



## LEAD BANK VERAVAL

Opp. Diamond Talkies, Satta Bazar, Veraval, Gir Somnath,  
Gujarat

Pin : 362 265      Dist. : Gir Somnath

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Ref.No.LB/2018-19/58

Date : 13/08/2018

To,

**The All Members of DLCC,  
Gir- Somnath.**

Dear Sir,

**AGENDA FOR DISTRICT LEVEL CONSULTATIVE COMMITTEE (D.L.C.C / D.L.R.C.)  
MEETING TO BE HELD ON 21/08/2018 TO REVIEW THE PERFORMANCE FOR THE  
QUARTER ENDED JUNE-2018.**

It has been decided to convene the above meeting of **Gir Somnath district** on the date, time and venue as under:

**DATE** : 21/08/2018  
**TIME** : 4:00 pm  
**VENUE** : Collector office conference hall, Inaj  
Taluka, Veraval Dist. Gir-Somnath

**Over and above regular agenda as per page No.2, the following important Agenda Items will also be taken for discussion and for guidance from Chairman, RBI, NABARD and senior Bankers.**

- (1) Landing to Agriculture Sector for Crop Loan – Target for completion of exercise for lending to all eligible farmers - Review of latest position.
- (2) Review of credit related issues concerning MSME sector by Secretary (MSME).
- (3) Opening of bank account per family household in rural and urban area as per scheme, **Pradhan Mantri Jan Dhan Yojana**, launched by Honorable Prime Minister on 28/08/2014.

The background papers are enclosed herewith for your study to enable you to contribute your valuable suggestions for discussion and also for effective participation in the meeting.

The participants are required to bring with them **latest information / data** of concern Banks/Govt. departments scheme wise pending as on 30.06.2018 with reason thereof if any. Since the DLCC/DLRC meeting is the highest forum of the district, being chaired by the District Collector, it is imperative that Senior Level participation be strictly ensured to have meaningful and fruitful discussion. All member bank are advised to come with full detail of all branches of district, otherwise explanation may be called by the Chairman of the meeting, which please note. **Please come with latest position of aadhar seeding.**

**Yours faithfully,**

**Chief Manager,  
Lead Bank Office, Veraval  
Dist : Gir Somnath.  
Encl : As above**

**District Level Consultative Committee (DLCC) for the quarter ended March-2018 of Gir-Somnath District to be held on 21/08/2018 at 4:00 pm at Inaj, Collector Office conference hall.**

## **AGENDA FOR DLCC/DLRC FOR THE QUARTER ENDED JUNE -2018**

### **1. Confirmation of the proceeding of Last Meeting.**

The minutes of previous D.L.C.C. Meeting held on 23/05/2018 was circulated by Lead Bank Office, District Gir-Somnath, Veraval, vide Letter No. LB/2018-19/51 Dated 11/06/2018. As no any comment/suggestion is received from any of the members, the minutes may be treated as read and passed.

### **2. Review of Key Banking Parameters in District for quarterended JUNE-2018.**

(Detail as per annex.I a,b,c, II,&III)

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	30	29	30	0	1
		Semi Urban	39	39	39	0	0
		Rural	52	51	52	0	1
		Satellite Office	1	1	1	0	0
		Total	122	120	122	0	2
1 b	ATMs Expansion	Total	118	111	118	0	7
		Rural	26	24	26	0	2
		Semi Urban	50	48	50	0	2
		Urban & Metro	42	39	42	0	3
2	Deposit Growth		519606	463548	478370	-41236	14822
3	Advances		248407	218967	209657	-38750	-9310
4	Priority Sector Advance		192068	183366	116391	-75677	-66975
4.1 a)	% growth						
b)	% to total advances		77.32 %	83.74 %	55.52 %	-39.40	-36.52
5	Agriculture Advance		153448	143744	90542	-62906	-51202
5.1 a)	% growth						
b)	% to total advances		66.00 %	65.64 %	43.00	-40.99	-35.62
6	MSME Advance	No. of A/C	5216	6245	1036	-4180	-5209
		Amt O/S	20450	21756	7187	-13263	-14569
			8.74 %	9.93 %	3.42%	-64.85	-66.96

7	Weaker Section Advances	69749	56339	21098	-48651	-35241
7.1	% growth % to total advances	29.82 %	25.72%	10.06	-69.75	-62.55

### **3. FIP progress Report-Road map.**

Provision of Banking service in unbanked villages having population less than 2000:All the villages having population less than 2000 were covered byBC/BF /CSP.

### **4 Progress under PMJDY (ANNEX-IV)**

#### **4.1**

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	87972	98131	185385	151696	151462	3543.68	157468
RRBs	5335	4855	10190	8941	7443	2871.5	10190
Private Banks	354	8245	8599	7627	8566	449.11	0
GSCB	6	0	6	6	0	0.15	6
<b>Total</b>	<b>93661</b>	<b>111231</b>	<b>204174</b>	<b>168264</b>	<b>167471</b>	<b>6864.29</b>	<b>167658</b>

#### **4.2 Aadhaar seeding & authentication in CASA accounts:**

Bank	Total No. of 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 Accounts Seeded with Mobile No.	% of Mobile Seeding
PSBs	873909	189092	21.64	0	852468	184838	21.68
RRBs	0	0	0	0	0	0	0
Private Banks	30521	23786	77.93	0	27264	27170	99.65
GSCB	0	0	0	0	0	0	0
<b>Total</b>	<b>904430</b>	<b>212878</b>	<b>0</b>	<b>0</b>	<b>879732</b>	<b>212008</b>	<b>24.10</b>

### 4.3 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure as on 31/03/2018				
		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	BOI	6	4	3	1	1
2	CBI	9	9	9	0	0
3	UCO	2	2	2	0	0
4	BOB	11	9	7	2	0
5	SGB	14	14	14	0	0
6	SBI	0	0	92	0	0
7	UBI	3	3	3	0	0

### 4.4 Progress in enrolment in Social Security Schemes (ANNEX-V)

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	19782	9966	1521	31269
Pvt Banks	3130	586	404	4120
RRBs	291	887	8	1186
GSCB and DCCBs	4378	449	74	4901
<b>Total</b>	<b>27581</b>	<b>11888</b>	<b>2007</b>	<b>41476</b>

### 4.5 Progress under PMMY (ANNEX-VI)

S No.	Category	Disbursement target	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	-	812	352.40	801	351.80
2	Kishore	-	757	1335.60	757	1335.6
3	Tarun	-	98	738.78	98	738.87
<b>Total</b>		-	<b>1667</b>	<b>2426.78</b>	<b>1656</b>	<b>2426.27</b>

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

**5.1 Name of Scheme: - PMEGP (KVIC+KVIB+DIC) (ANNEX-VII)**

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
1	0	33	31	43.71	31	42.71	0.37	1	1

**5.2 Other Central Government Sponsored Schemes:NULM/NRLM(Amount in Rs. Lacs)**

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	40	27	16	0	11	40
Group (SEP-G)	1	0	0	0	0	0.00
SHG Bank Linkage	1468	349	232	15	104	15.80
<b>Total</b>	1509	376	248	15	115	16.43

**6. State Government Sponsored Schemes. (ANNEX-VIII)**

(Amount in Rs. Lacs)

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	650	499	47	45	407	7.23
GSCEDC	168	3	0	0	3	0
GBCEDC	143	23	12	2	9	8.39
DTVSY	9	0	0	0	0	0

## 7 Review of Annual Credit Plan (ACP) (ANNEX-X)

S r .	Sectors	ACP Last Year						ACP Current Year					
		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	102058	171252	26098	172297	26	101	111967	171484	45133	89490	40.31	52.19
2	Of which Crop Loan	73560	100031	22976	129910	31	130	89182	115408	42474	68580	47.63	59.42
3	Of which Allied+ATL	28498	71221	3122	42387	11	60	22785	56075	2659	20910	11.66	37.28
4	MSME	3373	24084	738	17624	22	73	3379	24084	1036	7187	30.66	29.84
5	Education	903	3914	226	1017	25	26	565	1961	25	35	4.42	1.76
6	Housing	1231	11647	692	10395	26	89	514	3988	139	696	27.04	17.44
7	Others	11980	32228	3187	25426	27	79	3977	9021	2664	1504	66.99	16.67
	<b>Total Priority Sector Advances</b>	<b>119545</b>	<b>243125</b>	<b>30941</b>	<b>226759</b>	<b>26</b>	<b>93</b>	<b>120402</b>	<b>210539</b>	<b>49003</b>	<b>98966</b>	<b>40.7</b>	<b>47.01</b>

## 8 DOUBLING OF FARMERS INCOME BY 2022:

- RBI vide circular RBI/2016-17/66/FIDD.CO,LBS.BC NO 16/02/01/001/2016-17 DT 29/09/2016 communicated the strategies to achieve the goal of doubling farmers income by 2022. SLBC has instructed to make increase term loan of 30% of agriculture finance.
- All stake holders are requested to take note of the same and extend necessary support to implement the scheme.

## **9 PRADHAN MANTRY AVAS YOJNA:**

- Under the scheme beneficiaries of economically weaker section (EWS) and low income group (LIG) seeking housing loan from banks housing finance ,Companies, and other such institutions would be eligible for and interest subsidy at the rate of 6.5 %for tenure of 20 years or during tenure of loan whichever is lower. the net value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.
- Government of India has launched a new credit linked subsidy scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to middle income group (CLSS MIG).The scheme will be implemented initially in 2017 for a period of one year with effect from 01.01.2017.The controlling Authority of all the banks are requested to issue suitable instruction to the branches under their control and take steps to speed up the implementation of PMAY CLSS in the state.
- Every bank branch will be given targets and will be reviewed in all the DLCC/DLRC meeting.
- All stake holders are requested to take note of the same and extend necessary support to implement the scheme.

## **10 Progress in installation of Aadhaar Enrollment Kit in Bank Branches :**

<b>Sr. No.</b>	<b>BANK</b>	<b>No. of Aadhaar Enrollment Centres</b>	<b>Branch</b>
1	Dena Bank	1	Kodinar
2	State Bank of India	2	Kodinar & Dolasa
3	Bank of Baroda	1	Veraval
4	Vijaya Bank	1	Veraval
5	Saurashtra Gramin Bank	2	Veraval & Talala
6	Syndicate Bank	1	Veraval
7	HDFC Bank Ltd	1	Veraval
8	ICICI Bank Ltd	1	Veraval

## **11 Review of Progress made in Submission of LBRs as per LBR received up to the current quarter.**

Many Branches are not submitting the LBR returns without reminding frequently, so please arrange to submit the returns before 10<sup>th</sup> of ensuing month.

**(The details are attached as per Annexure-IX.)**

## 12 Review of NPAs (ANNEX-XI)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
<b>Priority Sector Advances</b>			
Crop Loan	78897.84	1702.6	2.16
Agri. Term Loan	28084.8	2184.71	7.78
MSMEs	21228.54	2235.66	10.53
Other PSA	13410.16	1032.68	7.70
Total PSA	141621.29	7154.65	5.05
Non Priority Sector	37286.26	436.63	1.17
<b>TOTAL ADVANCES</b>	<b>178907.6</b>	<b>7591.28</b>	<b>4.24</b>
<b>Central Govt. Sponsored schemes</b>			
PMEGP	106.34	35.17	33.07
<b>State Govt. Sponsored programmes</b>			
VBS (DIC)	784.4	217.91	27.78
GSCDC	37.57	12.23	36.43
DCWD	32	5	15.63
GWEDC	6	2	33.33
JGVY	-	-	-
<b>Others</b>			
Housing Loan	24854.44	359.17	1.45
Education Loan	2799.28	43.46	1.55

## 13 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
UNITED BANK						
SGB	19	0	0	00	0	0
SYNDICATE	3	0	0	0	0	0
ANDHRA						
IDBI	1					

Subsidy in dic bankable pending since last Dec-2016.

### b. Central Government Sponsored Schemes

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

**14 Review of recovery position in Recovery Certificate filed under State Recovery Acts. (ANNEX-XII).**

**[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.
		62	135.25	9	2.62	4	12.5	53	110.91

**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.
		43	98.16	0	0	3	.50	3	.50	6	.40

**[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.
		192	89.01	21	5.5	5	4.5	171	83.01

**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.
		55	77.29	18	3.21	22	2.51	80	26.56	155	27.51

**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
1	UBOI	4	0	0	0
2	ANDHRA BANK	0	0	1	0

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

**(i) UNITED BANK OF INDIA**

Sr. No.	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed on	Remarks
01	Ranjnaqben popatbhai vaja	TL	24.5				01.01.2018	Pending
02	Chunibhai dhanjibhai agiya	TL	18.5				12.01.2018	Pending
3	Jitendra shantilal baninya	TL	14.5				12.01.2018	Pending
4	Jignesh j pitroda	TL	8				01.01.2018	Pending

**(ii) ANDHRA BANK**

Sr. No.	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Application made to DM/CMM	Date of Application filed before DM/CMM (DD MM-YYYY)	Status of Application (Pending or order passed)
1	Rakesh H Hodar	TL	16		07/03/2018	Pending
2	Manjulaben D Ram	TL	20		07/03/2018	Pending

**(III) UNION BANK OF INDIA**

	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Application made to DM/CMM	Date of Application filed before DM/CMM (DD-MM-YYYY)	Status of Application (Pending or order passed)
1	Mrs Amina	TL	5.24			pending
2	Ghanjane	TL	2.39			pending

**15 a) Construction of RSETI Buildings**

Presently no RSETI building exists in Gir-Somnath District it is operating by RSETI Junagadh.

**b) Training at RSETIs**

1	2	3		4	5	
No. of Training Pro. 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
2	69	2	69	4729	1553	1535

## 16 SHG related issues – Grading of SHGs and SHG-Bank Linkage (ANNEX-XIII)

### 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.
142	1413	51.48	7022	50708	664.06

### 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.
312	280	271	354	369	307.05

### 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
82	78.92	34	34.92	65	61.52	33	32.52

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

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
915	408.9	96	40.49	10.49	9.90

**17 Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks – (ANNEX-XIV)**

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)
		9	6	2	2	0	10

**18 For KCC advances double finance to be taken care off.**

**19 Date of next meeting (as per Annual calendar)**

**20 Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum.**

- 1) Letter No. MIS/102014/0/902/N, dated 16/12/2015 issued by Finance Department, Gandhinagar.
- 2) Letter No. F.No. 2/6/2011-FI, dated 1/2/16, issued by Government of India (DFS), New Delhi.
- 3) Letter No. F.No. 6/38/2012-FI (C-70706), dated 28/1/16 issued by Government of India (DFS), New Delhi.
- 4) Letter No. GMO/SLBC-79-A/146/2016, dated 30/1/16 issued by SLBC, Ahmedabad.
- 5) E-dhara letter No. LRC/102015/60/H-2, dated 20/02, issued by Gujarat Government.
- 6) Leaflet for "Skill loan scheme".
- 7) Sample subsidy form of ITI Loan scheme.
- 8) Letter No. Parch/102015/186163/Ch, dated 27/1/2016 from Gujarat Government (Social welfare dept.).
- 9) Letter No. CTS/ch-1/Bankable/2016/486, dated 15/1/2016 from Government of Gujarat (labour and Employment dept.).
- 10) Resolution Letter No. APY/102015/1084/728208/N, dated 9/12/15 from Government of Gujarat (Finance).
- 11) Resolution Letter Number/PMK/102015/GOI-121/K-5, dated 30/01/2016 from Govt. of Gujarat (Agriculture and Co-operation Department).
- 12) Revised check lists of PMMY (Shishu / Kishore / Tarun scheme).

- 13) Scheme of NHB as central nodal Agency for implementation of Pradhan Mantri Awas Yojana – credit linked subsidy scheme.
  - 14) Kharif Crop Annawari for 2015-16 (For Porbandar / Ranavav / Kutiyana) from Collectorate, Porbandar.
  - 15) Letter No. F.No. 1/9/2014-FI (Pt. XI) (C-69306), dated 7/12/2015 from Government of India (DFS).
  - 16) Letter No. Ecostat/CIS/23615-16/2015, dated 4/12/2015, for NAIS I-Khedut portal from Govt. of Gujarat (Agriculture and co-op. dept.).
- 21 **Any other matter with permission of the chair.**