

Agenda for DLCC/DLRC Meeting quarter ended June - 2018

1. Confirmation of the proceeding of Last Meeting

The minutes of last DLCC/DLRC meeting held on 12-06-2018 has been sent to members vide letter No. **SGZ: BR: LB: CHH/4/229** dated 29th June 2018. As no suggestions/comments are received by Lead Bank, the house confirms the minutes.

2. Review of Key Banking Parameters in District for quarter ended June-2018

(Figure in crore)

Sr. No.	Details		Last Qtr. March-2018	Present Qtr. June-2018	Last Year Corsp. Period June-2017	Growth Q-o-Q	Growth Y-o-Y
1 a	Branch Expansion	Urban & Metro	-	-	-	-	-
		Semi Urban	27	27	27	0	0
	ANNEXURE-1	Rural	61	61	61	0	0
		Satellite Office	-	-	-	-	-
		Total	88	88	88	0	0
1 b	ATMs Expansion	Total	76	76	76	0	0
		Rural	48	48	48	0	0
	ANNEXURE-1	Semi Urban	28	28	28	0	0
		Urban & Metro	-	-	-	-	-
2	Deposit Growth ANNEXURE-2		2231.18	2123.16	2052.50	-108.02	70.66
3	Advances ANNEXURE-2		1218.45	1156.92	1101.55	-61.53	55.37
4	Priority Sector Advance ANN-3 (b)		1069.54	999.77	987.08	-69.77	12.69
4.1	% to total advances		87.77 %	86.41 %	89.60 %	-1.36 %	-3.19 %
5	Agriculture Advance ANN-3 (a)		623.92	608.91	548.10	-15.01	60.81
5.1	% to total advances		51.20 %	52.63 %	49.75 %	-1.43 %	-2.88 %
6	MSME Advance ANN-3 (a)	No. of Units	5685	5834	5142	149	692
		Amount O/S	184.66	190.22	218.35	5.56	-28.13
		% to total advances	15.15 %	16.44 %	19.82 %	-1.29 %	-3.38 %
7	Weaker Section Advances ANN-3 (b)		326.85	448.60	346.91	121.75	101.69
7.1	% to total advances		26.82 %	38.77 %	31.49 %	11.95 %	7.28 %
8	Kisan Credit Card ANN-3 (a)	No.	31460	31423	29275	-2185	2148
		Amount o/s	486.35	463.72	401.13	-22.63	62.59
9	CD Ratio	ANNEXURE - 2	54.61	54.49	53.67	-0.12	0.82

3. Progress under PMJDY ANNEXURE - 4

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	247987	33808	281795	190383	226420	1410.14	229342
RRBs	206	759	965	965	802	30	935
Private Banks	475	311	786	366	778	34.27	785
GSCB	-	-	-	-	-	-	-
Total	230251	34878	265129	191714	209297	1474	231062

4. Gap in appointment of the BCs

Sr No	Bank	No of SSA allotted (a)	No. of BCs required	No. of BCs available	Uncovered SSA (d)	Out of (d) No. of uncovered SSA due to poor connectivity issues
1	Bank of Baroda	281	86	86	0	0
2	Bank of India	25	0	0	0	0
3	Central Bank of India	125	16	16	0	0
4	Corporation Bank	41	3	0	41	0
5	Dena Bank	19	2	2	0	0
6	IDBI	0	0	0	0	0
7	Indian Overseas Bk	35	3	3	0	0
8	Punjab National Bk	0	0	0	0	0
9	Union Bank of India	29	29	29	0	0
10	State Bank of India	308	54	54	0	0
11	Vijaya Bank	0	0	0	0	0
12	D.C.C.B.	0	0	0	0	0
13	G.S.C.A.R.D.B.	0	0	0	0	0
14	R.R.B.	45	1	1	0	0
15	Axis (UTI) Bank	0	2	0	0	0
16	HDFC Bank	0	0	0	0	0
17	ICICI Bank	0	0	0	0	0
18	Kotak Mahindra Bank	0	0	0	0	0
19	Yes Bank	0	0	0	0	0
	TOTAL	908	194	191	41	0

5. Progress in enrolment in Social Security Schemes

ANNEXURE - 5

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	85776	63756	8732	158264
Pvt Banks	240	194	109	543
RRBs	175	35	45	255
GSCB and DCCBs	3046	1230	0	4276
Total	89237	65215	8886	163338

6. Progress under PMMY

ANNEXURE - 6

As on 01/04/2018 to 30/06/2018

Amt in lacs.

Sr No.	Category	Disbursement target	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	-	2982	1020	2982	1020
2	Kishore	-	575	1195	575	1195
3	Tarun	-	172	1253	172	1253
Total		-	2729	3468	2729	3468

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

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

Sr No	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	No. of Projects
1	Bank of Baroda	9	2	15	2	8	5	2	5
2	Bank of India	0	0	0	0	0	0	0	0
3	Central Bank of India	0	0	0	0	0	0	0	0
4	Corporation Bank	3	3	15	3	15	1	0	0
5	Dena Bank	0	0	0	0	0	0	0	0
6	IDBI	0	0	0	0	0	0	0	0
7	Indian Overseas Bk	0	0	0	0	0	0	0	0
8	Punjab National Bk	0	0	0	0	0	0	0	0
9	State Bank of India	9	6	37	6	37	10	3	0
10	Union Bank of India	0	0	0	0	0	0	0	0

11	Vijaya Bank	5	4	18	3	14	0.75	0	1
	SUB TOTAL	26	15	85	14	74	16.75	5	6
12	D.C.C.B.	0	0	0	0	0	0	0	0
13	G.S.C.A.R.D.B.	0	0	0	0	0	0	0	0
14	R.R.B.	0	0	0	0	0	0	0	0
	SUB TOTAL	0	0	0	0	0	0	0	0
15	Axis (UTI) Bank	0	0	0	0	0	0	0	0
16	HDFC Bank	0	0	0	0	0	0	0	0
17	ICICI Bank	0	0	0	0	0	0	0	0
18	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
19	Yes Bank	0	0	0	0	0	0	0	0
	SUB TOTAL	0	0	0	0	0	0	0	0
	TOTAL	26	15	85	14	74	16.75	5	6

7.2 Other Central Government Sponsored Schemes: NULM (Amount in Rs. Lacs)

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	-					
Group (SEP-G)	-					
SHG Bank Linkage	-	1	1	0	0	
Total	-	1	1	0	0	

8. State Government Sponsored Schemes

ANNEXURE – 7

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored a/c	Sanctioned a/c	Rejected a/c	Pending a/c	
VBS	650	293	170	74	49	16.15 %
GSCEDC	200	2	2	0	0	1 %
GWEDC	54	3	3	0	0	5.55 %
JGVY	2	0	0	0	0	0 %
DTASY	56	0	0	0	0	0 %
Bankable Scheme for ITI pass out	75	0	0	0	0	0 %

9. Review of Annual Credit Plan (ACP) (Amount in Rs. Crore)

To Review achievement as per Annual Credit Plan

ANNEXURE – 8(a),8(b),8(c)

Sr.	Sectors	Quarter ended Dec 2017		Quarter ended March 2018		Achievement %
		Target	Achievement	Target	Achievement	
1	Agri & Allied	982.25	590.27	822.65	179.01	21.76 %
2	Of which Crop Loan	625.97	510.15	606.62	118.53	19.53 %
3	MSME	173.81	119.03	189	41.88	22.15 %
4	Education	32.40	13.30	16	1.07	6.68 %
5	Housing	61.65	143.81	77.76	18.66	24 %
6	Others	64.63	21.85	33.59	0.76	2.26 %
7	SHG	31.04	4.04	18.87	0.90	4.76 %
	Total Prio. Sector	1314.74	893.05	1157.87	242.27	20.92 %
	Non Prio. Sector	88.17	69.86	111.76	26.95	24.11 %
	Grand Total	1402.91	962.91	1369.63	269.22	19.65 %

10. Review of Progress made in Submission of LBRs as per LBR Received up to current quarter. Apart from 80 % submission, All Bank/Branches are requested to submit the LBR-2 on/before 5th date of every month.

11. Review of NPAs ANNEXURE - 9

(Fig. in Crore)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	463.72	12.41	2.67 %
Agri. Term Loan	126.65	11.89	9.38 %
MSMEs	190.22	18.13	9.53 %
Other PSA	200.64	2.37	1.18 %
Total PSA	999.77	47.16	4.71 %
Non Priority Sector	157.99	8.88	5.62 %
TOTAL ADVANCES	1157.76	56.04	4.84 %
Central Govt. Sponsored schemes			
PMEGP	-	-	-
State Govt. Sponsored programmes			
VBS (DIC)	14.14	0.32	2.26 %
GSCDC	1.54	0.33	21.42 %
DCWD	0.38	0.29	76.31 %
GWEDC	0.88	0.28	31.81 %
JGVY	0	-	-
Others			
Housing Loan	177.13	1.13	0.63 %

Education Loan	8.52	1.23	14.43 %
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12. Long pending(more than 6 months) subsidy claims-Scheme / bank-wise:

a. State Government Sponsored Schemes:

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	JGVY	DCWD	GWEDC	GSCDC
SBI	84	0	0	0	0	0
BOB	132	0	0	0	0	0
CORP	78	0	0	0	0	0
CBI	145	0	0	0	0	0
DENA	30	0	0	0	0	0
BOI	25	0	0	0	0	0
UBI	4	0	0	0	0	0
IOB	7	0	0	0	0	0
PNB	38	0	0	0	0	0
VIJAYA	93	0	0	0	0	0
BCCB	0	0	0	0	0	0
GSCARDB	0	0	0	0	0	0
BGGB	0	0	0	0	0	0
ICICI	0	0	0	0	0	0
AXIS	0	0	0	0	0	0
HDFC	0	0	0	0	0	0
KOTAK	0	0	0	0	0	0
YES	0	0	0	0	0	0
GRAND TOTAL	636	0	0	0	0	0

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
-	-	-
-	-	-

13.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							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	SBI	152	82	35	12	22	9	525	291

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.
1	SBI	152	82	141	71	61	41	171	97	525	291

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

Sr.	Name of Bank	Cumulative Position of							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	SBI	256	185	123	81	78	45	840	690

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.
1	SBI	256	185	223	161	101	81	260	182	840	609

(a) Construction of RSETI Buildings

b) Training at RSETIs

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
2	54	2	54	2903	489	1422

14. Progress in issuance of various Credit Card Schemes.

(Amt. in Lacs)

Type	Targets		O/S previous qtr. March-2018		Cumulative disbursement during the year		o/s at the end of current qtr. June-2018	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
KCC	-	-	31460	48635	14986	26127	32858	52329
GCC	-	-	681	990.72	97	2204	487	1128
ACC	-	-	-	-	-	-	-	-
WCC	-	-	-	-	-	-	-	-
SCC	-	-	-	-	-	-	-	-

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

ANNEXURE - 10

a) Saving Bank account details

(Amt. in lacs)

Savings Bank A/Cs opened during the quarter ended June 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.
27	313	9.94	6064	64804	962.2

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

Accounts Graded and Sanctioned during the quarter ended June 2018			Total Cumulative a/c Graded and Sanctioned during the Financial Year		
Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	Out of total graded A/cs, sanctioned	Sanctioned Amt.

33	597	25.22	33	597	25.22
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c) Disbursement Details (Amt. in lacs)

Disbursement made during the quarter ended June 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
81	89.43	41	31.72	81	89.43	41	31.72

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
1433	708.2	223	110.3	15.56 %	15.57 %

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

Sr No	Bank	No. of camps conducted in district during the quarter	Total No. of camps conducted in district till current quarter	No. of branches that conducted camps during quarter	Total No. of branches that conducted camps till current quarter
1	Bank of Baroda	29	46	17	22
2	Bank of India	3	3	1	1
3	Central Bank of India	20	20	4	4
4	Corporation Bank	13	13	3	3
5	Dena Bank	3	3	3	3
6	IDBI	0	0	0	0
7	Indian Overseas Bank	4	4	1	1
8	Punjab National Bank	2	2	1	1
9	State Bank of India	18	18	18	18
10	Union Bank of India	12	12	12	12
11	Vijaya Bank	1	1	1	1
	SUB TOTAL	105	122	61	66
12	D.C.C.B.	38	38	2	2
13	G.S.C.A.R.D.B.	0	0	0	0
14	R.R.B.	0	0	0	0

	SUB TOTAL	38	38	2	2
	PVT. SECTOR BANKS				
15	Axis (UTI) Bank	0	0	0	0
16	HDFC Bank	4	4	2	2
17	ICICI Bank	0	0	0	0
18	Kotak Mahindra Bank	0	0	0	0
19	Yes Bank	0	0	0	0
	SUB TOTAL	4	4	2	2
	TOTAL	147	164	65	70

17. 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	NIL

18. Joint Liability Group – Formation & Credit

Total No. of JLG formed	JLG financed during the qtr.		Cumulative JLG financed during the year		Outstanding loans to JLG	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
BOB	7	3	39	17	295	215
BCCB	3	3.15	3	3.15	107	43.83
HDFC	45	74	45	74	172	215.45
TOTAL	55	80	87	94	574	474

19. 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
-	-	-

20. Review of Stand-up-India scheme.

Bank Name	No of Application received	No of Application sanctioned	Total amount disbursed
NIL			

21. Discussion on “Doubling of Farmer’s Income by 2022”.

22. Any other matter with permission of the chair.

23. Date of next meeting (as per Annual calendar/ to be fixed if annual calendar is not there)