

**BACKGROUND PAPERS FOR 132nd DISTRICT LEVEL
CONSULTATIVE COMMITTEE & 1st DISTRICT LEVEL REVIEW
COMMITTEE MEETING FOR THE
YEAR 2018-19 OF KUTCH DISTRICT
TO BE HELD ON 29.08.2018**

1. Confirmation of the proceeding of Last Meeting held on 02.06.2018

Proceedings of 131st DLCC meeting and 4th DLRC Meeting for the year of 2018-19, of Kutch Dist. held on 02.06.2018 were circulated to all the members vide letter No. BHR/LBC/DLCC/1409/18 date 15.06.2018 and no suggestion / amendment are proposed by members so far. Accordingly, the minutes may please be taken up as read and confirmed.

2. ATR on Action Points of previous meeting

Sr.No.	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	Non submission of Lead Bank Statements by different banks action taken by Lead Bank into the matter.	Lead Bank Cell sent letter to controller of all defaulting banks for submission and copy forwarded to RBI.	Attention to All Banks
2	Non-attendance of BLBC by bank branches and Govt. Agencies.	Lead Bank Cell sent letter to all absent branches in BLBC Meeting. Copy of it also sent to Regional Office and RBI	Attention to Govt. Agencies
3	Submission of request for RC case recovery by the banks.	All banks were informed and progress report may be put up before the house by each bank to confirm same.	Attention to All Banks and Govt. Agencies.

3. Review of Key Banking Parameters in District for quarter ended March 2018.

(Rs. in Crore)

Sr.No.	Details		Mar-18	Jun-17	Jun-18	Growth over Mar 2018	Growth over June 2017
1 a	Branch Expansion	Urban & Metro	0	0	0	0	0
		Semi Urban	203	200	203	0	3
		Rural	165	164	165	0	1
		Satellite Office	21	22	21	0	-1
		Total	389	386	389	0	3
1 b	ATMs Expansion	Total	398	395	401	3	6
		Rural	155	155	156	1	1
		Semi Urban	243	240	245	2	5
		Urban & Metro	0	0	0	0	0
2	Deposit Growth		33108	31485	32730	-378	1245
3	Advances		13255	12150	13197	-58	1047
4	Priority Sector Advance		6987	6450	6871	-116	421
4.1 a)	% growth		52.72	53.09	52.07	-0.65	-1.02
b)	% to total advances						
5	Agriculture Advance		2982	2771	2970	-12	199
5.1 a)	% growth		22.5	22.81	22.51	0.01	-0.3
b)	% to total advances						
6	MSME Advance	No. of Units (% growth)	30568	30312	30689	121	377
		Amount O/S	2148	1999	2334	186	335
		% growth % to total advances	16.21%	16.45%	17.68%	1.47%	1.23%
7	Weaker Section Advances		1664	1591	1631	-33	40
7.1	% growth % to total advances		12.56	13.1	12.36	-0.2	-0.74
8	Kisan Credit Card	No.	121689	118324	124481	2792	6157
		Amount o/s	2693	2532	2685	-8	153

4. FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population more than 5000.

Sr No	Name of Village with population more than 5000 without a bank branch of a scheduled commercial bank (as per census 2011)	Name of Scheduled Commercial Bank to which the village is presently allotted under Service Area Area
1	Maska	STATE BANK OF INDIA
2	Meghpar (Kumbhardi)	BANK OF INDIA

5. Progress under PMJDY

5.1

Bank	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
	Rural	Urban	Total (Rural+Urban)				
PSBs	185933	112867	298800	221156	242649	9207	274230
RRBs	98316	3245	101561	74514	69879	4279	63589
Private Banks	1596	4756	6352	2545	6109	1420	6214
GSCB	0	0	0	0	0	0	0
Total	285845	120868	406713	298215	318637	14906	344033

5.2 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure as on 31.03.2018				
		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
1	DENA	91	57	48	0	0
2	SBI	120	80	77	3	0
3	BOB	60	48	48	0	0
4	DGGB	103	78	78	0	0
5	PNB	8	8	3	5	0
6	IOB	6	5	5	0	0
	TOTAL	388	276	259	8	0

5.3 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	168392	48359	9138	225889
Pvt Banks	26385	11238	149	37772
RRBs	25506	9621	2985	38112
GSCB and DCCBs	1785	537	0	2322
Total	222068	69755	12272	304095

5.4 Progress under PMMY (Since Inception of Scheme)

(Amt. in Lakhs)

Sr No.	Category	Disbursement target	No. of A/Cs	Sanctioned Amt	Disbursed A/c	Disbursed Amt
1	Shishu	7220	16724	3311	16638	3272
2	Kishore	1083	4420	11069	4304	10658
3	Tarun	722	1298	9592	1206	9076
Total		9025	22442	23972	22148	23006

(As received from SLBC, Ahmedabad)

6. The details of the progress made in implementation of Central Government Sponsored Schemes.

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

Sr.	Name of Bank	Appl. Forwarded to Banks			Appl. Sanctioned by Banks			Appl. Disbursed by Banks			Appl. Rejected by Banks	Appl. Pending with Banks
		No. of Projects	No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects
	ALL	0	0	0	0	0	0	0	0	0	0	0
No Meeting of TFC was held in quarter.												

6.2 Stand Up India

Sr. No.	Scheme	Application	Sanction	Disbursed	Pending
1	Stand Up India	110	103	87	7

7. State Government Sponsored Schemes

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	1250	944	376	125	443	30.08
GSCEDC	389	21	3	4	14	0.81
GWEDC	90	15	1	3	11	1.11
SWO (VJ)	168	3	1	0	2	0.59

8. Review of Annual Credit Plan (ACP)

Sr.	Sectors	ACP Last Year						ACP Current Year					
		Annual Allocation		Achiev. Upto corresponding qtr. last year		Achievement %		Annual Allocation		Achiev. Upto current qtr.		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	89268	149661	11959	38443	13.4	25.69	87793	158138	12554	40091	14.3	25.36
	Of which Crop Loan	70495	112886	11327	38310	16.07	33.94	71936	123776	12128	40003	16.86	32.32
	Of which Allied+ATL	18773	36775	632	133	3.37	0.37	15857	34362	426	88	2.69	0.26
2	MSME	21144	41332	3564	14969	16.86	36.22	21228	54511	3865	18062	18.21	33.14
3	Education	549	4455	36	78	6.56	1.76	658	5340	41	86	6.24	1.62
4	Housing	11620	36970	832	6325	7.17	17.11	2268	37216	308	2032	13.59	5.47
5	Others	18526	43411	512	1243	2.77	2.87	22714	38450	1078	4452	4.75	11.58
	Total Priority Sector Advances	141107	275829	16903	61058	11.98	22.14	134661	293655	17846	64723	13.26	22.05

9. Review of Progress made in Submission of LBRs

Submission of LBR 2 is 56% for Kutch District. Following Banks had not submitted LBS 1.

Sr. No.	Bank	Non submission Since
1	Bank of India	Mar-17
2	Yes Bank	Mar-17
3	Central Bank of India	Mar -18

10. Review of NPAs

(Amt. in Lakhs)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	268515	4001	1.5
Agri. Term Loan	28506	3328	11.68
MSMEs	233393	5765	2.48
Other PSA	156663	987	0.64
Total PSA	687077	14081	2.05
Non Priority Sector	632587	24154	3.82
TOTAL ADVANCES	1319664	38235	2.9
Central Govt. Sponsored schemes			
PMEGP	191	4	2.1
State Govt. Sponsored programmes			
VBS (DIC)	2564	548	21.38
GSCDC	139	33	23.75
DCWD	27	6	22.23
GWEDC	116	31	26.73
JGVY	0	0	0
Others			
Housing Loan	62770	279	0.45
Education Loan	3665	57	1.56

11. Long pending(more than 6 months) subsidy claims-Scheme -wise:

a. State Government Sponsored Schemes:

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	SJSRY	DCWD	GWEDC	GSCDC
ALL BANKS	438	0	289	0	3	0

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
ALL BANKS	0	4

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

[A] Cases filed with District Collector: (Amt. in Lacs)

Sr.	Name of Bank	Cumulative Position of 30.06.2018							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	All Banks	898	123	0	0	0	0	898	123

Period wise Pendency: (Amt. in Lacs)

Sr.	Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	ALL BANKS	0	0	0	0	0	0	898	123	898	123

[B] Cases filed with DDO: (Amt. in Lacs)

Sr.	Name of Bank	Cumulative Position of 30.06.2018							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	ALL BANKS	3610	396	0	0	0	0	3610	396

Period wise Pendency: (Amt. in Lacs)

Sr.	Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	ALL BANKS	0	0	0	0	1	1	3609	395	3610	396

13. Training at RSETIs

1	2	3		4	5	
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 (settlement ratio)	
		No. of Prog.	No. of persons trained		No. of trainee settled through Bank Finance	No. of trainee settled through own Source
1	21	1	21	6475	1531	3687

14. Progress in issuance of various Credit Card Schemes.

(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	71936	123776	121689	269315	12128	40003	124481	268515
GCC	350	90	1458	384	2	1	1460	385
ACC	150	235	1089	1622	3	2	1092	1624
WCC	150	56	914	345	1	1	915	346
SCC	150	36	1177	296	2	1	1179	297

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

a) Saving Bank account details

(Amt. in lacs)

Savings Bank A/Cs opened during the quarter ended 30.06.2018			Total No. of Savings Bank accounts as on 30.06.2018		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
115	1165	3.45	10183	112013	427.28

b) SHG Grading, Sanction and disbursement details(Amt. in lacs)

Accounts Graded and Sanctioned during the quarter ended 30.06.2018			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2018-19		
Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.
160	150	17.47	160	150	17.47

c) Disbursement Details

(Amt. in lacs)

Disbursement made during the quarter ended 30.06.2018				Total loans disbursed during the year 2018-19			
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 a/c	Amt.disb. to new a/c
67	69.90	0	0	67	69.90	0	0

d) Loan Outstanding and NPA

(Amt. in lacs)

Loans outstanding as on 30.06.2018		NPAs as on 30.06.2018		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
2632	2266.85	195	58	7.41%	2.56%

16. Details of villages not having ICT connectivity for extending Banking services

Sr.	Block	Village	Status of connectivity	Action taken / proposed
1	RAHPAR	BHANGERA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
2	RAHPAR	SUKHPAR	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
3	BHUJ	DUMADA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
4	BHUJ	SUMARAPAR	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
5	BHUJ	AKALI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
6	BHUJ	GODPAR	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
7	BHUJ	DHANDHI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
8	BHUJ	MOTA BANDHA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
9	BHUJ	HARUN VANDH	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
10	ABDASA	BERU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
11	ABDASA	KHUDA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
12	ABDASA	BHEDI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
13	ABDASA	VIGABER	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
14	ABDASA	KUKADAU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
15	ABDASA	LALA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
16	ABDASA	BHUDIA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
17	LAKHPAT	BHUTAU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED

17. Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks -

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 December quarter				
			0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps(D)	Total No. of Rural Branches (A+B+C+D)
1	ALL BANKS	198	7	121	27	8	163

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

(Amt. in lacs)

Sr.	Name of Bank	Disbursement during the quarter		Outstanding as at end of quarter	
		No. of Accounts	Amount	No. of Accounts	Amount
-	-	NIL	NIL	NIL	NIL

19. Joint Liability Group – Formation & Credit

Total No. of JLG formed	JLG financed during the qtr.		Cumulative JLG financed during the year		Out standing loans to JLG	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
31	1	1	1	1	32	38

20. Details of various meetings of sub-committees held during the quarter.

Action points of minutes of meeting	Action proposed to be taken by	Status of action taken

21. Doubling Farmer's Income:

Following steps can be planned to doubling Farmer's income:

- Scaling up of seed village program .
- Promotion of commodity specific Producers Organization for value chain management, particularly for coarse cereals and pulses
- Awareness creation on soil and water testing of farm land to improve soil health and suitability of irrigation water to stabilize farm productivity.
- Creating awareness about the importance of improved varieties through demonstration.
- Introduction of short duration crops in between main crops.

(Source: PLP 2018-19, NABARD)

22. Next DLCC Meeting will be held before 16.11.2018

23. **Observations:** We are receiving information from the branches that land charge register with e-dhara is changed and amended without consultation or permission from the financial institutions. Suitable Action is solicited in this regard by concern Department

24. BRANCH EXPANSION

RBI has asked the current status to open Bank Branch at Dholavira Village, pertaining to Service Area of Bank of India. Bank of India responded that they have appointed BC in Dholavira Village.

Request to all banks & RBI to inform us about details of new bank branches opened in Kutch District in last Financial Year.

Bank	Current Position	New Position
DENA BANK VADALA	Satellite Branch	Closing Branch (Service will be provided through BC)
DENA BANK DHORDO	Full Fledged Branch	Satellite Branch

25. **Any other matter with permission of the chair.**

DENA BANK, LEAD BANK CELL, REGIONAL OFFICE, BHUJ

KEY BANKING INDICATORS OF KUTCHH DIST. AS OF JUNE 2018

NAME OF DISTRICT: KUTCH

ANNEXURE - I

Rs. In Lakhs

Sr. No.	Name of Bank	No.of BrnchS	Total Deposits	Total Advances	Normal CDR	NRI Deposits	Other Advances	Net CDR	Total Agr. Adv.	SSI/NFS Advances	Total Priority Sector	% to Total Advances	Total Weaker Sector	% to Total Advances	% to Pri. Sec. Advances	Total Adv. To Women	Total Adv. to Minority	Total Adv. To SC/ST
1	ALLAHABAD	3	5131	1377	26.84	32	0	27.01	116	491	1182	85.84	91	6.61	7.70	15	19	15
2	ANDHRA	2	5385	1367	25.39	273	0	26.74	38	275	805	58.89	16	1.17	1.99	245	46	18
3	BOB	42	454312	103411	22.76	243211	0	48.99	51447	30060	87998	85.10	30061	29.07	34.16	11012	3511	4120
4	BOI	26	437591	32823	7.50	129321	0	10.65	18296	8795	21042	64.11	8128	24.76	38.63	756	195	26
5	BOM	3	9318	3250	34.88	1178	0	39.93	102	1272	2783	85.63	203	6.25	7.29	114	126	324
6	CANARA	6	49547	13517	27.28	839	0	27.75	892	2755	11893	87.99	458	3.39	3.85	0	64	327
7	CBI	17	202136	50595	25.03	24558	0	28.49	17524	14795	39319	77.71	1991	3.94	5.06	81	1620	37
8	CORPORATION	6	87487	25167	28.77	35946	0	48.83	2799	14196	22167	88.08	2405	9.56	10.85	6121	2023	405
9	DENA	54	449703	109643	24.38	155457	0	37.26	57897	20917	83400	76.07	28431	25.93	34.09	10456	6379	4880
10	INDIAN	5	17066	1853	10.86	5592	0	16.15	66	1068	1408	75.98	31	1.67	2.20	145	104	56
11	IOB	7	49407	5551	11.24	3616	0	12.12	410	2064	2878	51.85	300	5.40	10.42	109	119	97
12	OBC	3	15667	15132	96.59	864	0	102.22	7557	5275	14655	96.85	1034	6.83	7.06	2058	252	307
13	PNB	12	108435	19058	17.58	19352	0	21.39	3627	4036	10926	57.33	1801	9.45	16.48	1509	658	286
14	SYNDICATE	3	28638	6846	23.91	0	0	23.91	1363	3246	5712	83.44	772	11.28	13.52	359	612	18
15	UCO	3	3174	674	21.24	270	0	23.21	201	458	651	96.59	109	16.17	16.74	96	116	138
16	UNION	10	109134	13112	12.01	46748	0	21.02	4268	752	11450	87.32	270	2.06	2.36	325	177	163
17	UNITED	2	1682	1672	99.41	0	0	99.41	8	1012	1657	99.10	417	24.94	25.17	198	142	178
18	VIJAYA	4	15250	9045	59.31	3	0	59.32	1210	1925	6210	68.66	186	2.06	3.00	690	1050	102
19	SBI	45	599416	282243	47.09	270107	0	85.71	19120	5920	81294	28.80	54242	19.22	66.72	22420	4103	8354
	SUB TOTAL	253	2648479	696336	26.29	937367	0	40.69	186941	119312	407430	58.51	130946	18.81	32.14	56709	21316	19851
20	DCCB - KDCC	18	15429	11752	76.17	0	0	76.17	10997	0	11067	94.17	3674	31.26	33.20	138	141	190
21	GSCARDB	9	257	4476	1741.63	0	0	1741.63	4361	0	4476	100.00	114	2.55	2.55	197	99	0
	SUB TOTAL	27	15686	16228	103.46	0	0	103.46	15358	0	15543	95.78	3788	23.34	24.37	335	240	190
22	DGGB	47	138785	49173	35.43	1752	0	35.88	37980	631	46658	94.89	8576	17.44	18.38	7924	7924	3171
	SUB TOTAL	47	138785	49173	35.43	1752	0	35.88	37980	631	46658	94.89	8576	17.44	18.38	7924	7924	3171
23	AXIS	8	97235	84543	86.95	25967	0	118.63	9435	15751	39923	47.22	1975	2.34	4.95	2802	1538	1451
24	DCB	1	17532	5300	30.23	3456	0	37.65	226	4046	5300	100.00	665	12.55	12.55	159	623	37
25	FEDRAL	3	5352	8709	162.72	693	0	186.93	2665	34	4151	47.66	1996	22.92	48.08	290	187	9
26	HDFC	15	168216	247814	147.32	30765	0	180.29	19606	51381	82457	33.27	5370	2.17	6.51	6898	2868	1323
27	ICICI	9	109758	149288	136.02	1758	0	138.23	8935	29934	40616	27.21	5811	3.89	14.31	24896	3949	80
28	IDBI	5	33250	8187	24.62	915	0	25.32	3219	4071	7639	93.31	1369	16.72	17.92	34	265	122
29	INDUSIND	3	4884	3556	72.81	3057	0	194.64	2333	411	2766	77.78	1845	51.88	66.70	226	228	47
30	LVB	1	2964	2009	67.78	51	0	68.97	0	0	1092	54.36	0	0.00	0.00	239	3	182
31	KOTAK	2	14187	7486	52.77	7537	0	112.57	2302	1164	3516	46.97	311	4.15	8.85	0	268	277
32	KVB	2	4175	8303	198.87	377	0	218.62	67	488	3054	36.78	0	0.00	0.00	31	35	0
33	SIB	2	4530	7061	155.87	134	0	160.62	2262	1906	5175	73.29	0	0.00	0.00	0	0	231
34	YES BANK	2	7647	21842	285.63	447	0	303.36	2334	4059	17930	82.09	0	0.00	0.00	0	246	176
35	RBL	1	317	3829	1207.89	0	0	1207.89	3358	205	3827	99.95	517	13.50	13.51	2812	69	133
	SUB TOTAL	54	470047	557927	118.696	75157	0	141.29	56742	113450	217446	38.97	19859	3.56	9.13	38387	10279	4068
	GRAND TOTAL	381	3272997	1319664	40.32	1014276	0	58.43	297021	233393	687077	52.06	163169	12.36	23.75	103355	39759	27280

SOURCE: INFORMATION SUBMITTED BY THE DIST. CO-ORDINATORS/RO