

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

Dear Sir,

Re:- Minutes of 136th DLCC & 4nd DLRC Meeting for the year ended March-2019 of Banaskantha district to be held on dtd. 14-06-2019.

The 136th DLCC & 4rd DLRC meeting of Banaskantha District was held 14th June-2019 on 17.00.00 Hrs. at Meeting Hall, Collector Office, Banaskantha, Palanpur. Shri Sandip Sangle (IAS), Collector & DM, Banaskantha Dist. presided over the meeting, Shri B A Shah, DDO Banaskantha Dist. Shri M S Roheria, Regional Manager, Bank of Baroda (Lead Bank), Smt. 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, BK Dist. welcomed to Shri Sandip Sangle (IAS), Collector & DM, Banaskantha Dist. and all the other participants. Thereafter with permission of the Chair, the proceeding of the meeting started as per agenda items.

AGENDA:- To confirm the minutes of previous meetings:-

The minutes of the 135th DLCC & 3rd DLRC for the year quarter ended Dec. 2018 was held on 13.03.2019 were circulated to all members vide letter no. PLN/LBC/772/2018-19 Dated 26.03.2019. 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 136th DLCC & 4rd DLRC Meeting year ended March-2019

AGENDA No.1

Review of Key Banking Parameters in District for the quarter ended March 2019.

- **LDM informed the house** that the total network of Bank Branches is 353, Including 6 satellite branches i.e. DGGB (5) and UBI (1) at the end of March-2019 in the District.
- **Total 8 satellites brs closed during quarter (eDena 7 & SBI 1)**
- **Total 33 ATM installed during the year in the.**
- **Total growth in deposit Rs. 604.05 Crs (Y to Y =7.08%)**
- **Advances marginally decreased Rs. -191.57 Crs (Y to Y = -1.88%)**
- **C:D Ratio marginally decreased (-9.96%) as compare to previous year.**
- **MSME shown considerable growth Rs. 292.60 Crs (Y to Y = 37.57%)**

Hon'ble Collector suggested that now a day's banking is basic need of every citizen. Therefore, 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.

Hon'ble Collector suggested that specially PSBs & Pvt. Banks banks are advised to increase credit flow in the Dist.

Hon'ble Collector advised that those who have negative (-) growth in CD ratio and all others Banks below desired level are instructed to immediately increase the CD ratio at least at par with Dist. CD ratio. He suggested that Banks with below benchmark CD ratio must improve their credit portfolio.

Hon'ble Collector suggested that banks with stagnant deposit should analyse the reasons and improve their services. He also suggested that discussions made in the meetings must be percolated down the 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 are not satisfactory, specially in Education loan (of BOM, Alh Bk,UCO, UBI, DCB, ICICI, RBL & Yes Bank) . Therefore, these Banks are advised to concentrate on priority sector lending. (Action: All Concerned Banks)

AGENDA No.2

Review of progress under financial inclusion plan (FIP).

i. LDM has informed the house the progress under PMJDY & Aadhar Seeding :-

No. of Accounts opened		Aadhaar Seeded Accounts	% of Aadhaar Seeded Accounts	Total RuPay Card issued	% of Total RuPay Card issued
Rural & Urban	Total				
1012831	1012831	825194	81.47	711686	70.27

All Banks in Banaskantha District have opened 10.12 lakhs PMJDY accounts, of which about 7.11 lakhs RuPay Cards (70.27%) have been issued and 8.25 lakhs accounts (81.47%) have been seeded with Aadhaar number.

The 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 distribution 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.

The Hon'ble Collector had suggested that it is an important issue & all the balance number of accounts where Rupay Cards are not issued or activated, must be delivered in campaign mode. He shown concerns over very low activation of ATM cards. He also insisted to complete it in campaign mode. He added that Insta Cards should be delivered to account holders.

Smti Sheeladevi, LDO from RBI, Ahmadabad informed the house that, Banks also need to give attention towards RuPay Card activation and Mobile No. seeding in Bank accounts. 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.

(Action: All Concerned Banks)

LDM informed the house, the progress in enrolment in Social Security Schemes: - Number of account enrolled up to 30.09.2018 is as below :-

Sr No	Name of scheme	Dec-2018	March-2019	Progress Q-o-Q
1	PMJJBY	86578	102693	16115
2	PMSBY	207835	234438	26603
3	APY	31261	31872	611
	Total	325678	369003	43325

The Hon'ble Collector appealed to bankers to ensure maximum enrollment in all social security schemes. (Action: All Concerned Banks)

ii. **Role of Business Correspondents (BCs)**

LDM informed the house the status of BCs appointment in BK Dist:-

Name of District	Status Report on Bank Mitra and Infrastructure for Quarter ended				
	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 issue
Banaskantha	532	532	526	6	NIL

The six SSAs where BCs are yet to be appointed fall under the jurisdiction of SBI, details of which are furnished below :-

Sr.No.	Base Branch	Taluka	SSA	Village for BC appointment
1	SBI Danta	Danta	Kansa	Kansa
2	SBI Danta	Danta	kansa	Ghorad
3	SBI Dantiwada	Dantiwada	Nandotra	Bhadli Kotha
4	SBI Sihori	Sihori	Isarva	Isarva
5	SBI Sihori	Sihori	Varsada	Varsada
6	SBI Dantiwada	Dantiwada	Chodungri	Juvol

Hon'ble 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. SBI Bank must make arrangements to appoint BC/ Bank Mitra in these 6 centers immediately. (Action: SBI)

iii. **Review of Financial Literacy Camps :-**

LDM informed the house, as per RBI vide letter dtd. 02nd March, 2017 gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from 1st April, 2017, FLCs have to conduct the camp as per following schedule :
 - a. Two special camps per month on Digital platforms i.e. UPI & USSD
 - b. Target specific camps – Five camps per month (One each for Farmers, SMEs, SHGs, School Children and Senior Citizens)

2. Further, **one camp per month has to be organized by Rural Branches on Financial Awareness Messages, UPI and USSD, preferably on 3rd Friday of every month.**

All the rural branches would report the data to District Co-ordinators as well as Lead District Manager relating to conduct of Financial Literacy Camps for review in meetings.

During the year from 01.04.2018 to 31.03.2019 Total = 891 Financial Literacy Camps were organised by Banks & FLCs:-

Rural branches in the District		Details of FL Camps	
Name of District	Number of rural branches	Target	Achievement
Banskantha	203	812	891

There are 203 rural branches in the district which are required to conduct at least one FL camp per month. Bank's branches have conducted only 237 FL camps, as against the target of 609 resulting in shortfall of 372 FL camps during the quarter. Concerned banks may be advised regularly conduct FLC camp as per RBI guidelines. (Action: All Concerned Banks)

The term of FLC (eDena Bank) in the district was completed on Feb. 28, 2019 and appointment of FLC kept pending on account of Dena Bank merger with BoB. The FL Camps by FLC could not be conducted for June quarter and during FL week 2019 also. The Regional Office, BoB may be advised to appoint FLC in the district immediately so that financial literacy camps in the district may be conducted as per RBI's FLARE UP Guidelines. (Action: BOB)

AGENDA No.3

Review of performance of banks under District Credit Plan (DCP)

LDM informed the house that the fresh and renewal lending to priority sector at the year ended March-2019, 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 (Rs. in Crores)

S r.	Sectors	ACP Current Year-2018-19							
		Annual Allocation		Outstanding Upto current qtr.		% Achievement upto end of current quarter		Q-o-Q Growth	
		A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agriculture	934448	6885.88	273954	6617.69	29.44	67.91	5087	218.34
	Of which Crop Loan	789555	4204.63	193677	3771.61	27.06	69.29	447	203.87
	Of which Allied+ ATL	144893	2681.25	80277	2846.08	42.36	65.76	4640	14.47
2	MSME	15161	622.14	24243	1071.38	65.13	109.43	3470	75.95
3	Education	2398	98.88	606	17.42	10.43	8.37	-10	-1.27
4	Housing	6160	357.70	6131	389.44	20.31	28.38	197	11.21
5.	Weaker Sections	106647	986.74	135025	2329.91	1493.64	136.10	436	-47.17
6	Others PS	7157	256.99	14361	138.63	10.23	6.67	-7077	-22.82
	Total Priority Sector (ACP)	965324	8221.59	319295	8234.57	29.75	69.71	1667	281.42

Overall achievement of ACP 66.71% (Rs.5484.26 Crs) during the FY 2018-19.

- PSU banks like, Allahabad Bank 17.25%, Bank of India 43.86%, Bank of Maharashtra 48%, Indian Bank 41%, IOB 23%, Syndicate Bank 32%, United Bank 21%, UCO Bank 29% need to improve their performance among nationalised banks as their performance is below nationalised banks average i.e.70.58%.
- Pvt Banks like, BDCC Bk 40.82%, Land Development Bank 2.84%, Kotak Mahindra Bank 04.16% & RBL 39.59% are among private sector bank & co-operative banks which have shown abysmal performance which need to be improved upon.

LDM informed the house that the achievement under SACP is 70%, which is not satisfactory even after end of financial year.

Hon'ble Collector have also shown serious concern over the slow credit growth and advised all banks to sanction more & more loans so as to achieve the SACP in next FY 2019-20 (Action: - All Banks of BK Dist.).

AGENDA No.4

Review of NPAs

LDM informed the house NPA position sector wise & Govt agencies wise as on 31.03.2019.

(Rs. in Crores)

Particulars	Amount Outstanding	Amount of NPA***	% NPA to Outstanding Advances
Priority Sector Advances			
Crop Loan	3771.61	123.35	3.27
Agri. Term Loan	2846.08	175.16	6.15
MSMEs	1071.38	61.61	5.75
Other PSA	545.50	75.95	13.92
Total PSA	8234.57	436.07	5.29
Non Priority Sector	1745.47	9.34	0.53
TOTAL ADVANCES	9980.04	445.41	4.46
NPA under Central Govt. Sponsored schemes			
PMEGP***	5.63	2.31	41.02
NPA under State Govt. Sponsored programmes			
VBS (DIC)***	7.26	3.29	45.34
GSCDC***	0.6	0.2	35.33
DCWD***	0.2	0.12	59.50
GWEDC***	0.55	0.05	10.18
JGVY***	0.00	0.00	0.00
Housing Loan***	57.93	0.25	0.42
Education Loan***	6.76	0.23	3.40

LDM informed the house, 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.

- **NPA in non-priority sector & Govt Sponsored Schemes is very high as compared to priority sector**
- **NPA in Govt Sponsored programmes like VBS (DIC), GSDC, DCWD, GWEDC & PMEGP is extremely high which is a cause of concern.**
- **The proper Identification of beneficiaries by Govt agencies.**
- **Applications are to be sponsored to all Banks in proportionate.**

- **Timely disbursal/realised of subsidy from sponsoring agency.**
- **All banks' Dist. Co-ordinators are not furnishing/providing their accurate NPA data scheme wise.**

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

i. **Application for taking over Physical Possession Assets filed before District Magistrate takes much longer than stipulated timeline of 30 days*** leading to undue piling up of cases under the Act.**

ii. Orders for taking possession being signed by authorities other than designated authorities (often by Addl. Collector) which has been repeatedly challenged and turned down by court of law on numerous occasions.

iii. Non-cooperative and non-conducive approach of Executive Magistrate or Mamlatdar in execution of order for taking over physical possession by not remaining present at the venue on the scheduled date without any intimation to concerned Bank.

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

*****Status of SARFAESI cases pending as on 31.05.2019:**

Total No of Cases	No of Cases pending up to 30 days	No of Cases pending 31 to 60 days	No of Cases pending 61 to 90 days	No of Cases pending >90 days
31	5	5	4	17

The recovery of Banks 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 order to help them in taking suitable action as there is negligible progress. Hon'ble Collector consented over the matter. He agreed that it will be taken on priority. (Action: - Dist. Authorities)

AGENDA No.5

Review of recovery position and RC filed cases

- i. **LDM informed the house, the cases filed with DDO & District Collector:**
(Rs. in Lakhs)

Sr.	Name of Bank	Cumulative Position of							
		Cases filed		Recovery effected During quarter		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	Total	1961	3157.23	42	52.25			1919	3104.23

Period wise Pendency:

Name of Bank	Less than 1 yr.		1 to 3 yr.		Above 3 yr.		Total pending	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
Total	526	642.20	1245	2004.51	149	152.68	1919	3104.23

The Govt. Authorities are requested to help bankers in recovery of bank's dues under the State Recovery Act, as there is negligible progress. Many R/C filed cases are still long

pending. In the meeting, Dist. Authorities asked bankers to please provide list of pending cases bank's branch wise, taluka wise & municipality wise for quick disposal of cases.

(Action: - All Banks & Dist. Authority)

AGENDA No.6

LDM informed the house, the details of the progress made in implementation of Government Sponsored Schemes PMEGP (KVIC+KVIB+DIC)

Achievement under PMEGP up to March-2019 is as under

Agency: All (KVIC+KVIB+DIC)

(Rs. in Lacs)

IA	Target 2018-19	Target MM	App. Forwarded to Bank including carried forward from previous yr		App. sanctioned by banks		Achievement MM	App. Rejected by Banks		App Pending at Banks	
	No of prjct	MM Amt	No of prj	MM amt	No. of prj	MM amt	% Amt	No. of prj	MM amt	No. of prj	Prj. cost
KVIC	30	90	23	123.46	11	64.98	72.20	7	37.76	5	20.72
KVIB	30	90	24	131.06	7	37.69	41.87	12	64.32	5	29.05
DIC	40	120	41	211.91	17	83.75	69.79	15	75.75	9	52.41
TOTAL	100	300	88	466.43	35	186.42	62.14	34	177.83	19	102.18

SOURCE: KVIC, AHMEDABAD

Prime Minister Employment Generation Programme (PMEGP)

LDM informed the house, as per the progress report for the quarter ended March-2019, against the physical target of 100, Banks have sanctioned 35 applications, i.e.35.0% achievement. Similarly, against the Margin Money target of Rs.300 lakhs, Banks have sanctioned projects having Margin Money of Rs.186.42 lakhs (62.14% achievement) for the year ended March, 2019.

Modification in existing PMEGP scheme guidelines

LDM informed the house, KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP New guideline/2018-19 dated 01.06.2018 has informed about modification in existing scheme guidelines. The same was informed by SLBC to all the Banks and LDMs which in turn circulated to all banks through email. Among the others, following are the major modification elaborated for up gradation of existing PMEGP/ Mudra units:

2. Margin money claimed under PMEGP has been successfully adjusted.
3. First loan under PMEGP/ MUDRA has been successfully repaid in stipulated time.
4. The unit is profit making with good turnover and having potential for growth in turnover and profit with modernization/upgrading the technology.

A uniform subsidy @ 15% (Max. Rs.15 Lakhs) of project cost (Max. Rs.100 Lakhs Manufacturing and Rs.25 Lakhs for service/trading activity) would be provided for upgradation of existing PMEGP / MUDRA units on above criteria.

Banks are requested to take note of the modification in scheme guidelines and inform the branches accordingly.

6.2 Review of progress under Govt. Sponsored programme for the period 01-04-2018 to 31-03-2019:-

LDM informed the house, under various Govt. sponsored schemes only DIC - Vajpayee Bankable Yojana (251.58%), Dattopath Thengadi Yojana (102.0%), Manav Kalyan Yojana (100.0%), Jyoti Gramodhyog Vikas Yojana (100.0%) and PMEGP (as per MM 109.92%) is satisfactory but in remaining various schemes i.e. NRLM (Mission Manglam), GSCEDC, GWEDC, GBCDC achievements are not. **During the BLBC meetings, review of progress under Govt Sponsored scheme was done.**

The performances under some Govt. sponsored schemes 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.

The LDO, RBI advised Banks to dispose off the applications (branches with pending position of govt. sponsored applications) within 15 working days in terms of RBI circular on NULM.

i. Subsidy related issues to be included :-

- **The proper Identification of beneficiaries by Govt agencies.**
- **Applications are to be sponsored to all banks proportionately.**
- **Timely disbursal/release of subsidy from sponsoring agency.**
- **DIC to demand advance subsidy from state agency as per additional target given by GOG.**
- **At least monthly meeting between DIC , LDM & district coordinator of banks to be held in order to sort out subsidy issues. (Action: - DIC , LDM & district coordinator)**

➤ **Continuation of 4% interest subvention scheme of GoG during FY 2019-20.**

LDM informed the house, the Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. SMB/16/2018/1647/CH dated 27.03.2019 have informed about continuation of 4% interest subvention scheme during the year 2019-20 in respect of short term crop loans sanctioned / disbursed by Banks for the **period from 01.04.2019 to 30.09.2019** and repaid as per Prompt Payer Scheme. The operational guidelines and mode of lodging claims with Government of Gujarat the same as previous year.

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 with GoG.(Action: - All Banks)

AGENDA No.7

Review Progress under SHG - bank linkage:-

LDM informed the house the performances under SHGs scheme (NRLM) are very poor and despite repeated requests/ review in last BLBC and DLCC meetings, the same has not improved. There is huge number of pendency with various bank branches, hence controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

Previous Quarter Dec-18			Current Quarter upto March-19			Q-o-Q Growth		
No of SHGs formed	Saving Linked	Credit Linked	No of SHGs formed	Saving Linked	Credit Linked	No of SHGs formed	Saving Linked	Credit Linked
394	394	355	583	583	501	189	189	146

i. SHG Saving Bank Account details FY 2018-19

(Rs. In Lakhs)

Savings Bank A/Cs opened during the quarter ended 31.03.2019			Total of Savings Bank accounts during FY 31.03.2019		
No. of SHG Accounts	No. of Members	O/S Amount	No. of SHG Accounts	No. of Members	O/s Amount
189	1890	167.29	583	5830	464.16

ii. SHG Grading, Sanction and disbursement details FY 2018-19

(Rs. In Lakhs)

Accounts Graded & Sanctioned during the quarter ended Mar-19				Total Cumulative o/s Accounts Graded and Sanctioned as on			
Accounts		Amount		Accounts		Amount	
Graded	Sanctnd	Sanctnd	Disbursed	Graded	Sanctnd	Sanctnd	Disbursed
1270	435	426.15	332.29	1765	501	549.62	464.16

iii. Loan Outstanding and NPA

(Rs. In Lakhs)

Loans outstanding as on		NPAs as on		NPA Percentage (%)	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1289	626.53	161	59.32	12.49	9.46

iv. Community Based Recovery Mechanism:

LDM informed the house, Community Based Recovery Mechanism devised in order to facilitate monthly recovery in SHG accounts. A CBRM team consist of Bank sakhi, Taluka Livelihood Manager, Concern Branch Manager, representative from concern districts & 2member of each VO (CRP) has to conduct meeting between 25th & 30th/31st of a month with their clear action plan & actions taken in recovery. Meeting discourse is to be minutised. Branch head & concern TLM will have to play crucial role in overall functioning of CRBM.

Shri K K Choudhary (Advisor, Micro Finance, DRDA) shown a serious concern over poor credit linkage in NRLM (SHG) cases. He said that there is long pendency of credit applications of NRLM cases at branches level. Managers are not serious to finance SHGs/NRLM which is not acceptable. Bank's Branch officers/staff are not even undertaking visit to SHGs even after expiry of six months from receipt of applications. Due to which, a lot of embarrassment was faced by applicant borrowers who visited there from villages and also by the NRLM staff. He stated that it is not acceptable and it should not happen in future.

The DDO sir advised the house that SHG Credit Linkage is most important aspect of Rural Development program. All the pending application under SHG/NRLM scheme must be cleared immediately. All bank's branches were advised to utilize the services of Bank Sakhi for better bank & credit linkage/recovery of SHGs.

Hon'ble Collector also shown serious concern over the slow credit growth to SHGs and advised all banks to sanction more & more loans to SHGs in the next FY 2019-20. (Action: All Concerned Banks, DRDA) (Action: - GLPC & All Banks)

AGENDA No.8

Review SME financing (Pradhan Mantri Mudra Yojana) :- LDM informed the house, Pradhan Mantri MUDRA Yojana (PMMY) was launched on 08.04.2015 by the Hon'ble Prime Minister Shri Narendra Modi, is set up as a subsidiary of SIDBI.

The sanction progress as of 31.03.2019 Under "MUDRA" In BK Dist. is as under

(Amt. in Crores)

SHISHU (Loan upto Rs.50000)		KISHOR (Loan > Rs.50000 to 5 lakhs)		TARUN (Loan > Rs.5 Lacs to 10 lakhs)		TOTAL	
A/C	Disb. Amt.	A/C	Disb. Amt.	A/C	Disb. Amt.	A/C	Disb. Amt.
7045	24.53	5517	82.48	3715	56.92	16277	163.93

Hon. Collector Sir emphasised 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 Banks)

AGENDA No.9

To discuss progress under PM Awas Yojana (PMAY-Credit Linked Subsidy Scheme (CLSS)). LDM informed the house, 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 District.

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.

No. of Accounts Target	No of Accts. Disbursed	Subsidy Amt. disabused (Cr)
750	1327	26.90

Shri Vishnu S Patani (RCM, Gandhi Nagar) also shown serious concern over the slow credit growth in EWS & LIG families group and advised all banks, particularly public sector banks, to sanction more & more loans to these group in next FY 2019-20. (Action: - All Banks of BK Dist.)

AGENDA No.10**To discuss on timely submission of data by banks**

LDM informed the house, Most of the Banks/Branches are not submitted LBRs & other progress data to LDM Office.

The Hon'ble Collector showed serious concern over the required data not submitted on time and in prescribed format to Lead Bank Cell (LDM, Office).

(Action: ICICI Bk, BDCC Bk, Axis Bk, & All Concerned Banks)

AGENDA No.11**ABSENTEE BMs in BLBC meeting**

Sr. No.	Bank Name	Branch Name	Block
1	eDGGB	Virampur	Amirgadh
		Hadad	Danta
		Aseda, Kuchwada, Samo Mota, Kansari	Deesa
		Raner	Kankrej
		Panchada	Vadgam
		Jetda	Tharad
2	BoB	Ambaji	Danta
		Dantiwada	Dantiwada
		Chhapi	Vadgam
		Chadotar	Palanpur
	eDena Bank	Ambaji	Danta
		Panthwada	Dantiwada
		Juna Deesa, Jerda, Bhiladi	Deesa
		Thara	Kankrej
		Chitrasani, Gadh, Jagana, Kanodar, Malan, Palanpur Abu Road	Palanpur
		Kodram, Meta	Vadgam
	eVijaya Bank	HW	Deesa
		Deesa	Deesa
3	SBI	Deesa	Deesa

		Chandisar	Palanpur
		Luvava k,	Tharad
		Jalotara	Vadgam
		Ambaji	Danta
4	ICICI Bank	Nesada, Sotamala, Bhacharva	Deesa
		Dhanera	Dhanera
		Khodala, Kumbhalmer,	Palanpur
		Therwada	Dhanera
		Deodhar	
5	HDFC	Mota	Palanpur
6	Axis Bank	Palappur	Palanpur
7	IDBI	Changa	Vadgam
8	Bol	Vadgam	Vadgam
9	UCO	Palanpur	Palanpur
10	DCB	Bhiladi	Deesa
11	UBI	Dhanera	Dhanera
12	Kotak	Palanpur	Palanpur
13	RBL	Samu Mota	Deesa
14	Au Small	Palanpur	Palanpur
12	BDCC	Runi, Navavas, JegolTervda, Una, Palanpur, Ratanpur, Jetda, Rah, Eata, Madjka, Morwada, Suigam	Bhabhar, Danta, Dhantiwada, Kankrej, Palanpur, Tharad, Wav, Suigam

LDM informed the house that 79 out of 353 branches remained absent during BLBC Meetings for the quarter ended June 2019. The importance of participation of bankers in BLBC meetings was stressed upon. All the District Coordinators were advised to ensure effective communication to their Branch Managers regarding the progress and action points discussed during the meeting. List of absenteeism in BLBC Meetings for March 2019 quarter is above mentioned for perusal and issuance of show cause letter to absentee branch officials, as conveyed by Hon'ble Collector . Zonal / Regional Office has to take serious note of it & take necessary action in this regard in order to ensure participation of branch officials of branch officials ,particularly branch heads. (Action: - All Banks of BK Dist.

The LDO, RBI also expressed serious concern over the absence of District Coordinators from the various Banks. He advised that for DCC meeting, intimation through post as well as e-mail to be sent. All the Bankers would have to remain present without fail. No further reminders/phone

calls should be made to attend the meetings. 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 Banks of BK Dist.)

AGENDA No.12

12.1) Campaign to achieve saturation under Kisan Credit Card (KCC):-

LDM informed the house, KCC being one of prominent scheme in extending credit to farmers at concessional rate by way of availing interest subvention, including additional 4% subvention by State Govt. However, Letter vide dated 4th February 2019 from Dept of Financial service, Ministry of Finance ,Govt of India ,State Govt & NABARD that saturation level is to be achieved under KCC by extending KCC to all eligible farmers who have not availed KCC till now.

As per IBA letter vide its circular dated 09.06.2016 & finance ministry letter dated 04.02.2019 banks are advised to use simplified application form for KCC application & no charges like processing, documentation, inspection, ledger folio or any other to be levied for loan sanctioned upto Rs.3,00,000/-(Rupees Three Lakhs). **(Action: - All Banks of BK Dist.)**

12.2) Kishan Credit Card (KCC) scheme: Working capital for Animal husbandry & Fisheries:-

LDM informed the house, The RBI Master circular –KCC Scheme issued vide dated July 4, 2018, it has been decided to extend KCC facility to Animal Husbandry farmers & Fisheries for their working capital requirements as per scale of finance devised by DLTC. The GOI to extend the benefits of Interest Subvention (IS) at 2% and Prompt Repayment Incentive (PRI) at 3% to meet their working capital needs under New KCC Scheme upto credit limit of Rs. 2 lakh per annum.

Shri Navin Choudhary (DCO, BDCC Bk Ltd.) informed the house, the special DLTC to be called within a week in order to finalise the working capital scale of finance for animal husbandry and fisheries farmers. (Action: - BDCC Bk & All Banks of BK Dist.)

12.3) Credit Flow to Agriculture-Collateral Free Agricultural loans:-

LDM informed the house, as per letter vide dated 07.02.2019 keeping in view the overall inflation & rise in agriculture input cost over the years collateral free agricultural loans from existing level of Rs.1,00,000/- to Rs.1,60,000/- are to be granted. Accordingly, banks may waive margin requirement for loan up to Rs.1, 60,000/-. **(Action: - All Banks of BK Dist.)**

NABARD's Agenda

AGENDA No.13

To discuss on Roadmap to achieve Doubling of Farmers Income by 2022

DDM informed the house, seven strategic points envisaged in doubling the income

- Focus on high end irrigation projects, aim of "per drop, more crop."
- Provision of quality seeds and nutrients based on soil health of each field.
- Investments in warehousing and cold chains to prevent post-harvest losses.
- Promotion of value addition through food processing.
- Creation of a national farm market, removing distortions and e-platform
- Introduction of a crop insurance scheme to mitigate risks at affordable cost.
- Promotion of ancillary activities like poultry, beekeeping and fisheries.

(Action: - All Banks of BK Dist.)

AGENDA No.14

I. Area Development Schemes prepared for increasing term loan :

- i. Integrated Scheme for Financing under Land Development with DRIP in Banaskantha
- ii. Financing for Milch Animal under Dairy Development

II. ACP Achievement – 2018 – 19

DDM informed the house, the block level ACP achievement is currently not available. We have therefore introduced a Target Achievement format of ACP, (same as SLBC format) to be submitted by all branches, during the BLBC meetings. The District Coordinators of all banks may inform the branches at the block level to prepare the branch targets and achievement for each meeting. The format of the same is shared with all the banks from time to time.

III. E Shakti Project by NABARD for SHGs

DDM informed the house, the NABARD introduced its E – Shakti Project on a pilot basis in Mehsana in 2017-18. E-Shakti is a software developed, exclusively for SHGs, capturing all data of an individual member, of the group and also bank related information of the group. The results emerging out of Mehsana in this respect are encouraging and there has been marked improvement in loaning operations of SHGs. During 2018-19, the project was extended to 5 more districts of Gujarat. Now in the current year 2019-20, 10 more districts have been identified for E-Shakti projects which include Banaskantha.

The major work of identifying and employing animators, collection of data and data feeding will be carried out by GLPC, duly supported by NABARD in technical and financial aspects. The modalities will be worked out by GLPC and NABARD together.

Request to all the banks to cooperate particularly in respect of collection of SHG data at the branch level as also any other support as and when required. (Action: - All Banks of BK Dist.)

IV. FPO Formation

DDM informed the house, Farmers Producers Organisation (FPO) has been one of the major focus areas of NABARD in recent times. In Banaskantha district, NABARD has sanctioned 20 FPOs during last two years. While some FPOs have been formed (Registered) and have started operating, some are in the formation stage. During this year 2019-20 all are expected to start operating.

Banks are requested to support the FPOs in opening of accounts. Further some of the FPOs may go for installation of processing units, construction of godowns and other activities for which they will require funds. Banks may consider such support to FPOs. (Action: - All Banks of BK Dist.)

AGENDA No.15

Review of progress made by RSETI in training & self-employment.

The Director, Baroda RSETI (eDena RSETI), PALANPUR appraised the members about the skill development programmes & its role in promotion of Self employment in the Banaskantha district. And, progress made under it during the quarter.

Training nomination from bank branches is very low. Whoever, particularly rural poor, are sanctioned loan under PMMY & Stand up India scheme are compulsorily has to undergo Entrepreneurship Development Training through RSETI

1	2	3	4
No. of Training	No. of persons	Cumulative during the current FY	Out of 4, trainee settled (settlement ratio)

Programs. Conducted during the Qtr.	trained	No. of Programs	No. of persons trained	No. of trainee Settled through Bank Finance	No. of trainee Settled through own Source
3	86	3	86	21	85

No of Training Batches		No of Persons Trained		Overall Settlement Rate
Yearly Target	% Achievement upto the quarter end	Yearly Target	% Achievement upto the quarter end	
25	12	750	11.46%	70.64%

AGENDA No.16

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

Convenor & LDM,
Dist. Banaskantha (Palanpur)