

Agenda for DLCC/DLRC Meeting quarter ended Sept - 2018

1. Confirmation of the proceeding of Last Meeting

The minutes of last DLCC/DLRC meeting held on 17-09-2018 has been sent to members vide letter No. **SGZ: BR: LB: CHH/4/237** dated 4th October 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 Sept-2018

(Figure in Crore)

Sr. No.	Details		Last Qtr. June-2018	Present Qtr. Sept-2018	Last Year Corsp. Period Sept-2017	Growth Q-o-Q	Growth Y-o-Y
1 a	Branch Expansion	Urban & Metro	-	-	-	-	-
		Semi Urban	28	28	27	0	0
	ANNEXURE-1	Rural	61	61	61	0	0
		Satellite Office	-	-	-	-	-
		Total	89	89	88	0	1
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		2123.16	2168.83	2243.14	45.67	-74.31
3	Advances ANNEXURE-2		1156.92	1178.86	1223.30	21.94	-44.44
4	Priority Sector Advance ANN-3 (b)		999.77	1001.10	1050.73	1.33	-49.63
4.1	% to total advances		86.41 %	84.92 %	85.89 %	-1.49 %	-0.97 %
5	Agriculture Advance ANN-3 (a)		608.91	644.10	633.91	35.19	10.19
5.1	% to total advances		52.63 %	54.63 %	51.81 %	-2 %	2.82 %
6	MSME Advance ANN-3 (a)	No. of Units	5834	7008	5347	1174	1661
		Amount O/S	190.22	208.52	211.94	10.3	-3.42
		% to total advances	16.44 %	17.68 %	17.32 %	1.24 %	0.36 %
7	Weaker Section Advances ANN-3 (b)		448.60	442.70	361.67	-5.90	81.03
7.1	% to total advances		38.77 %	37.55 %	29.56 %	-1.22 %	7.99 %
8	Kisan Credit Card ANN-3 (a)	No.	31423	31313	33204	-110	-1891
		Amount o/s	463.72	477.23	485.57	13.51	-8.34
9	CD Ratio	ANNEXURE - 2	54.49	54.35	54.54	-0.14	-0.19

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	260599	34957	295556	252754	243290	2439.35	239008
RRBs	206	759	965	965	802	30	935
Private Banks	475	310	785	366	785	30.46	785
GSCB	-	-	-	-	-	-	-
Total	261280	36026	297306	254085	244870	2500	240729

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	2	2	0	0
3	Central Bank of India	125	16	16	0	0
4	Corporation Bank	41	3	1	26	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	196	194	26	0

5. Progress in enrolment in Social Security Schemes

ANNEXURE - 5

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	84572	59594	8352	152518
Pvt Banks	229	169	99	497
RRBs	780	395	135	1310
GSCB and DCCBs	3198	1337	0	4535
Total	88779	61495	8586	158860

6. Progress under PMMY

ANNEXURE - 6

As on 01/04/2018 to 30/09/2018

Amt in lacs.

Sr No.	Category	Disbursement target	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	-	734	252	734	252
2	Kishore	-	703	1491	703	1491
3	Tarun	-	98	690	98	690
Total		-	1535	2433	1535	2433

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	4	0	0	0	0	0	2	2
	SUB TOTAL	25	11	67	11	60	16	7	7
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	25	11	67	11	60	16	7	7

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	-	0	0	0	0	
Total	-	0	0	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	262	144	68	50	22.15 %
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 June 2018		Quarter ended Sept 2018		Achievement %
		Target	Achievement	Target	Achievement	
1	Agri & Allied	822.65	179.01	822.65	284.35	34.56 %
2	Of which Crop Loan	606.62	118.53	606.62	195.95	32.30 %
3	MSME	189	41.88	189	93.27	49.34 %
4	Education	16	1.07	16	2.64	16.5 %
5	Housing	77.76	18.66	77.76	26.04	33.48 %
6	Others	33.59	0.76	33.59	2.95	8.78 %
7	SHG	18.87	0.90	18.87	1	5.30 %
	Total Prio. Sector	1157.87	242.27	1157.87	410.25	35.43 %
	Non Prio. Sector	111.76	26.95	111.76	39.05	34.94 %
	Grand Total	1369.63	269.22	1369.63	449.3	32.80 %

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	477.23	12.30	2.57 %
Agri. Term Loan	148.72	11.94	8.02 %
MSMEs	208.52	18.23	8.74 %
Other PSA	148.57	3.71	2.49 %
Total PSA	1001.10	46.18	4.61 %
Non Priority Sector	177.76	9.15	5.14 %
TOTAL ADVANCES	1178.90	55.33	4.69 %
Central Govt. Sponsored schemes			
PMEGP	1.94	0.34	17.52 %
State Govt. Sponsored programmes			
VBS (DIC)	14.65	4.77	32.55 %
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	127.35	0.17	0.13 %
Education Loan	7.87	2.22	28.20 %

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	132	0	0	0	0	0
DENA	28	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	37	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	565	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
5	117	7	171	2951	489	1939

14. Progress in issuance of various Credit Card Schemes.

(Amt. in

Lacs)

Type	Targets		O/S previous qtr. June-2018		Cumulative disbursement during the year		o/s at the end of current qtr. Sept-2018	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
KCC	-	-	31423	46372	11630	19595	31313	47723
GCC	-	-	502	1131.35	169	3439.47	473	1200.13
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 Sept 2018			Total No. of Savings Bank accounts as on 30.09.2018		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
63	750	5.53	5049	53429	360.4

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

Accounts Graded and Sanctioned during the quarter ended Sept 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.
36	609	29.37	71	641	64.97

c) Disbursement Details (Amt. in lacs)

Disbursement made during the quarter ended Sept 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
103	98.19	49	36.19	91	99	54	40.75

d) Loan Outstanding and NPA (Amt. in lacs)

Loans outstanding as on 30.09.2018		NPAs as on 30.09.2018		% Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1224	675.3	155	74.74	12.66 %	11.07 %

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	35	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	2	4	1	1
8	Punjab National Bank	1	4	1	1
9	State Bank of India	18	18	18	18
10	Union Bank of India	12	48	4	4
11	Vijaya Bank	3	3	1	1
	SUB TOTAL	119	162	53	58
12	D.C.C.B.	40	39	2	2
13	G.S.C.A.R.D.B.	0	0	0	0
14	R.R.B.	21	42	2	2
	SUB TOTAL	61	81	4	4
	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	184	247	59	64

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
YES	8	11.46	8	11.46	8	11.46
TOTAL	63	92	95	106	582	486

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
Bank of Baroda	2	2	32
Baroda Gujarat Gramin Bank	1	1	15

21.Discussion on District NRLM Committee for Reallocation of Sub Service Areas - Alternate Bank/Branches for Dena Bank.

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

23.Launch of Potential Linked Credit Plan (PLP) 2019-2010 for Chhotaudepur District.

24.Any other matter with permission of the chair.

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