

Agenda papers for DCC/DLRC meeting to be held on 15 /09/2018 at 5-00 pm

Agenda No: 1

The proceedings of last DCC/DLRC meetings held on 29/06/2018 were circulated vide letter No.LBS/LBO/77 Dated 06.07.2018.The same will be treated as having been read and confirmed, if no amendment/suggestion is received.

Agenda No: 2

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

Bank wise position on page No 12 to 14.

(Rs. in Lakh)

Sr.No	Details		Last Qtr.	Last Year Corresp. Period	Present Qtr.	Growth Q-o-Q	Growth Y-o-Y
1 a	Branch Expansion	Urban & Metro	89	83	89	0	6
		Semi Urban	43	41	43	0	2
		Rural	110	102	110	0	8
		Satellite Office	0	0	0	0	0
		Total	242	226	242	0	16
1 b	ATMs Expansion	Total	236	236	236	0	0
		Rural	47	47	47	0	0
		Semi Urban	34	34	34	0	0
		Urban & Metro	155	155	155	0	0
2	Deposit Growth		1444073	1479542	1523910	+79837	+44368
3	Advances		921364	1192286	938905	+17541	-253381
4	Priority Sector Advance		539237	536116	550772	+11535	+14656
4.1 a)	% growth PS					(2.13)	2.73
b)	% to total advances PS		58.52	44.96	58.66	0.14	(13.70)
5	Agriculture Advance		232317	260453	253626	+21309	-6827
5.1 a)	% to total advances		25.21000000	21.84000000	27.01	121.4800000	2.690000
b)							
6	MSME	No. of Units					

	Adv	(% growth)					
		Amount O/S	183428	188514	198158	+14730	+9644
		% to total adv	19.90	15.81	21.10		
		% to total advances					
7	Weaker Section Advances		121060	88270	168445	+47385	+80175
7.1	% growth % to total advances		13.13	7.40	17.94	27.01	31.64
8	Kisan Credit Card	No.	136381	133120	130545	-5836	-2575
		Amount o/s	215987	199876	232189	+16202	+32313
9	CD Ratio		63.80		61.61		

Agenda No: 3 FIP PROGRESS

Total Rural Centres (Tier 5 & 6)	Out of A,** Banking Outlets present in (B)	Total Unbanked Rural Centres (A-B)		
24	12	12		

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

3.1 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)			
Less than 5,000 (Tier-6)	12	0	12

Agenda No: 4 Progresses under PMJDY

4.1 Bankwise position on page No.-15

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	86828	159040	245868	196129	205484	8472.58	215648
Pvt.Bank	18350	8414	26764	23288	25919	335.02	19596
RRB	21611	7258	28869	23776	21849	1248.45	17810

Banks							
GSCB	0	0	0	0	0	0	0
Total	12678 9	174712	301501	243193	253252	10056.05	253054

**4.2 Aadhaar Seeding & authentication in CASA accounts :
Bank wise position on Page No.:16&17**

Bank	Total No. active CASA accounts	Out of which, total Aadhaar Seeded Accounts	%Aadhaar Seeding in CASA accounts	%Aadhaar authentication in CASA accounts	Total no. of Savings accounts	Savings account seeded with Mo.No.	%Mo. No. Seeding
PSBs	951189	685522	72.07	72.07	893434	701739	78.54
RRBs	NP	NP	NP	NP	NP	NP	NP
Private Banks	23081	16210	70.23	70.23	25301	23297	92.07
GSCB	110984	37048	33%	33%	108803	33493	30.78
Total	1085254	738780	68.07	68.07	1027538	758529	73.82

4-3 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure as on _____					out of (d), No. of location uncovered due to connectivity
		No. of SSA allotted (a)	No. of BCs required (b)	No. of BCs available (c)	Uncovered SSA (d)		

Bank wise position as per page No.18

4-4 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs				
Pvt Banks		AS PER PAGE-19		
RRBs				
GSCB and DCCBs				
Total				

4-5 Progress under PMMY

S No.	Category	Disbursement target	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu					
2	Kishore	AS PER PAGE-20				
3	Tarun					
Total						

Agenda No 5

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

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

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 Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects
1				As per page-21					

5.2 A) Other Central Government Sponsored Schemes: NULM (Amount in Rs. Lakh)

PAGE NO-20

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (DEC-I)	1155	973	62	683	228	5.36
Group (DEC-G)						
SHG Bank Linkage	-					
Total	1155	973	62	683	228	5.36

Agenda No: 6 State Government Sponsored Schemes (Amount in Rs. Lakh)

Name of Scheme	Target	No. of Applications				% Achievement	Page No
		Sponsored	Sanctioned	Rejected	Pending		
VBS	877	283	56	108	119	6.38	

GSCDC	230	111	4	5	102	1.74	
DCWD	158	18	12	0	6	7.59	
GWEDC							
JGVY							
DTASY	0	11	0	0	11	0	
ITI							
SHG	1279	345	335	0	10	97.10	

Bank wise position on Page No. 22 to25

Agenda No :7 Review of Annual Credit Plan (ACP)

page No.26 to28

(Rs in Lakh)

Sr.	Sectors	ACP Last Year June 2017						ACP Current Year June 2018					
		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	141328	194298	60433	118468	43	61	142085	224768	91888	158586	65	70.56
	Of which CL	132222	131484	59634	114262	45	87	131416	144895	87933	145502	67	100.42
	Of which Allied+ATL	9106	62814	799	4206	9	67	10069	79873	3955	13084	39	16.38
2	MSME	5995	46354	2111	17226	35	37	6796	45109	3293	37214	48	82.50
3	Education	458	1752	49	184	11	11	780	2362	117	302	15	12.78
4	Housing	2155	18654	481	3659	22	20	2662	18507	724	4450	27	24.04
5	Others	1481	6631	293	1805	20	27	1675	7449	354	1856	21	24.92
	Total P S A	151417	267689	63367	141342	42	53	153998	298195	96376	202408	62	67.87

Agenda No 8. Doubling of Farmer's income by 2022 :

(Rs. In Lakhs)

Block	Agriculture Allied															
	Dairy				Horticulture				Poultry				Fisheries			
	Up to last qtr		Current qtr		Up to last qtr		Current qtr		Up to last qtr		Current qtr		Up to last qtr		Current qtr	
A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	
Dhrol	1	2.14	0	0.00	0	0										
Jodiya	0	0.00	0	0.00	0	0										
Kalavad	1	1.70	1	7.00	1	4										
Lalpur	1	2.30	1	2.30	0	0										
Jamjodhpur	4	8.11	4	8.11	0	0										
Jamnagar	3	10.00	4	4.65	1	10.00										
Total	10	24.25	10	22.06	2	10.00	0	0.00	0	0.00	1	0.00	0	0.00	0	

Agenda No :9 Pradhan Mantri Awas Yojana

As per Page No.29&30

Agenda No: 10. Progress in installation of Aadhaar Enrollment Kit in Bank branches :

As per Page No.31

Agenda No :11. Review of Progress made in Submission of LBRs as per LBR Received up to current quarter. Apart from % submission, names of branches who have delayed / not submitted LBRs for 2 or more quarters may be mentioned.

The overall submission of LBRs is 16%,6% and 8% for LBR-2,LBR-U2 and LBR-3 respectively as per annexure **page No.32**

Agenda No: 12. Review of NPA

(Rs in Lakh)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	241109.84	3317.55	1.38
Agri. Term Loan	49653.52	12506.00	25.19
MSMEs	161223.36	6621.30	4.11
Other PSA	158000.96	2565.82	1.62
Total PSA	609987.68	11321.35	1.86
Non Priority Sector	670972.13	1625.77	0.24
TOTAL ADVANCES	1890947.49	37957.79	2.01
Central Govt. Sponsored schemes			
PMEGP	124	17	13.71
State Govt. Sponsored programmes			
VBS (DIC)	2221.12	287.46	12.94
GSCDC	343.40	40.63	11.83
DCWD			
GWEDC			
JGVY			
Others			
Housing Loan	84050.58	269.72	0.32
Education Loan	4254.33	75.35	1.77

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.

Disposal of cases filed under SARFAESI Act**(As per Page No: 35)**

Sr.No.	Name of Bank	Cases pending for Passing Order more than 60 days		Cases pending for execution of order	
		With DM	With CMMs	With Mamlatdar for execution of DM order	With Police Authorities, for assistance

[C] (1) Bank Wise details of top 5 cases pending with District Collector
(Rs in Lakh)

Sr. No.	Borrower Name	Type of Loan CC/TL/Other	Amt. involved	Application made to (DM / CMM)	Date of Application filed before DM / CMM (DD-MM-YYYY)	Status of Application (pending or order passed)
1	Khodiyar Oil	TL Dena	1631	DM	25-07-2016	Pending
2	Hari Petroleum	CC Dena	113	DM	22-06-2017	Pending
3	Mahipalsinh	TL Dena	9.92	DM	15-02-2017	Pending
4	Ibrahim Bloch	TL SGB	7.05	DM	00-02-2018	Pending
5	Sahil Art	TL Dena	5.37	DM	10-04-2017	Pending

Agenda No :15. Trainings at RSETI

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
01	29	01	29	6139	1013	2004

Settlement ratio: 50.51%

Agenda No : 16 Progress in issuance of various Credit Card Schemes.

(Amt. in Lakh)

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			74759	111549	57288	99972	118814	199871
GCC								
ACC								
WCC								
SCC								

Agenda No :17 SHG related issues – Grading of SHGs and SHG-Bank Linkage

a) Saving Bank account details

(Amt. in lakh)

Savings Bank A/Cs opened during the quarter ended			Total No. of Savings Bank accounts as on		
No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
97	857	20.00	4754	49174	743.00

b) SHG Grading, Sanction and disbursement details

(Amt. in lakh)

Accounts Graded and Sanctioned during the quarter ended			Total Cumulative Accounts 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, A/cs sanctioned	Sanctioned Amt.
121	109	163	351	317	403

c) Disbursement Details

(Amt. in lakh)

Disbursement made during the quarter ended				Total loans disbursed during the year			
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
135	205.00	51	71.00	150	216	68	81

d) Loan Outstanding and NPA

(Amt. in lakh)

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1309	3905	71	331.00	5.42	8.48

Agenda No: 18 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 quarter					Total No. of Rural Branches (A+B+C+D)
			0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps (D)		
1	SBI	80	5	5	0	0	10	
2	DENA BANK	0	0	0	0	0	9	
3	BOB	18	0	0	0	6	6	
4	BOI	17	0	0	0	5	5	
5	CBI	23	0	0	23	6	29	
6	Syndicate Bank	0	0	0	0	0	0	
7	UBI	0	0	0	0	0	0	
8	SGB	42	0	34	4	0	38	
9	JDCB	0	0	0	0	0	0	
10	Vijaya Bank	0	0		0	0	0	
11	Corpo. bank	0	0	0	0	0	0	
12	Canara Bank	0	0	0	0	0	0	
13	HDFC	0	0	0	0	0	0	
14	ICICI	0	0	0	0	0	0	

Agenda No: 19. 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

Agenda No: 20. 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.
	NIL	NIL	NIL	NIL	NIL	NIL

Agenda No: 21. 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
1. Name of Sub-Committee (a) Bank / Credit related (b) Other entities related (Govt.Deptt./agencies, Ins. Company etc.)	NA	NA

Agenda No: 22. Date of next meeting (as per Annual calendar/ to be fixed if annual calendar is not there)

Agenda No: 23. 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)

Agenda No :24. Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum

Agenda No: 25. Review of area based scheme prepared for increasing term loan in the district

Agenda No: 26 Any other matter with permission of the chair.
