shri Kamlesh Bhaskar, Director, Dena-RSETI, Palanpur, Shri Ajit Dighe DDM NABARD, Dist. Co-ordinators of Banks, other Bankers and Govt. Officials were present. Shri Kalyan Jakhar, Convener & LDM, B K Dist. welcomed to Shri L B Bambhaniya, I/c Collector & ADM, Banaskantha Dist. and all the participants. Thereafter with permission of the Chair, the proceeding of the meeting started as per agenda items.

AGENDA No. 1 :To confirm the minutes of previous meetings:-

The minutes of the 132st DLCC & 4th DLRC for the quarter ended March was held on 29.06.2018 were circulated to all members vide letter Dated 12.08.2018. The LDM offered for comments if any on the minutes. There was no any comment from the members and the minutes approved by the house unanimously.

Agenda for 133th DLCC & 1st DLRC Meeting for 2018-19**AGENDA No.1(B)****IMPLEMENTATION OF FINANCIAL INCLUSION:**

LDM has informed the house the progress as of 22.08.2018 under opening of accounts, issuance Ru-pay cards and aadhaar seeding as here below _;

Progress under PMJDY is as below.

No. of Accounts opened		Aadhaar Seeded Accounts	% of Aadhaar Seeded Accounts	Total RuPay Card issued	% of Total RuPay Card issued
Rural & Urban	Total				
866566	866566	701022	80.90	585476	67.56

All Banks in Banaskantha District have opened 8.66 lakh PMJDY accounts, of which about 5.85. lakh RuPay Cards (68%) have been issued and 7.01 lakh accounts (80.90%) have been seeded with Aadhaar number.

Hon'ble Collector shown satisfaction over the progress in account opening in PMJDY. He suggested that still there are chances that some people may not have bank account, He advised that every Bank/Branch should observe in their respective service area and open the bank account of the persons who do not have bank account as soon as possible. This work should be done sincerely. He also insisted that our progress in Rupay cards is not satisfactory; Banks should distribute the remaining Rupay cards in campaign mode. Village wise camps should be arranged to achieve respectable figure in Rupay cards also.

Madam Sheeladevi, Lead District Officer from RBI, Ahmedabad informed the house that, Banks also need to give attention towards RuPay Card activation and Mobile No. seeding in Bank account. All Banks are requested to ensure that all their Bank Mitras are equipped with latest RuPay Card Enabled Micro ATM (POS Machine). Representative of Banks may visit Bank Mitras and carry out transactions using their own RuPay Cards to ensure smooth working of the entire system.

Subsequent to Supreme Court verdict with respect to Aadhaar, its guidelines are to be adhered with.

(Action: All Concerned Banks)

Social Security Schemes:

LDM informed the house about progress in enrolments under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) and Atal Pension Yojna as of which is given as under:

Particulars	PMSBY	PMJJBY	APY
Total enrolment	213563	91281	17659

Hon. Collector has appealed to bankers to ensure maximum enrollment to be done in all social security schemes.
(Action: All Concerned Banks)

1.2 Gram Swaraj Abhiyaan – 14th April, 2018 to 5th May, 2018

Department of Financial Services, Ministry of Finance, Govt. of India, vide their letter dated 06.04.2018 directed to observe the “Gram Swaraj Abhiyan-1” during 14.04.2018 to 05.05.2018 in 16,850 villages all across the Nation. In this identified list of 16,850 villages, 96 villages were included from the State of Gujarat. In Banaskantha District, 12 Villages of various taluka (Dhanera-1, Tharad-4, Vadgam-4, Wav-3) were selected. This campaign was mainly aimed at achieving saturation by providing universal coverage to people under identified programmes as PMJDY, PMJJBY and PMSBY.

LDM informed the house that Financial Literacy Camps were conducted in all identified villages to create awareness amongst the people about the Financial Inclusion Schemes. Business Correspondents were also advised to make door-to-door survey for enrolment of beneficiaries under these schemes. With the concentrated efforts of all stakeholders i.e. BCs, Banks, LBC and Government authorities, the District achieved 117%, 109% and 127% of target allotted under PMJDY, PMJJBY and PMSBY schemes respectively at the end of the Campaign.

Hon. Collector shown satisfaction over the progress under program. He advised that Still we should continue to open accounts in PMJDY and enrolment under Social Security schemes.

(Action: All Concerned Banks)

1.3 Seva Setu Programme phase-4 in district

LDM informed the house, that the Government of Gujarat , 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.

(Action: All Concerned Banks)

AGENDA No.2

Financial Inclusion Plan : Road Map for providing regular Banking services in Villages / Unbanked Centres.

A. Deployment of additional BCs in locations not having Banking facilities within 5km:

LDM Informed the house DFS, MoF, GoI vide it's letter dtd. 17th 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 29 villages in BK District in the list. 23 Out of 29 centers already BCs appointed/working but 6 centers allocated to SBI still pending.*

Further, through a separate letter dtd. 17th 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.

Hon. Collector suggested that now a day's banking is a basic need. We must provide banking services to the rural people through BC/ Bank Mitras. Banks must make arrangements to appoint BC/ Bank Mitra in these 6 centers immediately.
(Action: SBI)

B. Revised Sub Service Areas (SSA's):

LDM informed the house, under the guidance of SLBC, Lead Bank Cell undertook an exercise with all banks and compiled updated list of Sub Service Area. The said list is also available on SLBC website .Members are requested to go through the same and in case of any discrepancy in allotment of any village, the same should be reported to us before 30th September 2018 for necessary modifications.

(Action: All Concerned Banks)

AGENDA No.3

4.1. 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

LDM informed the house, During 154th 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. 1st 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. 21st 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 scheme code** so that stipulation of inoperative/ dormant accounts due to non-operation does not apply while crediting proceeds.

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

Hon. Collector shown concern over the matter and advised that these guidelines to be followed up scrupulously. He also suggested that no beneficiary should suffer because of having small bank account. All the banks must pass on necessary instructions to their branches. (Action: All Concerned Banks)

AGENDA No.4

4.1 Pradhan Mantri Mudra Yojna (MUDRA) and Standup India Scheme

LDM informed the house the progress under the Scheme for FY 2018-19 is as under:

(Amt. in Crores)

SHISHU		KISHOR		TARUN		TOTAL	
A/C	Disb. Amt.	A/C	Disb. Amt.	A/C	Disb. Amt.	A/C	Disb. Amt.
988	3.69	591	12.54	160	10.29	1739	26.50

LDM has also informed the status as of 30.06.2018. During the current year since 01.04.2018. Total no. of accounts 1739 sanctioned with tune of Rs.26.50 crores under the scheme, of which Rs. 3.69 crores to 988 a/cs, 12.54 crores to 591 a/cs and Rs. 10.29 crores to 160 a/cs sanctioned under Shishu, Kishore and Tarun category of MUDRA respectively.

Hon. Collector Sir emphasized on sanction of more loans under PMMY. He suggested that small size programs should be organized at every Taluka level and disbursements should be made in camp mode. Customers should be called in these programs. Success stories to be discussed and power point presentation should be given in these programs. (Action: All Concerned Banks)

4.2. Stand up India Scheme

LDM informed the house, the cumulative progress as of 30.06.2018 Under “Stand up India” In BK Dist. Is as under:-

Sanctions Accounts	Amt.(Rs In crores)
52	15.14

LDM informed the house that progress under Stand-Up-India is not satisfactory.

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.

Hon. Collector also had shown concern over the progress in scheme. He suggested that this is the flagship program of Government of India, We must achieve respectable figure under the scheme.

(Action: All Concerned Banks, DIC, NABARD)

AGENDA No.5

LDM informed the house, the details of the progress made in implementation of Central Government Sponsored Schemes.

5.1 Name of Scheme: - PMEGP (KVIC+KVIB+DIC)

Achievement under PMEGP up to June 2018 is as under.

Agency: All (KVIC+KVIB+DIC)

(Rs. in Lacs)

Target 2018-19	Targ et MM Invol	App. Forwarded to Bank including carried forward from previous year	App. sanctioned by banks	Achieveme nt MM	N of app. Rejected by Banks	Pending at Banks					
No.of prj	M MM Amt	No.o f prj MM amt	No. of prj	% Amt	No.of prj	MM amt	No.o f prj	Prj. cost			
KVIC	27	67.5	18	73.45	4	31.99	47.4	1	6.25	13	35.21
KVIB	27	67.5	9	42.45	3	21.60	32.0	3	9.55	3	11.30
DIC	36	90	32	167.84	11	55.33	61.47	1	6.30	20	106.21
TOTAL	90	225	59	283.74	18	108.92	48.40	5	22.10	36	152.72

LDM informed the house that progress under Stand-Up-India is not satisfactory

Prime Minister Employment Generation Programme (PMEGP)

LDM informed the house that progress under Stand-up-India is not satisfactory. As per on line portal reporting NIL project sanctioned during June quarter by banks (acct. & amt. both).

LDM informed the house, progress report for the quarter ended June, 2018, against the physical target of 90, Banks have sanctioned 18 applications, i.e. 20.0% achievement. Similarly, against the Margin Money target of Rs.225 lakhs, Banks have sanctioned projects having **Margin Money of Rs.108.92 lakhs (48.40% achievement)** for the quarter ended June, 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.

Hon. Collector shown grave concern over the matter and advised all bank to sanction more & more loans under the scheme.

(Action: All Concerned Banks, DIC, NABARD)

5.2 Review of progress under Govt. Sponsored programme for the period 01/04/2018 to 30.06.2018.

LDM informed the house, under various Govt. sponsored schemes only DIC - Vajpayee Bankable is satisfactory (achievement 86.78%), but in remaining various schemes i.e. NRLM (Mission Manglam), PMEGP, Dattopath thengadi Artisan Interest Subsidy Scheme, GSCEDC, GWEDC, GBCDC, Ghardivda, NULM achievements are not satisfactory. The details of it are given in enclosed **for the quarter ended June 2018** as per report received from concerned agency. During the BLBC meeting review of progress under Govt. Sponsored 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.

Hon. Collector was very much disappointed over the issue. He advised that loan application sponsored under government sponsored programs is for the help of economically weak people. We must consider these applications positively. We must achieve all targets under these programmes.

Incharge DDO & DRDA Director advised the house that SHG Credit Linkage most important aspect of Rural Development program. All the pending application under SHG/ NRLM scheme must clear immediately.
(Action: All Concerned Banks, DIC)

AGENDA No.6

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY), 4% Int. subvention and GoG 12 milch animal scheme.

6.1 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)

LDM informed the house, Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102018-1141-K.7 dated 5th 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. And by LBC it is circulated vide letter dated 20.04.2018.

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).

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. District Co-ordinators are advised to ensure that all loanee farmers are covered under the scheme and also ensure maximum coverage under the scheme. Hon. Collector also advised to ensure maximum coverage under the scheme.

(Action: All Concerned Banks)

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

LDM informed the house that 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 01.04.2017 to 30.09.2017** 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 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. (Action: All Concerned Banks)

6.3 Announcement of new scheme for establishment of dairy unit with 12 milch animals.

LDM informed the house that Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. CDS/132017/94/P.1 dated 17th April, 2018 has announced a new scheme for establishment of dairy units with 12 milch animals. A copy of the GR has been circulated by SLBC vide letter no. FGMO/AHM//SLBC-103/406/2018 dated 01.05.2018. And by LBC Palanpur vide letter No. PLN/LBC/552/2017-18 dated 08.05.2018.

Main features of the scheme are as below:

- i. Subsidies will be made available for purchase of 12 milch animals (cow / buffallow) and new construction of dairy farm as per prescribed criteria.
- ii. Interest subsidy will be available @ 7.50% for 5 years on finance extended by Banks for purchase of milch animals in FY 2018-19.
- iii. For construction of dairy farm as per prescribed criteria, subsidy will be provided @ 50% of the cost or Rs.1.50 lakh whichever is lower.
- iv. In addition to these, capital subsidies will also be available for electric chaf cutter, fogger system, milking machine and cattle insurance.

Banks are requested to advise their branches to extend the benefits of the scheme to eligible borrowers whole heartedly. Officer from Pashupalan Department also explained the scheme to the house. Hon collector also advised that maximum loan accounts to be sanctioned under the scheme to improve the living standard of rural people. (Action: All Concerned Banks)

AGENDA No.7

: Review of Banking Development in key Areas as on quarter ended June- 2018.

(A) Branch Expansion:-

Total network of Banks branches in the district are 353 including 13 satellite branches (Dena Bank -7, DGGB-5 and UBI-1) at the quarter ended June-2018.

Dist. Authority suggested that now a day's banking is basic need of every citizen there should be more Bank/branches in rural areas to suffice the Banking service needs of villagers / Farmers/ poor people. Banks should explore possibilities of opening more branches in unbanked rural areas.

(Action: All Concerned Banks)

(B) Deposits:

The Deposit of SBI Group decreased by Rs.61 Crores. In case of Nationalised Banks is decreased by 86 crores, RRB Banks are decreased by Rs.13 crores, Co-operative Banks are decreased by Rs.145 crores and Pvt Banks are decreased by 5 Crores by respectively. Overall deposit of the District decreased by Rs.310 crores as compared previous quarter Mar- 2018 and stood at Rs. 8229 Crores at the end of June-2018.

(Action: All Concerned Banks)

(C) Credit Expansion:

The advance of State Bank of India has increased by of Rs.61 crores, Small Fin Banks increased by of Rs. 142 crores and Nationalized Banks, DGGB, Co-operative Bank and Pvt. Banks advances have decreased by Rs.297, Rs.3, Rs.74 and Rs.384 crores. Overall credit of the District decreased by Rs. 556 crores as compared to previous quarter Mar 2018 and total advances of the district stood at Rs.9616 crores at the end of June-2018.

(Action: All Concerned Banks)

(D) C.D. Ratio:-

The CD Ratio of the District, Stood at 117% at the end of June-2018, which is satisfactory. The National target is 60%.

(Action: All Concerned Banks)

(E) Priority Sector Lending:

The District has shown positive growth in all parameters. Total Priority Sector increased by Rs 78 Crores, Agriculture and Weaker section decrease by Rs.71Crores and Rs.418 crores respectively compare to the previous quarter ended March- 2018. Total outstanding of advances stood in Priority Sector, Agriculture and weaker section by Rs. 8021, Rs.6605 and Rs.2639 Crores respectively at the end of June- 2018.

Hon. Collector suggested that banks with stagnant deposit should analyze the reasons and improve their services. He suggested that Banks with below benchmark CD ratio must improve their credit portfolio. He also suggested that discussions made in the meetings must be percolated down line to

the branches for better implementation and improvement. Hon. Collector suggested that some banks are doing priority sector advances very well and figures of priority sector lending of some banks is not satisfactory. These Banks are advised to concentrate of priority sector lending.

(Action: All Concerned Banks)

(ii) The Bank wise share of various components of Priority Sector Advances is as of June- 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	952	3131	583	785	2570	8021
% To total Adv. (Target- 40%)	80	88	99	91	79	83
2. Agriculture Advances	664	2637	553	694	2019	6605
% To total Adv. (Target- 18%)	55	74	94	81	56	69
3. Weaker section Advances	461	969	149	0	1064	2639
% To total Adv. (Target- 10%)	17	37	6	0	40	30

The District has achieved the stipulations for Priority Sector advances, Agri. Advances and weaker section advances with good margin.

(Action: All Concerned Banks)

AGENDA No.8

: Review of progress under Service Area Credit Plan (SACP) 2018-19:

LDM informed the house that the fresh and renewal lending to priority sector at the quarter ended June 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 .Crore)

Financial Year :2018-19		Achievement	
Particulars	Annual Target	Up to June-2018	In %
A. Agriculture & All activities	6885.88	2006.47	29.14
B. Small Scale Ind. (NFS)	622.14	250.12	40.20
C. Other Priority Sector	713.57	38.62	5.41
Total Priority Sector	8221.59	2295.21	27.92

(Action: - All Dist. Co-ordinator of Banks)

AGENDA No.9

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

LDM informed the house that 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 file cases are still pending.

While going through the data stated in page-50, it is observed that total 2212 RC cases pending with DDO/Collector office. This position stated except cases of Dena Bank and BDCC Bank as said work is done by separately by appointed SRO and Dist. Registrar Dept of Co-operatives respectively.

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 and to take suitable action as there is negligible progress. Hon Collector consented over the matter. He agreed that it will be taken on priority. (Action: - Dist. Authority).

AGENDA No.10

Review of SHG (NRLM) and modifications in scheme

LDM informed the house that the performances under SHGs scheme (NRLM) 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.

Modifications in the SHG finance scheme:- Govt. of Gujarat notification No. GLPC/MF/12319-12481/2018 Dt.02-08-2018, GLPC advised to all Banks, in the future finance the SHGs to promote income generating activity through demand Loan /Term loan.

Bank sakhi are appointed in branches from G.L.P.C. in order to facilitate SHG's account opening, activating inoperative & dormant SHGs & their credit linkage. They are suppose to act as extended arm of the bank's branch, particularly in recovery of NPAs accounts.

All bank's branches were advised to utilize the services of bank sakhi for better bank & credit linkage for SHGs .
(Action: All Concerned Banks)

AGENDA No.11

11.1 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme (CLSS)

LDM informed the house that 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.12th 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.

Incharge DDO & Director, DRDA informed the house that there are some incidents where Government departments have remitted subsidy or other government benefit in the accounts of beneficiaries, and Banks have adjusted the same towards overdue loans. Which is creating problems he advised that these aid or subsidy is given to the people for relief or any other purpose so these funds should not be appropriated to any other account?
(Action: All Concerned Banks)

11.2 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.

Incharge DDO & Director DRDA informed that this is one of the flagship programs of Government and progress under the program is being monitored at every platform. He advised all Bankers to pass on necessary instructions to their branches to sanction maximum loans under Pradhan Mantri Awas Yojna – Gramin.
(Action: All Concerned Banks)

AGENDA No.12

LDM informed the house that the New scheme launched by Gujarat Un-reserved Educational & Economical Development Corporation (GoG) for self employment oriented Interest subsidy scheme for unemployed individuals :-

- Self employment oriented scheme-** (a) Small transport & loading vehicle, loan upto on road unit cost 5% simple interest for Male & 4 % Simple Interest for women (b) Kiryana Shop, Medical Store, Garment Store & Book Stall (Loan upto Rs.10.0 Lakhs)-5% simple interest for Male & 4 % Simple Interest for women. (c) Infrastructure development to Transport, logistic and travels etc. loan upto Rs. 6.00 lacs (5% interest subsidy).

All banks have to create awareness & sanction loan under captioned scheme.

(Action: All Concerned Banks)

- (ii) **5 % Interest Subsidy scheme for graduates** Viz. Doctors, Advocate, Technical Graduates for loan availed upto 10.0 Lakhs.

All banks have to create awareness & sanction loan under captioned scheme.

(Action: All Concerned Banks)

AGENDA No.13

Closer of satellite bank branch of Dena Bank in Banaskantha District:- The Zonal Manager, Dena Bank, Mehsana requested for closure of various satellite branches in BK Dist. As per belov ed details:-

Sr No.	Name of the District	Name of Block	Name of Branch of Base Brs	Name of Village Satelite office	Name of BC/Bank Mitra	Name of Other Bank's Branch	Post Office Yes/No
1	Banaskantha	WAV	Bhabhar	MORVADA	Dashrathbhai Dahyabhai Thakor	BDCC	Yes
2	Banaskantha	Vadgam	Danta	MORIYA	Navinbhai Radhuji Sipara	BDCC	Yes
3	Banaskantha	Vadgam	Kanodar	TENIVADA	Arvindbhai Bhagwanbhai Prajapati	BDCC	Yes
4	Banaskantha	Palanpur	Palanpur	GOLA	Dineshbhai Danabhai Parmar	BDCC	Yes
5	Banaskantha	Kankrej	Thara	Mandala	Bhabhaji Pratapji Thakor	BDCC	Yes
6	Banaskantha	Kankrej	Thara	Un	Bharatji Chaturji Chauhan	BDCC	Yes
7	Banaskantha	Vadgam	Vadgam	Dhota	Satish Ratilal Parmar	BDCC	Yes

The Zonal Manager, Dena Bank, Mehsana placed before the forum a request for closure of above 7 (Seven) Dena Bank, satellite branches in BK dist. under base branch. At all above centres BDCC bank & Post Office also provide banking services. The Bank may also ensure that the banking needs have said satellite branches customers, the Govt. sponsored programme and DBT scheme will be continued to be met through BCs/BFs and Mobile van, So no centre will be left Unbanked. The House has permitted to close the above satellite branches.

(Action: - Dena Bank)

AGENDA No.14

Agenda sponsored by NABARD.

1. Area Development Schemes (ADS) for increase in Investment Credit

DDM Nabard infored the house that in terms of PSL guidelines, about 32% of the overall lending under Agriculture Sector should be for Investment Credit. To encourage the lending under investment, NABARD has prepared two Area Development Schemes in all the districts of Gujarat. The schemes are prepared district specific taking into account various local factors and in consultation with the technical experts. Two ADS for Banaskantha are:

- Integrated Scheme for Financing under Land Development with DRIP in Banaskantha**
- Financing for Milch Animal under Dairy Development**

Two schemes were launched from 01 April 2018. The same are included in ACP 2018-19.

Banaskantha DCCB and DGGB, are normally eligible for refinance from NABARD. A reduction of 0.5% basis point would be considered in interest rate on refinance to BDCCB and DGGB, for lending under these two schemes.

The banks are requested to keep record and share with LDM / NABARD , the GLC for the above schemes on a quarterly basis.

1. Creation of rural Infrastructure by State Govt form NABARDs support.

DDM Nabard informed the house that NABARD supports State Govt. for creation of infrastructure in rural areas through its Rural Infrastructure Development Fund (RIDF). A consolidated list of projects constructed / being constructed by GoG in Banaskantha District is given below.

Category	Sector	Name of the Project	No. of Projects	Total Cost	NABARD Loan	State Govt.
Agri Related	Drainage	84 Underground Drainage	8	3498	2973.33	524.72
Agri Related	Cold Storage	Warehouses 52	4	209	198.55	10.45
Rural Roads	Roads	Rural Roads 21 MDR	1	669.2	535.36	133.84
Social	Public Health Institutions	PHCs & CHCs 4526	583	7929.9	6740.4235	1189.5
Social	Aanganwadi Centers	Aanganwadi 3801	110	434.17	369.0445	65.126
Total				12740	10816.708	1923.6

Status as on 31.03.2018

2. ACP Achievement – 2018 – 19

DDM Nabard informed the house that 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 enclosed.

3. Doubling of Farmers Income by 2022

- Flagship programme of GoI
- GoG conducted a major programme recently
- Not any particular scheme – overall support to farming community
- Basically to increase means of income by three broad methods
- Increase output by use of scientific methods
- Marketing aspects
- Develop allied activities (dairy, poultries, bee keeping, etc.)

AGENDA No.15

To discuss on ABSENTEEISM IN BLBC MEETINGS

Hon. Collector viewed absenteeism in BLBC meeting seriously & advised all the BMs of Block/Taluka to attend it positively without fail. It has also been suggested that only competent official should attend DLCC & DLRC meeting and in his absence prior intimation is to be given by subsequent officer to LDM office before attending meeting. *Action: All Concerned Banks)*

AGENDA No.16

Dena RSETI

Shri Kamlesh Bhaskar, Director, DENA RSETI informed the progress made during the year 2018.19 (as of 22/09/2018) to house. RSETI had conducted 17 training programmes with 397 trainees. Cumulative settlement ratio is 72.11%. Details of which are as stated below:-

No. of Progra's declared	No. of Programs executed	Total Trainees	Male	Female	BPL	APL	Gen	SC	ST	OBC	RM
25	17	397	106	291	276	121	69	98	26	195	09

Hon. Collector suggested trained candidates should be given loans from banks under Pradhan Mantri Mudra Yojana(PMMY) to start their own business. For credit linkage Credit Camp, Loan Mela etc to be organized. MLAs, Collector, DDO, Mamladars and other designatories are to be invited in these camps.

AGENDA NO.17:

There was no any matter. LDM thanked the members for active participation and lively discussion. The meeting ended with vote of thanks by DDM, NABARD.

Convener

Lead Dist. Manager

Banaskantha Dist.