

**AGENDA FOR THE DLRC/DLCC TO BE HELD FOR THE QUARTER ENDED JUNE,2018 HELD ON
27/08/2018 at 1700 hours at Collectorate Conference Hall, Porbandar.**

01. Confirmation of Minutes of the last meeting dated 02.06.2018
02. ATR (Action Taken Report) on Action Points of last meeting.
03. Review of Key Banking Parameter (Inclusion of priority sector/weaker section /SME) in District for quarter ended JUNE.2018.
04. Review of performance of banks under annual credit plan 2018-19.
05. Review of submission of LBRs & Quarterly Data.
06. Review of NPA position as on 30.06.2018.
07. Details of villages not having ICT connectivity for extending Banking services.
08. Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority (WDRA).
09. Details of various meeting of sub-committees held during the quarter ended 30 JUNE, 2018.
10. Doubling the Farmers' Income: Government Campaign.
11. Review and evaluate the Progress made in achieving the road map to provide banking services within district.
12. Review of Government sponsored schemes as on 31.03.2018.
13. Pending subsidy claim- Bank wise /Scheme-wise.
14. Review of recovery cases filed under GPMR ACT 1979 & GAC (PF) ACT 1979.
15. Review the progress of "CREDIT PLUS" activities by Banks and State Governments such as RSETI (Rural Self Employment Training Institute) and Financial Literacy centre (FLC).
16. Progress in issuance of various Credit Card Schemes.
17. Review of Sakhi Mandals (NRLM) / NULM / JLGS.
18. Date of Next Meeting (as per Annual calendar / to be fixed if annual calendar is not there)
19. Details & findings of study done, if any in the district since last meeting and implementable action points, if any (to be reviewed in the next Meeting).
20. Summary of important circulars issued by RBI / NABARD / Other authorities relevant to this forum.
21. SPONSORED BY SUPRINTENDENT OF STAMPS, GOVERNMENT OF GUJARAT:
Representative of Concern Department is requested to appraise the house
22. Any other matter with permission of the chair.

DLCC / DLRC MEETING AGENDA FOR THE QUARTER ENDED JUNE, 2018

1. CONFIRMATION OF MINUTES OF LAST MEETING:

The minutes were circulated vide letter Dated 05/06/2018. As there were no amendments were received from members; the house is requested to confirm the same.

2 ACTION TAKEN REPORT (ATR) ON ACTION POINTS (APS) OF LAST MEETING:

None of the member Banks has submitted Action Taken Report till day. Member Banks are once again requested to submit their Action Taken Report on each meeting henceforth without fail.

Agenda item No of Last Meeting	Action Point For	Contents in brief	ATR / Status Update.	
Agenda No.1.1	Review and evaluate the progress made in achieving the Road map to provide banking services within district.	For village Oddar, action taken from SBI and for village Kadachh, from CBI is awaited. However, SBI and CBI have reported that the bank services are being provided through BCs.	Action to be initiated by SBI and CBI.	
Agenda No.1.3:	Gap in appointment of the BC		Action to be initiated by SBI, BOB and SGB	
	Branch /SSA	Uncovered Area		Remarks
	Bagvadar	Simani		For Village Simani and Godhana
	Bakharla	Godhana		action taken from SBI awaited.
	SCCI	Khakharwala Nes, Bhukhbhara Nes, Shermalki Nes		For Village Khakharwala Nes, Bhukhbhara Nes, Shermalki Nes, Ajampatnes, Morivirda Nes, Ashiyapat action taken from CBI Awaited.
	Ranavav	Ajampatnes, Morivirda Nes, Ashiyapat		
	Gosa	Keshod (Lushala), Mitrala		For village Keshod (Lushala), Mitrala Action taken from BOB awaited.
	Balej	Untada	For Village Untada Action taken from SGB is awaited.	
Agenda No. 02	Review of Government sponsored programme	The Chairman advised to all members for quick disposal of pending loan application and sponsoring agencies have to arrange to settle pending subsidy claim at the earliest.	Action to be initiated by concern sponsoring agencies with respective member banks.	
Agenda No.05	Review of submission of LBRs & Data Formats.	Submission of LBRs for 2017-18 was 92%. DCO's of HDFC & ICICI Bank is requested to arrange branch wise LBR in specified format for review of BCP. SBI, Bhojeshvar Plot,Udyog Nagar and M G Road branch have not submitted their LBRs except 1 st Qtr for FY 2017-2018.	Action to be initiated by HDFC, ICICI & SBI.	
Agenda No. 06	Review the progress of "CREDIT PLUS" activities by Banks and State Govts. Such as RSETI and FLC. Post placement support by banks finance to RSETI trainees.	The chairman raised his concerns over low credit linkage of RSETI trainees and makes efforts for increasing the "Training Settlement Ratio" and suggested to use infra structure of Govt. agencies for offsite training.	Action to be initiated by RSeti & concern government agencies.	
Agenda No. 06.1	Review the progress of financial Literacy centre(FLC)	LDO advised to DCOs that each rural branch has to conduct two FL camp per month and requested them for conveying suitable instructions to their rural branches for strict implementation.	Action to be initiated by concern member Bank's DCO.	

REVIEW OF KEY BANKING PARAMETE

(Amt in Lac)

(from page no 1 to 22)

Sr	Details	Last Quarter	Last Year (Corres	Present Quarter	Growth Q-to Q	Growth Y-to Y
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				Period)			
1a	Branch Expansion	Rural	30	27	30	0	0
		S Urban	18	20	18	0	0
		Urban	42	38	42	0	0
		TOTAL	90	85	90	0	0
1b	ATM Expansion	Rural	13	13	13	0	0
		S Urban	12	12	12	0	0
		Urban	50	50	50	0	0
		TOTAL	75	75	75	0	0
2	Deposit Growth		631436.77	718974.61	699159.38	67722.61	-19815.23
3	Advances		156199.13	164695.49	182630.01	26430.88	17934.52
4	Priority Sec Advances		119994.90	109875.85	141082.28	21087.38	31206.43
4.1a	%Growth		49.72%	66.00%	16.92%	16.92%	10.89%
b	% to Advances						
5	Agri Advances		73505.58	66237.90	79207.16	5701.58	12969.26
5.1a	% Growth					7.76%	19.58%
b	% to Advances (40%)		47.05%	40.24%	43.37%		
5.2 (A)	Of (5) above, Loans to S&M Farmers		41303.02	26620.65	49746.00	8442.98	23125.35
5.2 (B)	% to total Advances		26.44%	16.16%	27.24%	20.44	86.87%
6	MSME Advances	No Of Units	2820	2606	3312	492	706
		%Growth	0	0	17.45%	17.45%	27.09%
		Amt O/s	34448.00	13354.27	25130.00	(9318)	11775.73
		% to total Adv	22.05%	08.10%	13.76%	(27.04%)	88.17%
6(A)	Of (6) above, loans to Micro Units	No of Units	2053	2053	2166	05.50%	5.50%
		Amt O/s	3000.00	2540.00	3300.00	10.00%	29.92%
		% to total Adv	1.92%	1.54%	1.81%		
7	Weaker Section Advances		12643.06	12437.58	13119.14	476.08	681.56
7.1		%growth	0.03%	9.00%	3.77%	3.77%	5.48%
		% to total Adv	7.98%	7.55%	7.18%		
8	Kisan Credit Card (KCC)	No	40570	29794	31461	(9109)	1667
		Amt O/s	48767.00	49226.00	58476.31	9709.31	9250.31
		%growth	12.07%	(1.43%)		19.90%	18.79%

(Present quarter Data received from Branches)

**4. REVIEW OF PERFORMANCE OF BANKS UNDER ANNUAL CREDIT PLAN 2018-2019:
(Amount in Lac)**

Sl	Sector	ACP 2017-2018 (i.e. Last Year)						ACP 2018-2019 (i.e. Current Year)					
		Annual Allocation		Achievement up to corres Qtr		Achieve %		Annual Allocation		Achievement up to corres Qtr		Achievement %	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Total Agri	61775	81665	44705	97525	72.36	119.42	70435	97266	36352	39896	51.61%	41.02%
	Of which Crop Loan	51423	49265	40570	71396	78.89	175.98	65283	65431	34534	33118	52.90%	50.61%
	Of which ATL+Allied	10352	32400	4135	26139	39.94	80.68	5152	31835	818	6778	15.88%	21.29%
2	MSME	4137	15399	3099	70962	74.91	460.82	3137	12417	40	194	1.28%	1.56%
3	Education	84	450	179	430	213.09	95.56	110	450	13	146	11.82%	32.44%
4	Housing	2060	12688	1419	8511	68.88	67.08	1020	8688	105	2045	10.29%	23.54%
5	Other PS	1040	3805	179	625	17.21	16.43	965	1730	166	773	17.20%	44.68%
6	TOTAL	69096	114007	49581	178053	71.75	156.17	75667	120552	36676	43054	48.47%	35.71%

Data of Current Year received from BanksLBR-2/U2 report no.50

5. REVIEW OF SUBMISSION OF LBRs:

LBRs & QUARTERLY DATA FORMAT:

(Page no. 09)

Month	No of Branches have to submit		No of Branches have submitted		Receipt %		Branches in default
	LBR	Qly	LBR	Qly	LBR	Qly	
Apr	51	NA	39	NA	76.47%	NA	21 Branches have not submitted their quarterly Data Format in spite of full month time given to them. Branches of SBI, BOI, JDCCB, and GARD, were consistently falls under default area. Controllers / DCOs of these Banks are requested to arrange effective mechanism for timely submission so that Lead Bank can submit factual data at SLBC, State Govt. and RBI.
May	51	NA	34	NA	66.66%	NA	
Jun	90	90	62	68	68.88%	75.55%	

List of branches of non submission of qtrly data enclosed.

6. REVIEW OF NPA POSITION AS ON 30.06.2018:

(Figure in lacs)

SEGMENT	Amount O/S	Amount of NPA	% OF NPA to O/s
Crop Loan	58476.31	581.60	0.99
Agri Term Loan	20730.85	1893.10	9.13
MSMEs	25130.45	1033.34	4.11
Other P S A	13480.45	622.16	4.61
Non P S A	26311.11	1391.13	5.29
TOTAL NPA	144129.17	5521.33	3.83
CENTRAL GOVERNMENT SPONSORED SCHEME			
PMEGP		21.89	
STATE GOVERNMENT SPONSORED SCHEME			
VBS (DIC)		400.59	
GSCDC		4.95	
DCWD		7.85	
GWEDC		28.57	
JGVY		0.00	
OTHERS			
HOUSING LOAN	24329.77	188.66	0.78
EDUCATION LOAN	1309.80	133.71	10.21
O/s Data of SLBC & NPA Data submitted by the Branches.			

7: DETAILS OF VILLAGES NOT HAVING ICT CONNECTIVITY FOR EXTENDING BANKING SERVICES:

Sr	Block	Village	Status of Connectivity (Y / N / Remarks)	Action Taken / Proposed
1	0	0	0	0

8: NEGOTIABLE WARE HOUSE RECEIPT (NWR) TO FARMERS BY WAREHOUSING DEVELOPMENT REGULATORY AUTHORITY (WDRA):

(Amt in Lac)

Sr	Bank	Disbursement during the Quarter		Outstanding as at end of Quarter	
		No of A/cs	Amt	No of A/cs	Amt
1	NIL	NIL	NIL	NIL	NIL

9: DETAILS OF VARIOUS MEETINGS OF SUB COMMITTEE HELD DURING THE QUARTER ENDED 31March,2018

Sr	Name of Sub Committee	Action Points Emerged	Action Proposed to be taken
1	Special Sub Committee on CD Ratio Held On 02/06/2018.	To improve CD ratio	<ul style="list-style-type: none"> • Various Farm mechanization products to be marketed among farmers in effective way. • Education Loan / Housing loan products to be sale through educational institutes / reputed builders. • Fisheries activities to be focused for financing term loans. • Potential MSME business should be encourage by giving finance.
2	Sub Committee for Forged Notes on 02/06/2018		<ul style="list-style-type: none"> • Latest infra structure for note sorting machine to restrict forged notes by the currency chests/branches. • In the fourth quarter no forged note detected by any currency chests /branches. • No FIR lodged during the fourth quarter period. • Lead District Manager suggested that counting the currency notes should take extra care for identification of forged notes.

10. DOUBLING OF FARMERS' INCOME - FORMULATION OF AREA BASED SCHEME FOR DIABURSEMENT UNDER

AGRICULTURE TERM LOAN:

Central Government has plan for doubling of farmers' income by 2021-2022. A sub-committee was formulated under the chairmanship of District Collector to identify pockets for means of finance to farmers as per action plan drawn by DDM, NABARD for two activities (i.e. Small Milch Animal Units & Drip Irrigation). We request to DDM, NABARD to appraise the house in detail.

10:1 Area Development Schemes-Implementation and Monitoring-

Drip and Dairy (small unit of milch animals)

Drip and Dairy (small units of milch animals) were formulated in consultation with major banks operating in Porbandar district and concerned Govt. line departments The plans envisage bank loan of Rs 16.80 core and Rs 23.90 crore under Drip and Dairy sector respectively during 2019-20 to 2022-23. Banks in the district are requested to extend maximum finance for these two activities as taking up of allied activities to agriculture will increase income of farmers and thus contribute to the objective of doubling of farmers' income.

Standup India Scheme of the GoI – Progress-

The scheme was launched by Hon. PM of India on 05.04.2016 under which every branch of scheduled commercial banks was given a target of financing at least 2 applications (one SC/ST and one Woman beneficiary) for setting up of green field enterprises in Manufacturing/Service/Trading sector. The amount of loan (inclusive of term loan and working capital) could be from Rs10.00 lakh to Rs 1.00 crore.

Since inception of the scheme till 21 July 2018, total 19 applications amounting to Rs3.07 crore have been disbursed under the scheme by different banks operating in Porbandar district. Details have been furnished in Appendix I.

Six applications amounting to Rs 1.06 crore were sanctioned by banks where disbursements were yet to be made. Details furnished in Appendix II. Concerned bank branches may ensure early disposal of such applications.

11. REVIEW AND EVALUATE THE PROGRESS MADE IN ACHIEVING THE ROAD MAP TO PROVIDE BANKING SERVICES WITHIN DISTRICT:

11.1: FINANCIAL INCLUSION PROGRAMME (FIP) PROGRESS REPORT:

ROAD MAP: Provision of Banking Services in unbanked villages having population less than 5000. The data submitted for BSBDA in FIP (As per census: 2011)

Sr	Bank Name	Total House Hold in Block	Total Population in Block	Total villages / Nes in Block	Total SSA
1	Bank of Baroda	2619	11420	8	4
2	Bank Of India	2553	11897	5	2
3	Central Bank Of India	4974	24269	33	8
4	Dena Bank	14887	69784	49	24
5	State Bank Of India	27287	130520	55	26
6	Sau Gramin Bank	11084	51885	29	12
	TOTAL	63404	299775	179	76

Total Rural Centres (Tier 5 & 6)	Banking Outlets present available	Total Unbanked Rural Centres
179	175	4

Progress in opening of Banking outlets:

Rural Centres with Population	No. of Unbanked Rural Centres(URCs) in beginning of the quarter	Banking Outlets opened during the quarter	No. of Unbanked Rural Centres(URCs) in end of the quarter
Above 5,000 (Tier-5)	0	0	0
Less than 5,000 (Tier-6)	11	7(BC)	4

(Population as per Census-2011-Tier-5 5000 to 9,999 Tier-6-Less than 5,000)

Kadachh & Odadar village having population of more than 5000, therefore, it is necessary to open branch by CBI & SBI as per RBI Directives.

11.2: PROGRESS UNDER PMJDY:

Bank	No of Accounts Opened During the Qtr			Bank	Total no. of Accounts			Out of which Total Aadhar Seeded A/cs	Total No of RuPay Cards Issued	Balance in A/cs (Rs in Lac)	No of Pass book issued
	Rural	Urban	Total (R+U)		Rural	Urban	Total (R+U)				
PSBs	859	763	1622	PSBs	58925	41085	100010	74566	52333	10731.69	95758
RRBs	182	NIL	182	RRBs	8270	3687	11957	10815	11282	404.45	11957

Pvt	NIL	51	51	Pvt.	0	421	421	0	0	0	0
TOTAL	1041	814	1855	TOTAL	67195	45193	112388	85381	63615	11136.14	107715

(Data submitted by the Branches)

11.3: GAP IN APPOINTMENT OF THE BCs:

Sr	Bank Name	STATUS REPORT OF BANK MITRA AND INFRASTRUCTURE AS ON 30/06/2018				
		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	Bank of Baroda	4	4	2	2	
2	Bank Of India	2	2	2	0	
3	Central Bank Of India	8	8	8	0	
4	Dena Bank	24	24	24	0	
5	State Bank Of India	26	26	24	2	
6	Sau Gramin Bank	12	12	11	1	Covered by branch
	TOTAL	76	76	71	5	

Gap in appointment of the BC		
Branch /SSA	Uncovered Area	Remarks
Bagvadar SBI	Simani	For Village Simani and Godhana action taken from SBI awaited.
Bakharla	Godhana	
SCCI CBI	Khakharwala Nes, Bhukhbhara Nes, Shermalki Nes	For Village Khakharwala Nes, Bhukhbhara Nes, Shermalki Nes, Ajampatnes, Morivirda Nes, Ashiyapat action taken from CBI Awaited. Covered by existing BC in distance of 5 KMtrs
Ranavav CBI	Ajampatnes, Morivirda Nes, Ashiyapat	
Gosa BOB	Keshod (Lushala), Mitrala	For village Keshod (Lushala), Mitrala Action taken from BOB awaited.
Balej SGB	Untada	For Village Untada Action taken from SGB is awaited.

11.4: PROGRESS IN ENROLMENT IN SOCIAL SECURITY SCHEMES:

BANK	CUMULATIVE COVERED UNDER			TOTAL
	PMSBY	PMJJBY	APY	
PSBs	23264	8501	1828	33593
Pvt Banks	429	94	11	534
RRBs	5216	757	126	6099
DCCB / GSCB	0	0	0	
TOTAL	28909	9352	1965	40226

(Data submitted by the Branches)

11.5: PROGRESS UNDER PMMY:

Sr	Category	No of A/cs sanctioned During Qtr.	Sanctioned Amt during qtr.	(Amt in Lac)	
				Disb A/cs	Disb Amt
1	Shishu	59	111.96	298	88.14
2	Koshore	38	98.02	164	428.85
3	Tarun	21	86.18	46	239.79
	TOTAL	118	296.16	508	756.78

(Data submitted by the branches)

11.5: PROGRESS UNDER PMAY: (credit linked subsidy scheme)

Sr	Target for 2018-19	No of A/cs	Sanctioned Amt	(Amt in Lac)	
				Disb A/cs	Disb Amt
1	2050	155	1621.09	155	1621.09

(Data submitted by the branches)

12. REVIEW OF GOVERNMENT SPONSORED SCHEMES AS ON 30.6.2018

12.1: PMEGP (KVIC+KVIB+DIC):

14. REVIEW OF RECOVERY CASES FILED UNDER GPMR ACT 1979 & GAC (PF) ACT 1979:

14-A: CASES FILED WITH DISTRICT COLLECTOR:

(IN 000.00)

Sr	Bank	CUMULATIVE POSITION OF							
		Cases Filed		Recovery Effectuated		Cases Closed		Cases Pending	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	As Below	0	0	0	0	0	0	115	4537

PERIOD / AGE WISE PENDANCY:

Bank	Cases Pending For									
	<1 year		1 to 2 years		2 to 3 years		>3 years		TOTAL	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
Andhra	0	0	0	0	0	0	0	0	0	0
Allahabad	0	0	0	0	0	0	0	0	0	0
BOB	0	0	0	0	0	0	0	0	0	0
BOI	0	0	0	0	0	0	0	0	0	0
BOM	0	0	0	0	8	83	26	520	34	603
Canara	0	0	0	0	0	0	0	0	0	0
CBI	0	0	0	0	0	0	0	0	0	0
Corpo	0	0	0	0	0	0	0	0	0	0
Dena	0	0	0	0	0	0	0	0	0	0
Indian	0	0	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0	0	0
IOB	0	0	0	0	0	0	0	0	0	0
OBC	0	0	0	0	0	0	0	0	0	0
PNB	0	0	0	0	0	0	0	0	0	0
SBI	65	3381	0	0	0	0	0	0	65	3381
Syndi	0	0	0	0	0	0	0	0	0	0
UBI	0	0	0	0	0	0	0	0	0	0
UCO	0	0	0	0	0	0	7	410	7	410
United	0	0	0	0	0	0	0	0	0	0
Vijaya	0	0	0	0	0	0	0	0	0	0
SGB	2	57	0	0	0	0	7	86	9	143
AXIS	0	0	0	0	0	0	0	0	0	0
HDFC	0	0	0	0	0	0	0	0	0	0
ICICI	0	0	0	0	0	0	0	0	0	0
G A R D	0	0	0	0	0	0	0	0	0	0
JDCCB	0	0	0	0	0	0	0	0	0	0
TOTAL	67	3438	0	0	8	83	40	1016	115	4537

14 -B: CASES FILED WITH D D O:

Sr	Bank	CUMULATIVE POSITION OF							
		Cases Filed		Recovery Effectuated		Cases Closed		Cases Pending	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	As Below	0	0	0	0	0	0	21	2843

PERIOD / AGE WISE PENDANCY:

Bank	Cases Pending For									
	<1 year		1 to 2 years		2 to 3 years		>3 years		TOTAL	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
Andhra	0	0	0	0	0	0	0	0	0	0
Allahabad	0	0	0	0	0	0	0	0	0	0
BOB	0	0	0	0	0	0	0	0	0	0
BOI	11	2562	0	0	0	0	0	0	11	2562
BOM	0	0	0	0	0	0	0	0	0	0
Canara	0	0	0	0	0	0	0	0	0	0
CBI	0	0	0	0	0	0	0	0	0	0
Corpo	0	0	0	0	0	0	0	0	0	0
Dena	0	0	0	0	0	0	0	0	0	0
Indian	0	0	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0	0	0
IOB	0	0	0	0	0	0	0	0	0	0
OBC	0	0	0	0	0	0	0	0	0	0
PNB	0	0	0	0	0	0	0	0	0	0
SBI*	0	0	0	0	0	0	0	0	0	0
Syndi	0	0	0	0	0	0	0	0	0	0
UBI	0	0	0	0	0	0	0	0	0	0
UCO	0	0	0	0	0	0	0	0	0	0
United	0	0	0	0	0	0	0	0	0	0
Vijaya	0	0	0	0	0	0	0	0	0	0
SGB	1	70	0	0	0	0	9	211	10	281
AXIS	0	0	0	0	0	0	0	0	0	0
HDFC	0	0	0	0	0	0	0	0	0	0
ICICI	0	0	0	0	0	0	0	0	0	0
G A R D	0	0	0	0	0	0	0	0	0	0
JDCCB	0	0	0	0	0	0	0	0	0	0
TOTAL	12	2632	0	0	0	0	9	211	21	2843

14 - C: (1) BANK WISE DETAILS OF TOP 5 CASES PENDING WITH DISTRICT COLLECTOR:

Sr	Bank	Borrower	Segment	Amt Sanctioned	Amt Outstanding	Overdue Interest
1	SBI	BABU KESHAV	TL	100000.00	150000.00	50000.00
2	UCO	SHAILESH P KHUNTI	TL	95000.00	99000.00	4000.00
3	UCO	SARLA K GOHIL	TL	95000.00	99000.00	4000.00
4	SGB	LAKHU MERAMAN	TL	37000.00	95690.00	58690.00
5	SBI	V S SHEYES	CC	110000.00	92000.00	---

(2) BANK WISE DETAILS OF TOP 5 CASES PENDING WITH D D O:

Sr	Bank	Borrower	Segment	Amt Sanctioned	Amt Outstanding	Overdue Interest
1						
2						
3						
4						
5						

15. REVIEW OF THE PROGRESS OF "CREDIT PLUS" ACTIVITIES BY BANKS & STATE GOVERNMENTS SUCH AS RSETI & FINANCIAL LITERACY CENTRE (FLC)

15:A – TRAININGS AT RSETI

**** SBI RSETI - PORBANDAR**

SETTLEMENT ANALYSIS

Current Qtr DATA		Cumulative DATA		Cumulative No of Beneficiaries settled with			% of settled to Total trained		
Prog No	Trained No	Prog No	Trained No	Bank Fin (BF)	Own Fin (OF)	Total	Bank Fin (BF)	Own Fin (OF)	Total
2	56	111	3288	600	1385	1985	30.23	69.77	60.37
CATEGORY WISE BREAK UP TOTAL TRAINED SO FAR									
		SC	ST	OBC	Women	Handicap	Minority	Others	
		1240	161	1771	3001	0	9	107	

15:B- DETAILS OF OUTDOOR FINANCIAL LITERACY CAMPS CONDUCTED BY RURAL BRANCHES OF THE BANKS:

****FINANCIAL LITERACY CAMPS
BY FINANCIAL LITERACY CENTRE**

No of FLC in District	Camp done till Last Quarter		Camp done in Current Quarter		Camp done so far till Current Quarter	
	No of camp organized	No trained	No of camp organized	No trained	No of camp organized	No trained
1	13	820	13	820	13	820

BY RURAL BRANCHES

No of Rural Branches in the District	No of Camps done in Last Quarter	No of camps done in Current Quarter	Cumulative No of Rural camps done in 2018-2019	Cumulative No of Rural camps done far since inception
15	840	15	15	15

16. PROGRESS IN ISSUANCE OF VARIOUS CREDIT CARD SCHEMES.

(Amt in Lac)

Type	Target		O/s of Previous Quarter		Cumulative Disb during the year		O/s at the end of current Quarter	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
KCC/ACC			43165	47068.94	22428	38808.19	22428	38808.19
GCC			232	902.94	0	0	0	0
ACC			0	0	0	0	0	0
WCC			69	6.64	0	0	3	0.92
SCC			0	0	0	0	0	0

(Data submitted by the branches)

17: REVIEW OF SAKHI MANDAL / NRLM / JLGs:

A) Savings Bank Account details:

(Amt in Lac)

Savings Bank A/cs opened during the quarter ended Jun, 2018.			Total No of Savings Bank Account as on 30.06.2018.		
No of SHG A/cs	No of Members	Saving Amt	No of SHG A/cs	No of Members	Saving Amt
31	310	-	2658	27996	-

B) SHG Grading, Sanction & Disbursement details:

(Amt in Lac)

Accounts Graded & Sanctioned during the quarter	Total No of Savings Bank Account as on
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ended JUNE. 2018.			31.12.2017.		
Total A/cs Graded	Out of total Graded A/cs, A/cs sanctioned.	Sanctioned Amt	Total A/cs Graded	Out of total Graded A/cs, A/cs sanctioned.	Sanctioned Amt
2259	211	211	2230	364	366

C) Disbursement Details:

(Amt in Lac)

Disbursement made during the quarter ended Mar.2018				Total loans disbursed during the year			
Total A/cs Disbursed	Disbursement Amt	Out of total A/cs, No of New A/cs Disb	Amt disbursed to new A/cs	Total A/cs Disbursed	Disbursement Amt	Out of total A/cs, No of New A/cs Disb	Amt disbursed to new A/cs
35	16.30	13	6.90	46	20.40	18	9.40

D) Loan outstanding and NPA:

(Amt in Lac)

Loans outstanding as on 31.03.2018.		NPA as on 31/03/2018.		% NPA	
A/cs	Amt	A/cs	Amt	A/cs	Amt
247	114.63	129	80.90	52.23	70.57

E: JOINT LIABILITY GROUP - FORMATION & CREDIT:

(Amt in Lac)

Total No of JLG formed	JLG financed during Quarter		Cumulative JLG financed during the Year		Outstanding Loans to JLG	
NIL	NIL	NIL	NIL	NIL	NIL	NIL

18. Date of Next Meeting (as per annual calendar/to be fixed if annual calendar is not there.)

19. Details & findings of study done, if any in the district since last meeting and implementable action points, if any(to be revived in the next Meeting).

20. Summary of important circulars issued by RBI/NABARD/other authorities relevant to this forum.

21. AGENDA SPONSORED BY SUPRINTENDENT OF STAMPS, GOVERNMENT OF GUJARAT:
Representative of Concern Department is requested to appraise the house.

22. Any other Matter with permission of the chair.

Chief Manager & Convener (DLRC / DLCC)