

Minutes of 135th DLCC & 3rd DLRC Meeting quarter ended Dec-2018

The 135th DLCC & 3rd DLRC meeting of Banaskantha District was held 13th March-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 L Bhamniya, ADM, Shri Ravindrasinh Vala (I/c) DDO & Director, DRDA & Shri G T Vyas, Zonal Manager, Dena Bank (Lead Bank), ZO Mehsana, Shri Mukesh J Modi, 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 134th DLCC & 2nd DLRC for the quarter ended March was held on 20.12.2018 were circulated to all members vide letter no. PLN/LBC/714/2018-19 Dated 31.12.2018. 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 135th DLCC & 3rd DLRC Meeting for 2018-19

- (i) Confirmation of the proceedings of Last Meeting held on 20-Dec-2018

The proceedings of the 134th DLCC Meeting and 2th DLRC Meeting for the year 2018-19 of Banaskantha district held on 20-Dec-2018 were circulated to all the members by Lead Bank Cell, Banaskantha vide letter no. LBC/712/2018, Dtd. 31-12-2018 since, no members has suggested any changes/ amendment, etc., the same may be taken as read and confirm the minutes.

AGENDA No.1**Review of Banking Development in key Areas as on quarter ended Dec-2018.****(A) Branch Expansion:**

No. of Bank Branches as on quarter ended	Dec 2017	Mar 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	33	35	35	35	33	-2
2.Nationalised Banks	91	91	91	91	84	-7
3.RRB/DGGB	44	48	48	48	48	0
4.Co.operative Banks	139	138	138	138	138	0
5.Private Sector Banks	32	36	36	37	37	0
6.Small Fin Banks	5	5	5	5	9	+4
District Total	345	353	353	354	349	-5

LDM informed the house that the total network of Bank Branches is 349, Including 6 satellite branches i.e. DGGB (5) and UBI (1) at the end of Dec-2018 in the District.

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. (Action: All Banks)

(B) Deposits:

(Rs. in Crores)

Banks	Dec. 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	2068	2071	2010	2048	2094	+46
2.Nationalised Banks	3456	3588	3502	3845	3631	-214

3.RRB/DGGB	344	358	345	355	333	-22
4.Co.operatice Banks	1450	1571	1426	1566	1488	-78
5.Private Sector Banks	852	950	945	1140	1101	-39
6. Small Finance Bank	-	-	-	-	23	+23
District Total	8170	8539	8229	8954	8670	-284 (3.17%)

LDM informed the house that the Deposit of SBI Group increased by Rs.46 Crores. In case of Nationalised Banks, RRB Banks, Co-operative Banks and Pvt Banks are decreased by Rs.214 crores, Rs.22 crores, Rs.78 crores and Rs.39 Crores and Small finance Bank growth by Rs.23 crores by respectively. Overall deposit of the District decreased by Rs.284 crores as compared previous quarter of Sept-2018 and stood at Rs. 8670 Crores at the end of Dec- 2018. The Bank wise detail is given in: **(Action: All Banks)**

(C) Credit Expansion:

(Rs. in Crores)

Banks	Dec 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	1111	1135	1196	1163	1200	+37
2.Nationalised Banks	3623	3862	3565	3504	3502	-2
3.RRB/DGGB	571	592	589	605	614	+9
4.Co-operative Banks	919	934	860	954	1009	+55
5.Private Sector Banks	2621	3648	3264	3284	2979	-305
6.Small Fin Banks	0	0	142	158	207	+49
District Total	8845	10172	9616	9668	9512	-156 (1.61%)

LDM informed the house, that the advance of State Bank of India, RRB/DGGB, Co-operative Bank and Small Fin Banks have increased by of Rs.37 crores, Rs.9 crores, Rs.55 crores and Rs.49 crores and The Nationalised Banks and Pvt. Banks are decreased by of Rs. 2 crores and Rs. 305 crores. Overall credit of the District decreased by Rs. 156 crores as compared to previous quarter Sept 2018 and total advances of the district stood at Rs.9512 crores at the end of Dec-2018.

Hon'ble Collector suggested that the specially PSBs & Pvt. Banks banks are advised to increase credit flow in the Dist. **(Action: All Concerned Banks)**

(D) C.D. Ratio: (in %)

Banks	Dec 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter
1.State Bank India	50	54	55	59	57	-2
2.Nationalised Banks	115	105	108	102	96	-6
3.RRB/DGGB	165	166	165	171	184	+13
4.Co.operatice Banks	66	63	59	60	68	+8
5.Private Sector Banks	297	307	384	345	271	-74
6.Small Fin Banks	-	-	-	-	910	+910
District Total	115	108	119	117	110	-7

LDM informed the house that, the CD Ratio of the District, Stood at 110% at the end of Dec-2018, which is satisfactory. The National target is 60%.

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. **(Action: All Concerned Banks)**

(E) Priority Sector Lending:

(i) The quarterly progress in financing of Priority Sector, Agriculture Sector and Weaker section is given hereunder: (Rs. In Crores)

Sector Wise Advance	Dec 2017	March 2018	June 2018	Sept 2018	Dec 2018	Variation Previous Quarter	Variation Previous Quarter (in %)
1.Total Priority	7244	7943	8021	7814	7953	+139	+1.78%
1.1 Agriculture	6018	6676	6605	6404	6399	-5	-0.08%
1.2 MSME	758	779	874	917	995	+78	+8.51%
1.3 Oth. Priority	468	488	542	493	559	+66	+13.39%
2. Weaker section	2417	3057	2639	2394	2377	-17	-0.71%

LDM informed the house that the District has shown positive growth in all parameters. Total Priority Sector, MSME and Other increased by Rs.139, Rs.78 and Rs.66 crores and the Agriculture and Weaker section decreased by Rs.5 and Rs. 17 crores respectively compare to the previous quarter ended Sept- 2018. Total outstanding of advances stood in Priority Sector, Agriculture, MSME, Priority sector and weaker section by Rs. 7953, Rs.6399, Rs.995, Rs.559 and Rs.2377 Crores respectively at the end of Dec- 2018.

(ii) The Bank wise share of various components of Priority Sector Advances is as of Dec- 2018 is given here under : (Rs. in Crores)

Particular	SBI	Nationalised Banks	RRB/ DGGB	Co.Op. Banks	Private Banks	Small Fin. Banks	All Banks
1. Priority sector Advances	785	3091	608	939	2345	186	7953
% To total Adv. (Target- 40%)	65	88	99	93	79	90	84
2. Agriculture Advances	536	2552	579	834	1832	67	6399
% To total Adv. (Target- 18%)	45	73	94	83	61	32	67
3. Weaker section Advances	466	887	153	0	808	63	2377
% To total Adv. (Target- 10%)	39	25	25	0	27	30	25

LDM informed the house that the District has achieved the stipulations for Priority Sector advances, Agri. Advances and weaker section advances with good margin.

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 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. Therefore, these Banks are advised to concentrate on priority sector lending.

(Action: All Concerned Banks)

AGENDA No.2

: 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 Dec-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. Crores)

Year :- 2018-19	Financial		Achievement	
	Particulars	Annual Target	Up to Dec-2018 (Amt.)	In %
A. Agriculture & Allied activities	6885.88	3558.70	51.68	
B. Small Scale Ind. ((MSME)	622.14	530.36	85.25	
C. Other Priority Sector	713.57	88.16	12.37	
Total Priority Sector	8221.59	4177.36	50.81	

LDM informed the house that the achievement under SACP is 51%, which is not satisfactory even after completing the three quarter of the year. Hon'ble Collector also shown serious concern over the slow credit growth and advised all banks to sanction more & more loans so as to achieve the SACP target.
(Action: - All Banks of BK Dist.)

AGENDA No.3

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

LDM informed the house that the 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.

No. of Accounts Target	No of Accts. Disbursed	Subsidy Amt. disabused (Crs)
750	686	15.34

(Action: All Concerned Banks)

3.2 Pradhan Mantri Awas Yojana – Gramin

LDM informed the house that the 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 Swacch 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.

AGENDA No.4

4.1 Pradhan Mantri Mudra Yojna (MUDRA)

Pradhan Mantri MUDRA Yojana (PMMY) was launched on 08.04.2015 by the Hon'ble Prime Minister Shri Narendra Modi. It is set up as a subsidiary of SIDBI.

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.
5315	20.31	3506	67.13	630	41.10	9451	128.64

LDM has also informed the status as of 31.12.2018. During the current year since 01.04.2018 Total no. of accounts 9451 sanctioned with tune of Rs.128.64 crores under the scheme, of which Rs. 20.31 crores to 5315 a/cs, 67.13 crores to 3506 a/cs and Rs. 41.10 crores to 630 a/cs sanctioned under Shishu, Kishore and Tarun category of MUDRA respectively.

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)

4.2. Stand up India Scheme

LDM informed the house the sanction progress as of 31.12.2018 Under “Stand up India” In BK Dist. is as under:- (Rs. in crores)

Sanctions Accts	San. Amt.	Disb. Act	Disb. Amt.
56	17.28	46	8.41

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’ble Collector also shown concern over the progress in this 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 Government Sponsored Schemes.

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

Achievement under PMEGP up to Sept-2018 is as unde

Agency: All (KVIC+KVIB+DIC)

(Rs. in Lacs)

IA	Target 2018-19	Target MM Involve	App. Forwarded to Bank including carried forward from previous year		App. sanctioned by banks		Achievement MM	App. Rejected by Banks		Pending at Banks	
								No. of prj	MM amt	No. of prj	MM amt
KVIC	27	67.5	19	94.23	7	50.64	75.02	6	28.55	6	15.04
KVIB	27	67.5	22	129.42	4	30.35	44.96	11	68.17	7	30.90
DIC	36	90	37	199.23	19	96.55	107.27	12	67.75	6	34.93
TOTAL	90	225	78	422.88	30	177.54	78.90	29	164.47	19	80.87

Prime Minister Employment Generation Programme (PMEGP)

LDM informed the house as per the progress report for the quarter ended Dec-2018, against the physical target of 90, Banks have sanctioned 30 applications, i.e.33.33% achievement. Similarly, against the Margin Money target of Rs.225 lakhs, Banks have sanctioned projects having **Margin Money of Rs.177.54 lakhs (68.90% achievement)** for the half yearly ended Dec, 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.

LDM informed the house that progress under PMEGP is not satisfactory. Hon'ble Collector shown serious concern over the matter and advised all bank to sanction more & more loans under captioned scheme. (Action: All Concerned Banks, DIC, NABARD)

5.2 Review of progress under Govt. Sponsored programme for the period 01-04-2018 to 31-12-2018:-

LDM informed the house, under various Govt. sponsored schemes only DIC - Vajpayee Bankable is satisfactory (achievement 227%) , but in remaining various schemes i.e. NRLM (Mission Manglam), PMEGP, Dattopath thengadi Artisan Interest Subsidy Scheme, GSCEDC, GWEDC, GBCDC achievements are not satisfactory. The details of it are given in enclosed **for the quarter ended Dec-2018** as per report received from concerned agency During the BLBC meeting review of progress under Govt Spon. 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'ble Collector was very much disappointed (except Vajpayee Bankable Scheme) 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. (Action: All Concerned Banks, DIC)

5.3 Review of SHG (NRLM) scheme

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.

The Director, 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. Branch officers/staff are not even undertaking visit to SHGs even after expiry of six months from receipt of applications. He narrated an incident of Amirgadh Block branch Manager not interested or cooperated in extending SHGs finance. 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 Director, DRDA advised the house that SHG Credit Linkage 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 for SHGs.

Hon'ble Collector suggested that all District Co-coordinators of Banks to take serious note of that and to instruct the branches that such type of incident should not happen. (Action: All Concerned Banks, DRDA)

5.4 Mismatch portal data and manual data of SHG

LDM informed the house, as per letter no. GLPC/MF/18-84/2019 dtd. 02nd Jan-2019, GLPC informed that SHG credit linkages Data & NPA Data differ as compared to manual data available and NRLMBL portal. So, real progress is not reflected on NRLM Bank Linkage portal. MoRD review only portal data. So we are unable to show our real progress for Gujarat state.

The Director, DRDA advised all dist. coordinators to do proper coding/modification of SHG in the system and do proper data sharing in portal under your jurisdiction of bank branches. (Action: All Concerned Banks, DRDA)

AGENDA No.6**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. *The LBC, it is circulated vide letter dated 20.04.2018, E-mailed and through last DLCC/DLRC meeting.*

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). In case of loanee farmers, the important dates/timeline to be adhered by branches for Rabi-Summer-2018 season are as under.

Sr.	Timeline for	Date for summer Groundnut and summer Bajra crops	Date for all other Rabi crops
1	Loaning period to be considered	Loans sanctioned from 01.01.2018 to 15.3.2019	Loans sanctioned from 01.01.2018 to 31.12.2018
2	Generating crop insurance proposal form on i-khedut portal by farmers	15.03.2019	31.12.2018
3	Submission of proposal form by farmers to branch	2 working days after cut-off date as mentioned above i.e. 17.03.2019	2 working days after cut-off date as mentioned above i.e. 02.01.2019
4	Deduction of premium by branch	2 working days after submission of proposal to Bank i.e. 19.03.2019	2 working days after submission of proposal to Bank i.e. 04.01.2019
5	Online data entry by Banks on compulsory mode	25.03.2019*	10.01.2019
6	Submission of consolidated declaration and insurance premium by branch to Insurance Company	31.03.2019	15.01.2019

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

In this Rabi- Summer season (2018-19) total no of application count for loanee and non lonee farmers were 34981 for 50509.05 Hectares.

Progress under PMFBY Rabi-Summer-2018

Applications Count	Loanee Count	Non Loanee Count	Applied Crop Area (Ha)
34981	34968	13	50509.05

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. It is also to be ensured its maximum coverage under the scheme. Hon'ble Collector also advised to ensure maximum coverage under the scheme. (Action: All Concerned Banks)

AGENDA No.7**7.1 Progress made in recovery under R/C filed & SARFAESI cases as of Dec-2018.**

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.

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 and SARFAESI Act-2002 cases are still long pending. In the last DLCC meeting, Dist. Authority were requested to take suitable action in this regards. The bank wise detail of pending cases in captioned schemes is given in enclosed.

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. Authority)

AGENDA No.8

IMPLEMENTATION OF FINANCIAL INCLUSION :

8.1 Progress under PMJDY, PMJJBY, PMSBY and APY.

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

No. of Accounts opened		Aadhaar Seeded Accounts	% of Aadhaar Seeded Accounts	Total RuPay Card issued	% of Total RuPay Card issued
Rural & Urban	Total				
959479	959479	785716	81.89	684355	71.33

All Banks in Banaskantha District have opened 8.90 lakh PMJDY accounts, of which about 5.91 lakh RuPay Cards (66.41%) have been issued and 7.28 lakh accounts (81.81%) 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 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.

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. The Director, DRDA 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.

Shri Mukesh J Modi, 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. Subsequent to Supreme Court verdict with respect to Aadhaar, its guidelines are to be adhered with.

(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	No of account enrolled by Bank
1	PMJJBY	86578
2	PMSBY	207835
3	APY	31261
	Total	325678

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

8.2 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 31.12.2018 Total=654 Financial Literacy Camps were organised by Banks & FLCs. (Action: All Concerned Banks)

AGENDA No.9

9.1. 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

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 product code so that stipulation of inoperative/ dormant accounts due to non-operation does not apply while crediting proceeds. *The LBC it is already circulated vide Emailed and through last DLCC/DLRC meeting.*

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

Hon'ble Collector shown concern over the matter and advised that these guidelines are 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)

9.2 Opening of SB account in PM-SYM scheme

LDM informed the house, the Govt of India, vide notification SO 764(E) dtd. 07.02.2019 announced the Pradhan Mantri Shram Yogi Maandhan (PM SYM) Yojana which is aimed at providing old age protection to the unorganised workers.

The pension scheme aims to provide social security to the poor, vulnerable and unorganised segment of workers through assured monthly pension of Rs.3000/- from the age of 60 year.

The hon'ble Collector are advised to all the district coordinators to open SB account of the beneficiaries with aadhaar seeding & immediately give passbook/or account statement.

(Action: All Concerned Banks)

AGENDA No.10

Implementation of the PM KISAN scheme

LDM informed the house, the Ministry of Agriculture & farmers Welfare (GoI) vide notification No. 1-1/2019-FWS dtd. 02.03.2019 addressed to the Chief Secretaries of all States/UTs regarding implementation of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme. As per ministry letter, all the DLCC member banks are requested to ensure that the money transferred under the PM KISAN Scheme actually reaches to the eligible beneficiary farmers and no deductions or adjustments are to be made there from against any outstanding loans or any other dues.

The DFS had also on its part vide letter No. 3/9/2019-AC dtd. 19.02.2019 (copy enclosed), requested all banks in this regard.

The hon'ble Collector are advised to all the district coordinators to ensure that the money transferred under the PM KISAN Scheme actually reaches to the eligible beneficiary farmers and no deductions or adjustments are to be made there from against any outstanding loans or any other dues.

(Action: All Concerned Banks)

AGENDA No.11

11.1 Monitoring & reporting of suspicious transactions during Lok Sabha General Election- 2019:-

LDM informed the house, as directed by the Election Commission of India, in order to maintain purity of election process, the District Election Officers (DEOs) shall call or obtain information from the Banks regarding suspicious cash transactions made through the banks during the forthcoming General Election to Lok Sabha and certain Legislative Assemblies/Bye-election 2019.

All suspicious transaction are to be reported to concern DEO & LDM, including their controlling offices same day. If it's not reported same day, then it will be assumed nil reporting & onward submission to DEO.

The District Election Officer & Collector advised to all bankers to Monitor & do daily reporting of suspicious transactions without fail. Strict compliance of the ECI guidelines regarding suspicious transactions during Lok Sabha General Election- 2019 is to be ensured.

(Action: All Concerned Banks)

11.2 Monitoring on SHGs account transactions during Lok Sabha General Election- 2019

LDM informed the house, the Chief Electoral Officer, Gujarat state wrote letter to All DEOs, MD GLPC, & Convenor SLBC and instructed to monitor all SHGs account maintained in the Banks and report suspicious cash transactions made through the SHG accounts during the forthcoming General Election to Lok Sabha 2019.

(Action: All Concerned Banks)

AGENDA No.12

ACP 2019-20 pending branches:-

LDM advised to all dist. coordinators, please immediately submit pending SACP plan (LBR1/LBR-UI) within two days i.e. 15.03.2018, otherwise LBC will finalise your SACP on the basis of target allocated to you.

Hon'ble Collector advised to all the Dist. co-ordinators (banks) must pass on necessary instructions to their branches and that it will be completed within time limit on priority basis.

(Action: - All Dist. Coordinator, controlling offices of Banks)

AGENDA No.13

To discuss on ABSENTEE BMs in BLBC meeting:-

LDM informed the house, in last DLCC/DLRC meeting, absenteeism of concern Branch Manager was discussed thoroughly. It has been concluded & decided that no BM will remain absent without seeking prior permission.

Hon'ble Collector viewed absenteeism in BLBC meeting seriously .He also took note of member Banks whose representatives were not present in the meeting. It was observed that District coordinators from many Banks were not present also in the DLCC meeting. Hon. Collector stated that everybody should understand the importance of the DLCC meeting. He also has shown dissatisfaction over the absence in the meeting. He instructed to issue Show Cause notice to Dist. Coordinators or DO letter from Collector Office to higher authorities of the member Banks who were absent from the meeting.

Zonal Manager from Dena Bank was also disappointed over the absence of District Coordinators of Banks in meeting. He stated that this is the highest Bankers level forum of District. He instructed all the District Coordinators of Banks to be present in the meeting positively without fail.

LDO from 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 concerned Banks)

AGENDA No.14

14.1 Agricultural Marketing Infrastructure (AMI) Scheme & Doubling of farmers' income by 2022:-

DDM NABARD informed the house, the new AMI sub scheme of Integrated Scheme for Agricultural Marketing (ISAM) has been approved by the Hon'ble Minister of Agriculture & Farmers Welfare (GoI) with certain modifications for implementation w.e.f 22.10.2018 for the period coterminous with the 14th Finance Commission i.e up to 2019-20.

The new guidelines will be effective for the new projects for which the term loan is sanctioned by the financing institutions on or after 22.10.2018. Accordingly revised operational guidelines of the scheme are applicable from 22.10.2018 to 31.03.2020.

(Action: - All concerned Banks)

14.2 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

14.3 Village Level Programme (VLP) on SHG Credit Linkage – Camp Mode:-

GLPC, in consultation with NABARD has prepared date wise schedule for Bank Branches. The SHGs identified have been Banks are requested to resort to camp mode/Village Level Programmes for disbursal of credit to viable SHGs. NABARD has identified 300 such programmes that can done in the district, with the support of GLPC. It is reiterated that NABARD offers Rs.2000/- per bank branch per Village Level Programme conducted for SHG Credit linkages.

14.4 Doubling of Farmers Income by 2022:-

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.

AGENDA No.15**Dena RSETI**

Director, Dena 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.

Presentation of Annual action plan of Dena RSETI for the year 2019-20. Website of Dena RSETI viz. <http://www.denarsetipalanpur.org> also launched by Hon'able Collector.

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)