

**DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC)
AND
DISTRICT LEVEL REVIEW COMMITTEE (DLRC)
FOR THE QUARTER ENDED JUNE 2018 – TO BE HELD ON
06-09-2018 AT 5.00 PM
AT AYOJAN HALL, COLLECTOR'S OFFICE BHAVNAGAR.**

1. Confirmation of the proceedings of the previous meeting

The proceedings of the DLCC/DLRC meeting held on 12-06-2018 were circulated vide letter No. LDM/CL/26 dated 26-06--2018. We have not received any suggestions / modifications for the same and hence the house is requested to confirm the discussions in the said meeting...

2. ATR on Action Points of previous meeting held on 12-06-2018.

SR NO.	COMMENTS	OF ACTION TAKEN
	DLCC/DLRC	
1	Government Sponsored Programmes	As this was the first quarter the sponsoring was less. However during the recently held BLBC meetings all the Branch Managers were requested to dispose off the pending applications at the earliest. Subsidy is long pending (since 15 th October 2017) from DIC and GM-DIC is requested to take up the matter with the appropriate authorities for early receipt of the same.
2	Mission (SHG)	Mangalam With the appointment of BANK / SAKHI MITRA in some of the Branches the sanctioning /follow-up has improved considerably. We request the DRDA to appoint the remaining Bank / Sakhi Mitras in the remaining eligible Branches and arrange for their training ASAP.
3	Connectivity Issues.	No connectivity issues were raised by any of the branches during the BLBC meetings held recently .
4	Gap in appointment of BCs / opening Banking outlets Unbanked areas.	of 7 villages listed in the agenda are still unbaked. Out of the of above 7 , we have already opened banking outlets in 4 in Villages & the process of appointing Bcs in 2 Villages is in progress. Piram village is unhabitated and no Banking outlet is required.

3. Review of Key Banking Parameters for quarter ended JUNE -2018

(Details as per Annex.I , II , III & IV)

Sr. No.	Details		Last Quarter.	Last Year Corresp. PERIOD	Present Quarter.	Growth Q-o-Q	Growth Y-o-Y
1 a	1Branch Expansion	Urban & Metro	102	102	106	4	4
		Semi Urban	67	67	68	1	1
		Rural	130	131	128	-2	-3
		Satellite Office	1	3	1	0	-2
		Total	300	303	303	3	0
1 b	ATMs Expansion	Urban & Metro	191	188	191	0	3
		Semi Urban	47	47	47	0	0
		Rural	53	53	53	0	0
		Total	291	288	291	0	3
2	Deposit Growth (Rs.lakhs)		1539880	1528382	1602552	62672	74170
3	Advances (O.S.)		784351	661404	878945	94594	217541
4	Priority Sector Advance		634524	152824	184839	-449685	32015
4.1 a)	% growth			23.00%	21.00%	-59.00%	-2.00%
b)	% to total advances		80.00%				
5	Agriculture Advance		250661	130880	94698	-155963	-36182
5.1 a)	% growth			20.00%	11.00%	-21.00%	-9.00%
b)	% to total advances		32.00%				
6	MSME Advance	No. of Units (% growth)	25771	23526	25422	-349	1896
		Amount O/S % growth	182879	199974	210021	27142	10047
7	Weaker Section Advances O/S		29655	21174	34354	4699	13180
8	Kisan Credit Card	No.	124750	120714	105933	-18817	-14781
		Amount o/s	143684	153004	150814	7130	-2190

4. FIP progress Report - Roadmap

We request all those Banks to initiate appropriate steps to open the Bank branches at such villages as soon as possible as per RBI instructions or to take up the matter with RBI if it is not feasible to open such Branches.

4.1 PROGRESS IN OPENING OF BANKING OUTLETS.

Rural Centers with Population	No. of unbanked Rural Centers (URCs) in beginning of the quarter	Banking outlets opened during the quarter	No. of unbanked Rural Centers (URCs) in end of the quarter
Above 5000 (Tier-5)			
Less than 5000(Tier-6)	7	4	3

BC's appointed:

- 1) Sanesh -Bhavnagar -SBI -NARI ,
- 2) Nana khokhara – Ghogha – BOI-Valukad
- 3) Dudana – Mahuva BOB -Bagdana ,
- 4) Shakhvadar-Sihor -Dena -Sihor

UNBANKED AREAS

- 1) Karmadia – Sihor -Dena -Devgana (process in progress)
- 2) Fulsar – Talaja -BOI Talaja, (Service area changed from BOI to Axis bank)
- 3) Piram – Ghogha (no residential building)

5. Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure				
		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
<p>As reported to the Lead Bank Department, all the Villages of the district are covered by either the Branch Directly or the Bcs /BFs/CSPs. However some of the BC/BF/CSP have become inactive and hence all the member Banks are requested to appoint fresh BCs/BFs/CSPs in all the uncovered Villages/Places with inactive BCs/BFs/CSPs as early as possible so as to ensure smooth implementation of the DBT scheme and MICRO ATMs.</p>						

6. Progress under PMJDY (Annex. V)

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	246264	338986	585250	464747	430108	11191	567918
RRBs	17717	7173	24890	19996	18044	805	23811
Pvt. Banks	6701	8270	14971	10967	12012	341	14971
DCCB	171	96	267	267	4300	2	267
Total	270853	354525	625378	495977	464464	12339	606967
Position as on 31-03-2018	265683	345331	611014	466096	439034	11176	598308
Progress during the quarter.	5170	9194	14364	29881	25430	1163	8659

7. Progress in enrolment in Social Security Schemes (Annex. VI)

Agency	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	273821	88622	6017	368460
Pvt Banks	10140	6412	532	17084
RRBs	13286	4734	443	18463
GSCB and DCCBs	21925	2557	0	24482
Total	319172	102325	6992	428489
Previous Quarter	284003	94845	6039	384887
Progress	35169	7480	953	43602

8. Progress under PMMY (Annex. VII)

S No.	Category	No. of accounts	Sanctioned amount	Disbursed account	Disbursed amount
1	Shishu	14688	3469	14688	3469
2	Kishore	5707	12123	5707	12123
3	Tarun	1091	7395	1091	7395
	Total	21486	22987	21486	22987
	Previous Quarter	15073	19545	15073	19545
	Progress	6413	3442	6413	344

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

9.1 Name of Scheme: - PMEGP (KVIC+KVIB+DIC) (Annex. VIII) (Amount in Rs. Lacs)

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
	DIC (217)	74	3	60	3	60		0	288
	KVIB (112)	58	8	135.6	8	135.6		10	152

9.2 Other Central Government Sponsored Schemes: NULM/NRLM

(Annex. IX) (Amount in Rs. Lacs)

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I) (NULM)** (figures repeated as no statement received)						
SHG-MM-DRDA Bank Linkage (219)	2929	20	10	81	148	3.00%

9.3 State Government Sponsored Schemes (Annexure X to XV) (Amount in Rs. Lacs)

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS (845)	1500	1143	280	328	1380	24.00%
GSCEDC	200	30	1	0	29	0.50%
DCWD	191	188	17	7	164	9.00%
GWEDC	150	0	0	0	0	0.00%
JGVY (2)	3	0	0	0	2	0.00%
DTASY	60	5	3	0	2	5.00%

10. Review of Annual Credit Plan (ACP)

Sr.	Sectors	ACP Last Year						ACP Current Year					
		Annual Allocation		Achiev. Upto corresponding qtr. last year		Ach(%)		Annual Allocation		Achiev. Upto current qtr.		Ach(%)	
		A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	243338	376300		130880.27		35	192311	340280		94698.61		28
	Of which Crop Loan	201360	267520		121011.35		45	184984	244630		91111.07		37
	Of which Allied+ATL	41978	108780		9868.97		9	35189	95650		3587.54		4
2	MSME	23852	371520		9713.18		3	16950	281100		68600.9		24
3	Education	794	13780		137.76		4	517	2000		196.06		10
4	Housing	1619	15820		1732.23		11	2145	22000		9277.1		42
5	Others	17099	34080		10360.91		30	16426	34620		12067.28		35
	Total P.S.Adv.	286702	801500		152824.4		19	256211	680000		184839.95		27

11. Review of Progress made in Submission of LBRs

Some of the Branches of the following Banks have not submitted the LBR 2 & U2 / Quarterly statements for the quarter ended June 2018.

THE DATA FOR SUCH BANKS HAVE BEEN INCORPORATED BASED ON THE FIGURES AVAILABLE IN THE SLBC PORTAL.

UBI , CBI , UCO , IOB , INDIAN , CORPORATION , OBC , PNB , UNITED , CITY UNION , CATHOLIC SYRIAN , KARNATAKA BANK
(Annex- XVI / XVII)

12. Review of NPAs

(ANNEX-XVIII)

Particulars	Amount Outstanding	Amount. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	150814	5661	4.00%
Agri. Term Loan	43037	2673	6.00%
MSMEs	210021	25534	12.00%
Other PSA (Including H/L & E/L)	83731	3694	4.00%
Total PSA	487603	37563	7.00%
Non Priority Sector	56272	2244	4.00%
TOTAL ADVANCES	543875	39807	7.00%
Central Government Sponsored schemes			
PMEGP	2168	165	8.00%
State Government Sponsored programmes			
VBS (DIC)	3446	430	12.00%
GSCDC	201	23	11.00%
DCWD	30	5	17.00%
Others			
Housing Loan	48664	663	1.00%
Education Loan	2887	105	4.00%

12.1 State Government Sponsored Schemes

LONG PENDING (MORE THAN 6 MONTHS) SUBSIDY CLAIMS-SCHEME BANK-WISE:/ STATE GOVERNMENT SPONSORED SCHEMES:

Name of Bank	Subsidy pending in No. of cases					
	VBS	NULM	PMEGP	DCWD	GWEDC	GSCDC
ANDHRA	23					
BOM	18					
ALLAHABAD	1		1			

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.
		247	71.57	4	1	16	7.24	228	64.33

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.
		10	25.15	0	0	0	0	218	39.18	228	64.33

[B] Cases filed with DDO:

(Amt. in Lacs)

Sr. No.	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.
		45	3	0	0	0	0	45	3

Period wise Pendency:

(Amt. in Lacs)

Sr. No.	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.
		0	0	0	0	0	0	45	3	45	3

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

Sr. No.	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed on	Remarks
1	NO DATA RECEIVED FROM MAJOR MEMBER BANKS							

2) Bank Wise details of top 5 cases pending with DDO*

Sr. No.	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed on	Remarks
NO DATA RECEIVED FROM MAJOR MEMBER BANKS								

14. CONSTRUCTION OF RSETI BUILDINGS

RSETI is functioning in the building provided by DRDA, but requires renovation at the earliest. The process of acquiring land for construction of new RSETI building has started and two plots have been identified. Director DRDA is requested to look in to the matter for early allotment of land to the RSETI.

We request the Director-RSETI to share the progress with the House.

14.1 Training at RSETIs

(Annexure XIX)

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
5	158	24	756	6927	1945 (40 %)	4863 (70 %)

15. 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			124750	143684	13728	33757	105933	150814
GCC			103	401	0	0	103	401
WCC**			0	0	0	0	0	0

**** WCC has been renamed has MUDRA CREDIT CARD . No data submitted by Bank in WCC /MCC./GCC**

16. Details of villages not having ICT connectivity for extending Banking services

No Branches have reported connectivity issues during the quarter either at the Branch / BC / CSP.

We appreciate the cooperation received from the BSNL department for the same.

17. 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 March-2018			Total No. of Savings Bank accounts as on 31-03-2018		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
39	326	2001	5130	48114	2986

b) SHG Grading, Sanction and disbursement details

(Amt. in lacs)

Accounts Graded and Sanctioned during the quarter ended March 2018			Total Cumulative Accounts Graded and Sanctioned till date		
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.
6	6	17	6530	721	721

18. Details of outdoor Financial Literacy Camps conducted by Rural Branches

(ANNEX. XX)

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)	
01	**	95	10	25	18	11	131
02	***	58					

** as per data submitted by Banks in quarterly statements.

*** The report of FLCC –Bhavnagar is attached.

During the period under review , FLCC Bhavnagar has conducted 58 camps & a total of 3603 participants trained during the quarter. . The cumulative figures for the number of camps held since inception is 806 camps and 96038 participants trained.

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
1.		0	0	0	0

20. Joint Liability Group – Formation & Credit

Total No. of JLG formed	JLG financed during the quarter.		Cumulative JLG financed during the year		Out standing loans to JLG	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
605	4	2	4	2	300	202

Details of various meetings of sub-committees held during the quarter No sub committee meetings were held during the quarter.

22 Any other matter with permission of the chair.

A) DOUBLING OF FARMER'S INCOME BY 2022.

All the Banker's are requested to give thrust to investment banking and alternative source of income for the farmer , so as to double the farmer's income by 2022 . DDM-NABARD & LDO - RBI are requested to guide the the house in the matter.

B) PROGRESS UNDER ADS (AREA DEVELOPMENT SCHEME) OF NABARD.

The snapshot for Area Development Scheme formulated by NABARD is enclosed herewith. In Bhavnagar District, Onion cultivation and Dairy development has been selected for the ADS. DDM-NABARD is requested to guide the the house in the matter.

C) LETTER RECEIVED FROM SUARASHTRA CHAMBER OF COMMERCE .

We have received a letter from Saurashtra Chamber of Commerce and industry regarding display of timings for Clearing house purpose. (copy enclosed) Kindly ensure to display the timings for various Bank's services as per RBI norms for better customer service.

D) OPENING OF NEW BRANCHES AT SENDARDA -MAHUVA BLOCK AND ALANG - TALAJA BLOCK.

We have received request from the MP – Amreli shri Naranbhai Kachadia for opening of Branch in Sendarda village of Mahuva Block which at present is under service area of Dena bank-Mahuva.

Similarly the opening of a new Branch at Alang , as per the request of our MP-Smt. Bhartiben Shiyal is also pending still long.

We request the major Bankers in the district to look in to the matter positively.

24 DATE OF NEXT MEETING --

We propose to hold the next DLCC/DLRC in the 3rd week of November -2018.