



State Bank of India

LEAD BANK

1st FLOOR, SBI, Gymkhana Branch premises,
Near RACPC, Opp:Galaxy Hotel, Jawahar Road

RAJKOT-360001

Phone: 0281-2222552

Mob: 7600035268

E-mail ldm.rajkot@sbi.co.in

Our Ref. No/LDM/RJT/DLRC/DLCC/ 51

Date:05/09/2018

Dear Sir,

LEAD BANK SCHEME

Papers for Agenda-wise discussion in DLRC / DLCC Meeting for quarter ended JUNE. -2018 OF RAJKOT District to be held on 11/09/2018 (TUESDAY)

The subject meeting is to be held at Collectorate Meeting Hall, 3rd Floor, Collector Office, Rajkot, at 16.30 Hrs. on 11/09/2018. We append below Background Papers for the said meeting for your perusal and doing the needful.

As the meeting, being the highest forum at District Level, it is utmost necessary that a senior level functionary, competent enough to make commitment or take decision on behalf of his agency/department should attend.

The business of the meeting will be transacted sharp at 16.00 p.m. You, are, therefore, requested to complete the registration/ attendance and other formalities before commencement of the Meeting.

All Banks & Agencies are requested to reconcile the position of applications under various schemes of Government Sponsored Programme before attending the meeting.

Yours faithfully,

**Chief Manager (Lead Bank)
& Convener, DLRC / DLCC,
Rajkot**

Name of the District : RAJKOT
Lead Bank : STATE BANK OF INDIA
DLCC/ DLRC meeting for the quarter ended- JUNE-18
Standard Agenda for DCC/ DLRC Meeting

1. Confirmation of the proceeding of Last Meeting Dated 20/06/2018.
2. Complaint received HON. Collector Rajkot regarding union bank of india kamalpur branch t. jasdhan for agriculture advance as par the complaint received by them of HON. MINISTER shri Kunvarjibhai Bavaliya Sir. (ANNEXURE – 1) UBI is requested to appraise the matter.

3. Review of Key Banking Parameters in District for quarter ended JUNE-18

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	256	262	279	5	-1
		Semi Urban	132	132	132	0	0
		Rural	224	224	224	0	0
		Satellite Office	0	0	0	0	0
		Total	612	618	635	5	-1
1 b	ATMs Expansion	Total	661	523	661	0	138
		Rural	68	119	68	0	-51
		Semi Urban	142	87	142	0	55
		Urban & Metro	451	317	451	0	134
2	Deposit Growth		4084673	3890043	4136870	52197	246827
3	Advances		3704897	3362109	5193632	1488735	1831523
4	Priority Sector Advance		2238678	2093919	2421809	183131	327890
4.1 a)	% growth						
b)	% to total advances						
5	Agriculture Advance		763844	752556	775925	12081	23369
5.1 a)	% growth						
b)	% to total advances						
6	MSME Advance	No. of Units (% growth)	78388	78828	90884	12496	12056
		Amount O/S % growth % to total advances	1071345	990364	1157504	86159	167140
7	Weaker Section Advances		296926	51743	293857	-3069	242114
7.1	% growth % to total advances						
8	Kisan Credit Card	No.	213510	173818	187318	-26192	13500
		Amount o/s	274052	203906	220177	-53875	16271

(ENCLOSED ANNEXURE 2 TO 5)

4. FIP progress Report - –

Total Rural Centers (Tier 5 & 6) (A)	Out of A, **Banking Outlets present in (B)	Total Unbanked Rural Centres (A-B)
20	20	0

**Banking Outlet – Definition given in Annexure
(Population as per Census-2011 - Tier -5 – 5,000 to 9,999, Tier-6 –Less than 5,000)

4.1 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)	0	0	0
Less than 5,000 (Tier-6)	0	0	0

5. Progress under PMJDY

5.1

Bank	Total 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
PSBs	645386	525221	510291	21029	645386
RRBs	21506	18777	17056	820	21506
Private Banks	25026	17728	22774	813	25026
GSCB	0	0	0	0	0
Total	691918	561726	550121	22662	691918

5.2 Aadhaar Seeding & authentication in CASA accounts:

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	1541075	1163698	76.51	76.51	1376455	1107030	80.42
RRBs	123485	106914	87.00	48.00	101322	73964	73.00
Private Banks	242737	184878	76.16	76.16	214109	206516	96.45
GSCB	431675	158510	37.85	37.85	419615	293731	70.00
Total	2338972	1614000	69.00	69.00	2111501	1681241	79.62

5.3 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure as on _____			
		No. of SSA allotted (a)	No. of BCs required (b)	No. of BCs available (c)	Uncovered SSA (d)

5.4 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	364153	167420	12307	543135
Pvt Banks	25827	14782	3395	44004
RRBs	2771	1381	229	4381
GSCB and DCCBs	72040	16408	28	88476
Total	464791	199991	33959	679996

5.5 Progress under PMMY

S No.	Category	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	2914	1029	2914	1027
2	Kishore	2635	11591	2635	11559
3	Tarun	1253	13988	1253	13930
Total		6802	26608	6802	26516

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

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

Respective agencies are requested to appraise the house.

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	No. of Projects

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

RMC coordinator is requested to appraise the house.

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

State Government Sponsored Schemes

(Amount in Rs. Lacs)

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS						
GSCEDC						
DCWD						
GWEDC						
JGVY						
DTASY						

Respective agencies are requested to appraise the house.

8. Review of Annual Credit Plan (ACP)

(ANNEXURE- 3 TO 10)

Sr.	Sectors	ACP Current Year					
		Annual Allocation		Achiev. Upto current qtr.		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	190515	478401	197745	292251	103.79	61.09
	Of which Crop Loan	115018	330427	187318	220177	162.86%	66.63
	Of which Allied+ATL	75497	147974	10427	72074	14.00 %	47.70%
2	MSME	215926	304989	11579	201285	5 %	66 %
3	Education *	4937	6579	251	719	5 %	11 %
4	Housing *	9733	95774	3369	23351	34.61 %	24.38 %
5	Others	3240	12133	26522	14608	818%	120 %
	Total Priority Sector Advances	614866	1376277	437211	824465	71 %	60.00%

(* ENCLOSED ANNEXURE 6 AND7)

Progress under Standup India Scheme: DDM NABARD is requested to appraise the house.

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 ₹ 10.00 lakh to ₹ 1.00 crore.

Bank-wise summary of branches, applications “disbursed”, “sanctioned but not disbursed” and “picked up for processing” as on 26.08.2018 pertaining to Rajkot District is furnished in Appendix 8.

170 applications (by 424 branches of scheduled commercial banks operating in Rajkot district) amounting to ₹ 56.68 crore have been disbursed (Details as per Appendix 9). Keeping in view the target of two applications per branch, banks are requested to mobilise more applications.

42 applications amounting to ₹ 12.00 crore were disbursed by banks operating out of Rajkot district to units established in Rajkot District (Details as per Appendix 10).

There were 53 applications amounting to ₹ 14.97 crore where sanctions have been given by banks but disbursements are yet to be made (Details as per Appendix 11). Banks may ensure speedy disposal of these cases.

One application, which was picked up for processing by Panchnath branch of Bank of India may also be disposed off at the earliest (Details as per Appendix 11)

Doubling of Farmer's income by 2022

DDM NABARD has requested to appraise the house. Reducing input cost/ increasing the output apart from taking up supplementary activities will help achieve the goal of doubling of farmers' income. Keeping this in view, NABARD, in consultation with major banks and Govt. Departments, had prepared two Area Based Plans for financing of Drip and Small Dairy (milch animal) units in Rajkot.

The plans envisage bank loans of ₹ 89 crore under Dairy Sector and ₹ 283 crore for financing Drip irrigation during a period of 2018-19 to 2022-23.

Bankers are requested to extend loans for these activities to maximum beneficiaries and ensure reporting of disbursements made to the Lead Bank so that the progress may be assessed.

PRE PLP DISCUSSION 19-20

NABARD will be taking up the exercise of preparation of Potential Linked Credit Plan (PLP) for the next year shortly. Stakeholder's viz. banks and Govt. Departments are requested to give their suggestions for improvement in the document. Suggestions may also be forwarded at rajkot@nabard.org by 31 August 18.

Pradhan Mantri Awas Yojana :

Details bank wise information enclosed AS ANNEXURE 12.

Progress in installation of Aadhaar Enrollment Kit in Bank branches : several branches in Rajkot district have started aadhar enrollment centre and trying to stabilized the facility to work in full fledge.

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.

Bob, boi, dena bank, rdc, sgb are submitting lbrs more or less regularly , rest of the banks are not taking care for the same.

Review of NPAs

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	227070	196	0.5
Agri. Term Loan	203339	169	10
MSMEs	209240	7497	3.65
Other PSA	28731	2118	2.21
Total PSA	114185	4484	4.06
Non Priority Sector	107613	4025	4.11
TOTAL ADVANCES	890178	18489	4.78

Central Govt. Sponsored schemes			
PMEGP	133	7	5.26
State Govt. Sponsored programmes			
VBS (DIC)	5331	91	1.70
GSCDC	59	7	11.86
DCWD	24	4	16.66
GWEDC	2	0.25	12.5
JGVY	5	1	20
Others			
Housing Loan	93980	1826	2
Education Loan	4467	123	3

Long pending (more than 6 months) subsidy claims-Scheme / bank-wise:

State Government Sponsored Schemes: Respective agencies are requested to appraise the house

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	JGVY	DCWD	GWEDC	GSCDC

Central Government Sponsored Schemes: Respective agencies are requested to appraise the house

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

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.
		528	451	206	26	206	26	554	120.24

Period wise Pendency: (Amt. in Lacs)

Sr.	Name of Bank	Period wise Pendency									
		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.
		107	346	197	53	115	31	465	74	515	438

[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.
		175	35	110	26	110	26	65	9

Period wise Pendency: (Amt. in Lacs)

Sr.	Name of Bank	Period wise Pendency									
		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.
		17	3	7	2	2	1	122	19	65	9

Disposal of cases filed under SARFAESI Act

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
		24	0	2	0

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

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	0	0	0	0	0	0

a) Construction of RSETI Buildings

b) 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
6	146	5	146	3848	1212	1472

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			212597	299928	166721	319406	224069	326326
GCC								
ACC								
WCC								
SCC								

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			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.
101	1062	12	7297	85947	2662

b) SHG Grading, Sanction and disbursement details

(Amt. in lacs)

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.
65	65	81	172	171	171

c) Disbursement Details

(Amt. in lacs)

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
93	92	92	65	93	92	92	65

d) Loan Outstanding and NPA

(Amt. in lacs)

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1871	811	178	107	10 %	7 %

15. 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				
			0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps(D)	Total No. of Rural Branches (A+B+C+D)
1	RAJKOT ALL	384	99	51	33	97	239

16. 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
	0	0	0	0	0

17. 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.
	0	0	0	0	0	0

18. 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
Name of Sub-Committee Bank / Credit related Other entities related (Govt.Deptt./agencies, Ins. Company etc.)	Various government agencies have conducted many meetings on various schemes of government.	It is with the concern government agencies.

Date of next meeting (as per Annual calendar/ to be fixed if annual calendar is not there)
AUGUST END 2018

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) N A

Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum. AND ALL IMPORTANT CIR. IS MAILED TO ALL CONCERNED AGENCIES.

Any other matter with permission of the chair.

Annexure : I

Definition of Banking Outlet as per Branch Authorization Policy of RBI :

Fixed point service delivery unit, manned by either bank's staff or its Business Correspondent, Provision for delivery of banking services of acceptance of deposits, encashment of cheques/cash withdrawal or lending of money for a minimum of 4 hours per day for at least five days a week

carrying uniform signage with name of bank and authorization from it,

contact details of the controlling authorities and complaint escalation mechanism,

Displaying prominently working hours/days,

Connectivity to CBS/ Bank's server etc.

No.	NAME OF BANK - MARCH 18	NO. OF BRANCHES			NO. OF ATMS		
		RURAL	SEMI UR	URBAN	RURAL	SEMI UR	URBAN
1	ALLAHABAD BANK	0	0	3	0	0	3
2	ANDHRA BANK	1	1	3	1	1	3
3	BANK OF BARODA	25	6	16	15	7	39
4	BANK OF INDIA	12	7	11	13	8	28
5	BANK OF MAHRASHTRA	1	0	2	0	0	1
6	CANARA BANK	1	1	4	1	1	5
7	CENTRAL BANK OF INDIA	4	4	12	4	6	10
8	CORPORATION BANK	3	8	4	5	6	5
9	DENA BANK	10	7	13	10	70	13
10	IDBI BANK	0	0	7	0	0	7
11	INDIAN BANK	0	0	2	0	0	2
12	INDIAN OVERSEAS BANK	1	4	7	1	4	7
13	PUNJAB NATIONAL BANK	3	4	6	3	2	6
14	PUNJAB AND SIND BANK	0	0	1	0	0	0
15	ORIENTAL BK OF COMMERCE	0	1	3	0	0	3
16	SYNDICATE BANK	3	0	2	2	0	2
17	UNION BANK OF INDIA	6	6	10	1	6	27
18	UNITED BANK OF INDIA	0	0	1	0	0	1
19	UCO BANK	2	2	4	0	0	2
20	VIJAYA BANK	2	2	1	1	0	1
Sub Total		74	53	112	57	111	165
1	STATE BANK OF INDIA	20	12	42	3	26	150
Sub Total		20	12	42	3	26	150
1	DCCB	102	20	31	0	6	4
2	GSCARDB	0	12	1	0	0	0
3	GSCB						
Sub Total		102	32	32	0	6	4
1	BARODA GRAMIN BANK	0	0	0	0	0	0
2	DENA GUJARAT GRAMIN BANK	0	0	0	0	0	0
3	SAURASHTRA GRAMIN BANK	11	8	8	0	0	0
Sub Total		11	8	8	0	0	0
1	AXIS BANK	3	6	6	3	4	22
2	CATHOLIC SYRIAN BANK	0	0	0	0	0	0
3	CITY UNION BANK	0	0	1	0	0	1
4	DCB BANK	0	0	2	0	0	2
5	DHANLAXMI BANK	0	0	0	0	0	0
6	FEDERAL BANK	1	3	4	2	1	4
7	HDFC BANK	7	4	14	1	8	29
8	ICICI BANK	5	4	17	1	4	45
9	INDUSIND BANK	0	2	3	0	3	2
10	J AND K BANK	0	0	0	0	0	0
11	KARNATAKA BANK	0	0	1	0	0	1
12	KARUR VYASYA BANK	0	0	1	0	0	1
13	KOTAK MAHINDRA BANK	0	6	8	0	1	4
14	LAXSHMI VILAS BANK	0	0	1	0	0	0
15	RBL BANK	1	1	1	0	0	0
16	SOUTH INDIAN BANK	0	0	1	0	0	2
17	TAMILNAD MERCANTILE BANK	0	1	1	0	0	1
18	YES BANK	0	0	4	0	0	6
19	BANDHAN BANK	0	0	1	0	0	1
Sub Total		17	27	66	7	21	121
1	Equitas Small Finance Bank	0	0	0	0	0	0
2	UJJIVAN SMALL FINANCE BANK	0	0	1	0	0	1
Sub Total		0	0	1	0	0	1
Grand Total		224	132	261	67	164	441