

## AGENDA (JUNE 2018)

### 1. Confirmation of the proceedings of Last Meeting

The minutes of last DLCC meeting held on 19.06.2018 has been sent to members vide letter No BZ:BR:LB:32/11 dated 22.06.2018. All suggestions/comments received during the meeting were complied and the house confirmed the minutes.

### 2. Review of Key Banking Parameters in District for quarter ended Outstanding as on MARCH 2018

(Amount in Lakhs)

Sr.No.	Details		June-17 (1)	March-18 (2)	June-18 (3)	Growth Q-o-Q (3-2)	Growth Y-o-Y (3-1)		
1a	Branch Expansion	Urban & Metro	427	433	455	22	28	Annex-A Page - 7	
		Semi Urban	54	60	58	-2	4		
		Rural	182	186	194	8	12		
		Satellite office	0	0	0	0	0		
	<b>Total</b>	<b>663</b>	<b>679</b>	<b>707</b>	<b>28</b>	<b>44</b>			
1b	ATMs Expansion	Urban & Metro	964	962	957	-5	-7		
		Semi Urban	72	63	63	0	-9		
		Rural	169	169	168	-1	-1		
		<b>Total</b>	<b>1205</b>	<b>1194</b>	<b>1188</b>	<b>-6</b>	<b>-17</b>		
2	Deposit Growth		7534600	7844014	7740095	-103919	205495		Annex-B Page - 8.
3	Advances		4766172	5454317	5360110	-94207	593938		
4	Priority Sector Advance		1748710	1959379	1997003	37624	248293		
4.1 a)	% growth		-	-	-	1.88	12.43		
b)	% to total advances		36.69	35.92	37.26	1.33	0.57		
5	Agriculture Advance		242990	266682	272998	6316	30008		
5.1 a)	% growth		-	-	-	2.31	10.99		
b)	% to total advances		5.10	4.89	5.09	0.20	-0.01		
6	MSME Advance	No. of Units	95099	89185	107678	18493	12579		
		(% growth)	-	-	-	-	-		
		Amount O/S	747933	852691	910484	57793	162551		
		% growth	-	-	-	6.35	17.85		
	% to total advances		15.69	15.63	16.99	-	-		
7	Weaker Section Advances		204914	188809	186318	-2491	-18596	Annex-C page 9.	
8			No.	61963	71492	71494	2		9531
	Kisan Credit Card		Amount o/s	119017	124659	137777	13118		18760

### 3. Progress under PMJDY as on 30/06/2018

No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In lacs)	Number of Pass-Books issued	Annex-D Page - 10.
Rural	Urban	Total (Rural +Urban)					
438388	276980	715368	536903	621371	22129.03	715368	
			75%	86.86%			
<b>As on 30/06/2017</b>							
438448	269226	707674	506241	585421	19547	707674	
			72%	82.72			
-60	7754	7694	30662	35950	Progress		

### 4. Gap in appointment of the BCs

	Status Report on Bank Mitra and Infrastructure
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	Name of Bank	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	Annex - E Page - 11.
1	TOTAL	255	244	238	6	0	
<b>As on June'17</b>							
1	TOTAL	255	244	232	12	0	

#### 5. Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total	Annex - F Page - 12.
	APY	PMJJBY	PMSBY		
PSB	30353	248033	484486	762872	
PVT Bank	4989	54240	61151	120380	
RRB	2294	3407	11360	17061	
GSCARDB	0	0	0	0	
TOTAL	37636	305680	556997	900313	As on June'18
<b>As on June'17</b>					
TOTAL	24039	254109	500537	778685	As on June'17
Progress	13597	51571	56460	121628	Progress in SSS

#### 6. Progress under PMMY as on 30/06/2018

Category	Sanctioned A/c	Sanctioned	Disbursed A/c	Disbursed	Annex - G Page - 13.
Shishu	2472	575	2472	575	
Kishore	1732	3672	1732	3672	
Tarun	387	2680	387	2680	
TOTAL	4591	6927	4591	6927	
<b>AS ON JUNE' 17</b>					
TOTAL	5397	9602	5397	9602	

#### 7. Progress under Central Govt. Sponsored Schemes

##### 7.1 PMEGP (DIC + KVIC + KVIB)

(Amount in lakhs)

Sr.	Bank Name	Appl. Forwarded to Banks	Appl. Sanctioned by Banks		Appl. Disbursed by Banks			Appl. Rejected by Banks	Appl. Pending with Banks
			No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money		
-	TOTAL	150	109	478	109	425.42	11%	35	6

##### 7.2 NULM

(Amount in lakhs)

Scheme	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	300	83	45	18	20	15.00
Group (SEP-G)	10	0	0	0	0	0.00
SHG Bank Linkage	150	90	75	0	15	50.00
Total	460	173	120	18	35	26.09

**8. State Government Sponsored Schemes**

(Amount in lakhs)

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBV	1500	358	225	87	46	15.00%
GSCDC	227	113	39	0	74	17.18%
GBCDC	168	121	17	22	82	10.12%
JGVY	3	-	-	-	-	-
DTASY	180	262	26	74	162	14.44%
Bankable Scheme for ITI pass out		No targets allotted for FY 2018-19				

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

(Amount in lakhs)

(Annexure - H) Page - 14.

Sr	Sectors	ACP 2017-18						ACP 2018-19					
		Annual Allocation		Achiev. Upto corresponding qtr.		Achievement %		Annual Allocation		Achiev. Upto current		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	85125	195700	81152	169064	95.33	86.39	85266	215948	32174	65498	37.73%	30.33%
	Of which Crop Loan	65000	130000	29949	89054	46.08	68.50	64999	139998	18936	39734	29.13%	28.38%
	Of which Allied+ATL	20125	65700	51203	80010	254.42	121.78	20267	75950	13238	25764	65.32%	33.92%
2	MSME	18000	289000	109366	473634	607.59	163.89	17999	336236	13224	183487	73.47%	54.57%
3	Education	1800	4800	1346	6881	74.78	143.35	1786	5356	396	1171	22.17%	21.86%
4	Housing	5700	85000	15894	159512	278.84	187.66	6980	150043	4548	36708	65.16%	24.46%
5	Others	3245	5100	9148	9431	281.91	184.92	3516	12632	19584	30069	557.00%	238.04%
	<b>Total Priority Sector Advances</b>	<b>113870</b>	<b>579600</b>	<b>216906</b>	<b>818522</b>	<b>190.49</b>	<b>141.22</b>	<b>115547</b>	<b>720215</b>	<b>69926</b>	<b>316933</b>	<b>60.52%</b>	<b>44.01%</b>

Bankwise Ground level Credit Disbursement Position : Annexure - I --- Page - 15-16

Details of CD Ratio of Banks: Annexure-J --- Page - 17.

June'17 63.26

Mar'18 69.53

Jun'18 69.25

Submission of LBR2 &amp; LBRU2:- 76.61% &amp; 69.88% respectively

**11. Review of NPA**

(Annexure - K) - Page - 18

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
<b>Priority Sector Advances</b>			
Crop Loan	115540	5036	4.36%
Agri. Term Loan	183296	37102	20.24%
MSMEs	1603570	33350	2.08%
Housing	699963	5540	0.79%
Education	78285	358	0.46%
Other PSA	122561	3522	2.87%
Non Priority Sector	3870526	255829	6.61%
<b>TOTAL ADVANCES</b>	<b>6673741</b>	<b>340737</b>	<b>5.11%</b>
<b>Central Govt. Sponsored schemes</b>			
PMEGP	556	14.5	2.36%
<b>State Govt. Sponsored programmes</b>			
VBS (DIC)	10350	1279	12.36%
GSCDC	42	2.11	5.02%
GBCDC	31	2.15	6.94%



**14. a) Construction of RSETI Buildings**

Application for permission regarding further construction work is to be submitted to Municipal Corporation

**b) Training at RSETI**

No. of Training Prog. Conducted during the Qtr.	No. of persons trained	Cumulative during the current FY		No. of persons trained since inception	Out of 4, trainee settled	
		No. of Prog.	No. of persons trained		No. of trainee settled through Bank Finance	No. of trainee settled through own Source
6	181	6	181	9130	6271	68.68%

**15. Progress in issuance of various Credit Card Schemes. Annexure - C --- Page - 9. (Amt. in Lacs)**

Type	Targets		o/s previous qtr.		Cumulative disbursement during the year		o/s at the end of current qtr.	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	KCC	0	0	67926	130652	3568	7125	71494
SCC								

**16. SHG related issues – Grading of SHGs and SHG-Bank Linkage**

**a) Saving Bank account details ANNEXURE - M - Page - 20**

Savings Bank A/Cs opened during the quarter			Total No. of Savings Bank accounts		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
89	1126	10	7365	72266	611

**b) SHG Grading, Sanction and disbursement details ANNEXURE - M (i) - Page -21**

Disbursement made during the quarter			Total loans disbursed during the year 30.06.2018		
Total accounts	Out of total graded A/cs, A/cs sanctioned	Disbursement Amt	Total accounts	Out of total graded A/cs, A/cs sanctioned	Disbursement Amt
Graded			Graded		
111	10749	139	272	10915	343

**c) Disbursement Details ANNEXURE - M (II) - Page - 22**

Disbursement made during the quarter ended 31.03.2018				Total loans disbursed during the year			
Total a/c disb.	Amt. disb.	Out of total a/c disb.no.of new a/c	Amt.disb. to new a/c	Total a/c disb.	Amt. disb.	Out of total a/c disb. no.of new	Amt.disb. to new a/c
100	140	46	71	62	74	26	37

**d) Loan Outstanding and NPA ANNEXURE - M (III) - Page - 23.**

Loans outstanding as on 30.06.2018		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
978	736	139	71	14.21	9.65

**17. Details of villages not having ICT connectivity for extending Banking services\***

Sr.	Block	Village	Status of connectivity	Action taken / proposed
NIL				

\* If number is large, data may be given as Annex and a summary may be given in this agenda item.

**18. Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks - Annexure - L --- Page -19**

Sr.	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(D)	Total No. of Rural Branches
			(A)	(B)	(C)		
1	Total	247	43	154	50	0	197

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

Sr.	Name of Bank	Disbursement during the quarter		Outstanding	
		No. of Accounts	Amount	No. of Accounts	Amount
Nil					

**21. Progress under Stand-Up India scheme**

*(Annexure-N) - Page - 24.*

Sr. No.	No of Applications sanctioned from 01/04/18 to 30/06/2018	Total Loan Amount Sanctioned (in lakhs)	No of Applications sanctioned from 01/04/17 to 31/03/2018	Total Loan Amount disbursed (in lakhs)	Quarter wise Growth	
					No of A/c	Amount in Lakhs
1	9	454.56	9	145.4	9	454.56

**22. Aadhaar seeding and Aadhaar Authentication**

**23. Status of Aadhaar enrolment centre**

**24. Pradhan Mantri Awas Yojana**

**25. In PMJDY - A/c should be opened with ZERO BALANCE.**

**26. Branches have complained during BLBC meeting that DIC subsidy is pending very long back.**

**27. New scheme for establishment of Dairy Unit with 12 milch animals (last date for application is Sept'18)**