

AGENDA FOR THE DLRC/DCC TO BE HELD FOR THE QUARTER ENDED JUNE-2018.**AGENDA NO.1****CONFIRMATION OF MINUTES OF THE PREVIOUS MEETING DATED 29/05/2018.**

The minutes of previous DLCC/DLRC meeting held on 29.05.2018 was circulated by Lead Bank Office, Junagadh, vide email dated 26/06/2018. Since no comments/amendments have been received from any of the members, the house is requested to confirm the same.

AGENDA NO.2**ATR on Action Points of previous meeting**

Sr. No	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	Agenda No.4	Review of road map for providing banking services to villages having population above 5000	Action point member BANK'S Controllers i.e. Dena bank
2	Agenda No.7	Priority sector / all Govt targets to be achieved before March 2019.	Action point member banks, and govt agencies
3	Agenda No.12	Review of Recovery under GPMR Act and GAC Act-1979	Action point member banks

AGENDA NO.3 (Annexure – I) (Page no. 18)**Review of Key Banking Parameter (Inclusion of priority sector/weaker sections/SME)in District for quarter ended JUNE_2018.**

Sr. No.	Details		Last Qtr. (March-2018)	Last Year Corresp. Period (June-2018)	Present Qtr. (June-2018)	Growth Q-o-Q	Growth Y-o-Y
1 a	Branch Expansion	Urban & Metro	41	50	41	0	-9
		Semi Urban	77	71	77	0	6
		Rural	102	97	102	0	5
		Satellite Office				-	-
		Total	220	218	220	0	2
1 b	ATMs Expansion	Total	139	161	139	0	-22
		Rural	55	70	55	0	-15
		Semi Urban	65	72	65	0	-7
		Urban & Metro	19	19	19	0	0
2	Deposit Growth		1063045	950594	1095469	32424	144875
3	Advances		705014	456325	625691	-79323	169366
4	Priority Sector Advance		389473	407010	508610	119137	101600
4.1 a)	% to total advances		55.24	89.19	81.28		
5	Agriculture Advance		353319	272284	363053	9734	90769
5.1 a)	% growth % to total advances		50	59.6	58		

6	MSME Advance		7435	7387			
			62053 (8.80)	28434 (-26.36)	70969 (11.34)	8916	42535
7	Weaker Section Advances		101584	966132	209170	107586	-756962
7.1	% growth % to total advances		14.41	21.17	33		
8	Kisan Credit Card		139411	137820	162485	23074	24655
			196515	203832	286530	90015	

AGENDA NO.4

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

FIP progress Report

- (a) Provision of Banking Service in unbanked villages having population less than 2000 : All the village having population less than 2000 were covered by BC/BF/CSP.
- (b) Roadmap – Provision of Banking Services in unbanked villages having population above 5000. RBI VIDE LETTER NO fidd.co.lbs.Bc.No 31 dt 02/01.001/2016-17 dt 08/06/2017 for identify the unbanked rural centre in village with population above 5000 in light of the revised guidelines on rationalization of branch Authorization policy and ensure that such unbanked rural centre in village with population above 5000 if any, are banked forthwith by opening of Banking Outlet.
- (c) Providing of bricks and mortar branches in the villages having population more than 5000. SLBC has allocated under Roadmap for opening of brick and mortar branches in villages with population of more than 5000 without a bank branch of Scheduled Commercial Banks. There are two centre i e. Kalasari ta.Visavadar and Sheriyaj Ta.Mangrol requires to cover by Dena Bank and it is under process. Both villages are having BCs facility at present.

AGENDA: 5**5.1 Progress under PMJDY:**

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In CRs)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+ Urban)				
PSBs	119741	124078	243819	218118	196878	99.65	234957
RRBs	12761	17236	29997	22056	18423	5.25	25893
Pvt. Banks	1050	9065	10115	2551	7564	4.6	4725
GSCB				85.5%	78.5		
Total	133552	150379	283931	242725	222865	109.50	265575

Source SLBC Ahmedabad dt 01/08/2018

5.2 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)	out of (d), No. of location uncovered due to connectivity
1	BOB	39	23	23	-	-
2	BOI	31	5	5	-	-
3	Dena Bank	51	27	16	-	-
4	SBI	67	35	40	-	-
5	SGB	35	35	39	-	-
6	CBI	12	2	1	-	-
7	UBI	17	12	15	-	-
8	UCO	5	1	2	-	-
	TOTAL	240	140	141	-	-

5.3-Progress in enrolment in Social Security Schemes.(Anne. II) (Page no. 19)

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	147800	42245	3120	193165
Pvt. Banks	5200	1425	60	6685
RRBs	11500	1938	65	13503
Total	164500	45608	3245	213353

5.4-Progress under PMMY (Annexure – III) (page no. 20)(In crore)

S.N	Category	No. of /cs	Disb.Amt
1	Shishu	1388	4.11
2	Kishore	959	24.42
3	Tarun	175	13.78
Total		2522	42.31

AGENDA NO.6

Review of Government Sponsored Programme as on JUNE-2018

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

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

Sr.	Name of Bank	Target	Appl. Forwarded to banks		Appl. Sanctioned by banks		Appl. Disbursed by banks			Appl. Rejected by banks		Appl. Pend.	
			No. Of Proj	No. Of Proj	Total Proj Cost	No. Of Proj	Total Proj Cost	Margin Money	No. Of Proj	No. Of Proj	No. Of Proj	No. Of Proj	
1	BOB	3	6	1	14	1	14					5	
2	SBI	7	22							3		19	
3	Allahabad Bank	1											
4	SGB	3											0
5	DENA	3											0
6	UCO	2								0			0
7	BOI	3	3	0									3
8	Canara Bank	2		0									0
9	INDIAN	2											0
10	CBI	3	3										3
11	CORP	2	1										1
12	UBI	2	9										9
13	OTHER	21	2										2
	Total	54	46	1	14	1	14			3			42

6.2 Other Central Government Sponsored Schemes: NULM

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	100	65	38	14		38
Group (SEP-G)	-	-	-	-	-	-
SHG Bank Linkage	50	20	15	0	5	30
Total						

AGENDA: 7**State Governments Sponsored Schemes (Annexure– IV, a to g) (page no. 21, 22)**

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejt/Return	Pending	
VBS	900	323	169	71	83	19
GSCEDC	210	8	1	0	7	0
DCWD	208	129	12	31	86	7
GWEDC	43	1	0	0	1	0
JGVY	4	0	0	0	0	0
DTASY	35	0	0	0	0	0

POOR PERFORMANCE IN GSCEDC DCWD AND GWEDC,**AGENDA NO.8 (Annexure - V) (Page no. 23,24)****Review of performance of Banks under Annual Credit Plan (ACP) 2018-19 for the quarter ended June-2018.**

Sectors	ACP Last Year (MARCH-2018)					ACP Current Year (2018-19)June-2018				
	Annual Allocation		Achiev. Upto corresponding qtr. last year		Achievement %	Annual Allocation		Achiev. Upto current qtr.		Achievement %
	A/C	Amt.	A/C	Amt.	Amt.	A/C	Amt.	A/C	Amt.	Amt.
Total Agri	286662	342923	137215	278973	81	298779	359765	137203	190888	53
Of which Crop Loan	272486	225419	123967	225624	101	272405	254956	123955	170488	67
Of which Allied+ ATL	14176	117504	13248	53349	45	26374	104809	13248	20400	20
MSME	5074	30151.73	5447	29069	96	7634	38410	5447	11103	29
OPS	19430	130325.00	2754	19000	15	31509	61279	2754	4437	7
Total PSA	311166	503399.73	145446	327042	65	309151	459453	286272	206428	45

AGENDA NO.9**Review of submission of LBRs:**

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.

Still many Branches are not submitting the LBR returns without reminding frequently, so pl arrange to submit the returns before 10th of ensuing month.

AGENDA NO.10 (Annexure - VI) (Page No. 25, 26& 27)**Review of NPAs:**

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	239028	2454.54.	1.02
Agri. Term Loan	124025	2391.21	2.10
MSMEs	70969	1018.42	1.65
Other PSA	74588	626.41	0.93
Total PSA	508610	6490.58	1.35
Non Priority Sector	117081	4028.92	1.80
TOTAL ADVANCES	625691	10519.5	1.50
Central Govt. Sponsored schemes			
PMEGP	292.24	5.79	1.99
State Govt. Sponsored programmes			
VBS (DIC)	2258.36	132.09	5.85
GSCDC	691.61	45.01	6.50
DCWD	711	50.39	7
GWEDC	29.97	1.83	6.10
JGVY	-	-	-
Others			
Housing Loan	51093.6	527.02	1.03
Education Loan	3688.77	105.75	2.86

AGENDA NO.11**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
PNB						
Uco						
RRBs/SGB						
Indian Bank						
TOTAL		-	-			

DIC SUBCIDY IS PENDING SINCE Sept-2018**(B)Central Government Sponsored Schemes**

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
Saurashtra Gramin Bank	0	0
ALLAHABAD BANK	0	0
Punjab National Bank	0	0
TOTAL	0	0

AGENDA NO.12

Review of recovery cases filed under GPMR ACT 1979 and GAC (PF) ACT 1979.

10-1: 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.
AS	BELOW	122	58.06	21	1.34	21	1.34	101	56.72

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.
1	SBI										
2	DENA					14	2.89	10	2.00	24	4.89
3	BOI							7	1.50	7	1.50
4	SGB							9	0.88	9	0.88
5	JJSB							59	48.62	59	48.62
6	VIJAYA			1	0.63			1	5.08	2	5.71
	TOTAL			1	0.63	14	2.89	86	58.08	101	61.60

[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.
	BELOW	792	90.50	371	33.29	379	40.20	397	44.30

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.
1	SBI	10	5.25							10	5.25
2	CBI										
3	DENA					134	7.19	60	7.41	194	14.60
4	BOI							9	2.10	9	2.10
5	SGB	32	6.14	20	3.03	0	0	132	27.78	184	36.95
	TOTAL	42	11.39	20	3.03	134	7.19	201	37.29	397	58.90

AGENDA NO.13

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).

13-a) Construction of RSETI Buildings - Premises exists.**b) Training at RSETI**

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
7	204	7	204	4729	1553	1535

AGENDA NO.14

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/ ACC	67369	273.34	158590	200515	70690	80550.75	180529	230037
GCC	42495	4515.79	40555	12188.53	35983	8588.44	40713	12499
ACC	0	0	0	0	0	0		
WCC	0	0	0	0	0	0		
SCC	0	0	0	0	0	0		

AGENDA NO.15

15-1-SHG related issues – Grading of SHGs and SHG-Bank Linkage (Page-28 I,ii,iii,iv)

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.
105	835	30	5356	53707	651

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.
77	226	56	154	322	160

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 which new a/c	Amt. disb.	Total a/c disb.	Amt. disb.	Out of which new a/c	Amt. disb.
58	63	17	15	75	78	17	15

d) Loan Outstanding and NPA

(Amt. in lacs)

	Loans outstanding as on		NPAs as on		Percentage NPA
	Accounts	Amount	Accounts	Amount	Amount
BANK					
SBI	181	51.9	23	7.69	15
BOB	104	49	17	12	24
BOI	62	28	2	1	4
OBC	0	0	0	0	
SGB	95	98.66	4	3.44	4
DENA	144	81	8	7	9
CBI	43	3.89	1	0.49	12
INDIAN	1	.07	0	0	
PNB	0	0	0	0	
UBI	72	32.39	3	2	6
UCO	3	0.44	1	0.38	86
VIJYA	3	2	0	0	
ICICI	259	155.63	0	0	
TOTAL	967	502.98	59	34	7

AGENDA NO. 16.

Details of villages not having ICT connectivity for extending Banking services*

Sr.	Block	Village	Status connectivity	of	Action taken / proposed
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Information not available

* If number is large, data may be given as Annex and a summary may be given in this agenda item.

AGENDA: 17**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	50	0	28	0	0	28
2	SGB	22	0	18	0	0	18
3	BOB	10	0	7	0	0	7
4	BOI	6	0	3	0	0	3
5	DENA	12	0	17	0	0	17
6	UBOI	1	0	1	0	0	1
7	CBI	2	0		0	0	
	TOTAL	103	0	74	0	0	74

AGENDA NO.18.

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	BOB			6	800

AGENDA NO.19.**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.
SGB	48					32	7.68

AGENDA NO. 20**Details of various meetings of sub-committees held during the quarter.**

Action points of minutes of meeting	Action proposed to be taken by
Name of Sub-Committee	281 FLC CAMP organized .
Bank / Credit related	
(a ii) Sub-Committee Meeting for SHG	SHG ac linkage with bank.

AGENDA NO.21: OTHER AGENDA

21.1: Stand up India: Members banks are requested to implement the scheme wholeheartedly and instruct their branches to make use of the portal effectively and route the loan applications through the stand up mitra portal. Every branch are requested to log in stand up India invariably. There is poor performance in the scheme which is not acceptable and every urban branch should sanction at least two case and rural branch one case. Every banker is requested to report the status of SUI.

21.2: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. 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.

PMAY (URBAN):Every bank branch will be given targets by Municipal Corporation and will be reviewed in the DLCC/DLRC meeting. Every Nagar Palika will also give the target to every banks branches and it will be reviewed in BLBC meeting. All DCOs are requested to instruct their branches to implement the scheme effectively. This will be reviewed in DCC/DLRC meeting vide GOG, letter no AHM//1461 DT 21/07/2018

All DCOs are requested to implement the scheme PMAY (G) whole heartedly in Rural branches by providing loan upto Rs 70000/=to help the beneficiaries in which GOG is giving interest subsidy of maximum Rs 4000/= per year for five year vide their letter no CRD/PMAY-G/BANK LOAN/NIL DT 21/07/2018

All stake holders are requested to take note of the same and extend necessary support to implement the scheme.

21.3: VIDYA LAXMI PORTAL FOR EDUCATION LOAN: All education loans should be routed through VLP. In case of physical application made by student the same should also be uploaded on VLP after sanction.

All stake holders are requested to take note of the same and extend necessary support to implement the scheme.

21.4: 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.

21.5: Progress of area development scheme: DDM is requested to give details to house.

21.6: Student account: All the DCOs/Controllers are requested to instruct their branches to open the student account and DBT account with 0 balances as per the instructions of RBI and GOI. And convert the Small account in general so that the benefit of DBT could be given easily without limitation of amount.

21.7: 12 Milch animal: GOG has launched 12 Milch animal scheme to generate the employment at rural area. All DCOs/Controllers are requested to advise their branches to enhance the support to rural youth for giving them employment and improve their livelihood by giving the loan for purchasing the 12 milch animals.

21.8: AGENDA SPONSERED BY SUPERINTENDENT OF STAMPS: Banks are requested to get licenses and make available the facilities of payment of stamp duty through franking and e-stamping at rural and block level area.

All banks should extend necessary cooperation and support to authorize officials of Supt. Of stamp office in ascertain the use of appropriate stamp duty in the documents related to credit governed by the banks .if it is necessary banks may also make available the documents physically for verification purpose.

AGENDA NO.22

Date of next meeting (as per Annual calendar/ to be fixed if annual calendar is not there)Recently Reserve bank of India has issued aCircular No FIDD.LBS.BC.No 19/02.01.001/2017-18 DT 06/04/2018 regarding Revamp of Lead Bank scheme-Action points for SLBC convener banks/Lead banks. Hence all the members are requested to adhere the instruction properly.

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)Timely submission of statements / data with accuracy. Timely disposable of applications received under sponsored scheme. Branches to focus on social security schemes specially APY, PMMY etc Increase CD ratio. Branches must note & ensure present practice of charge over land against agriculture credit is discontinue & the same will be created by bank / Branch level only on specific sites of NIC.

AGENDA NO.24

Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum. (ENCLOSED PAGE NUMBER01 TO 56)

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. Eco stat/CIS/23615-16/2015, dated 4/12/2015, for NAIS I-Khedut portal from Govt. of Gujarat (Agriculture and co-op. dept.).

AGENDA NO.25:

Any other matter with permission of the chair: