

**BACKGROUND PAPERS FOR 133rd DISTRICT LEVEL
CONSULTATIVE COMMITTEE & 2nd DISTRICT LEVEL REVIEW
COMMITTEE MEETING FOR THE
YEAR 2018-19 OF KUTCH DISTRICT
TO BE HELD ON 17.12.2018**

1. Confirmation of the proceeding of Last Meeting held on 29.08.2018

Proceedings of 132nd DLCC meeting and 1st DLRC Meeting for the year of 2018-19, of Kutch Dist. held on 29.08.2018 were circulated to all the members vide letter No. BHR/LBC/DLCC/1461/18 date 07.09.2018 and no suggestion / amendment are proposed by members so far. Accordingly, the minutes may please be taken up as read and confirmed.

2. ATR on Action Points of previous meeting

Sr.No.	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	Non submission of Lead Bank Statements by different banks action taken by Lead Bank into the matter.	Lead Bank Cell sent letter to controller of all defaulting banks for submission and copy forwarded to RBI.	Attention to All Banks
2	Non-attendance of BLBC by bank branches and Govt. Agencies.	Lead Bank Cell sent letter to all absent branches in BLBC Meeting. Copy of it also sent to Regional Office and RBI	Attention to Govt. Agencies
3	Submission of request for RC case recovery by the banks.	All banks were informed and progress report may be put up before the house by each bank to confirm same.	Attention to All Banks and Govt. Agencies.

3. Review of Key Banking Parameters in District for quarter ended Sept 2018.

(Rs. in Crore)

Sr.No.	Details		Jun-18	Sep-17	Sep-18	Growth over June 2018	Growth over Sept 2017
1 a	Branch Expansion	Urban & Metro	0	0	0	0	0
		Semi Urban	203	201	205	2	4
		Rural	165	165	165	0	0
		Satellite Office	21	22	20	-1	-2
		Total	389	388	390	1	2
1 b	ATMs Expansion	Total	401	395	404	3	9
		Rural	156	155	158	2	3
		Semi Urban	245	240	246	1	6
		Urban & Metro	0	0	0	0	0
2	Deposit Growth		32730	31941	34305	1575	2364
3	Advances		13197	12426	13870	673	1444
4	Priority Sector Advance		6871	6740	7059	188	319
4.1 a)	% growth		52.07	54.25	50.9	-1.17	-3.35
b)	% to total advances						
5	Agriculture Advance		2970	2878	2979	9	101
5.1 a)	% growth		22.51	23.17	21.48	-1.03	-1.69
b)	% to total advances						
6	MSME Advance	No. of Units (% growth)	30689	30394	30957	268	563
		Amount O/S	2334	2057	2484	150	427
		% growth % to total advances	17.68%	16.55%	17.90%	0.22%	1.35%
7	Weaker Section Advances		1631	1601	1654	23	53
7.1	% growth % to total advances		12.36	12.89	11.93	-0.43	-0.96
8	Kisan Credit Card	No.	124481	119253	124595	114	5342
		Amount o/s	2685	2589	2795	110	206

4. FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population more than 5000.

Sr No	Name of Village with population more than 5000 without a bank branch of a scheduled commercial bank (as per census 2011)	Name of Scheduled Commercial Bank to which the village is presently allotted under Service Area Area
1	Maska	STATE BANK OF INDIA
2	Meghpar (Kumbhardi)	BANK OF INDIA

5. Progress under PMJDY

5.1

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in	Number of Pass-Books issued
	Rural	Urban	Total			A/cs	
			(Rural+Urban)			(Rs. In lacs)	
PSBs	192226	118500	310726	233655	245608	9745	279584
RRBs	100400	3332	103732	75581	70146	4719	66827
Private Banks	2924	6370	9294	3954	8903	251	6825
GSCB	0	0	0	0	0	0	0
Total	295550	128202	423752	313190	324657	14715	353236
Total in June	285845	120868	406713	298215	318637	14906	344033

5.2 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure as on 30.09.2018				
		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	DENA	91	57	48	0	0
2	SBI	120	80	77	3	0
3	BOB	60	48	48	0	0
4	DGGB	103	78	78	0	0
5	PNB	8	8	3	5	0
6	IOB	6	5	5	0	0
	TOTAL	388	276	259	8	0

5.3 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total	Total in June 2018
	PMSBY	PMJJBY	APY		
PSBs	168361	48446	9182	225989	225889
Pvt Banks	26385	11238	469	38092	37772
RRBs	26001	10067	3475	39543	38112
GSCB and DCCBs	1790	539	0	2329	2322
Total	222537	70290	13126	305953	304095

5.4 Progress under PMMY (Financial Year 2018-19)

(Amt. in Lakhs)

Sr No.	Category	No. of A/Cs	Sanctioned Amt	Disbursed A/c	Disbursed Amt
1	Shishu	4077	1153	4068	1133
2	Kishore	1832	11069	1706	4398
3	Tarun	556	4224	532	4048
Total		6465	10006	6306	9579

(As received from SLBC, Ahmedabad)

6. 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	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

	ALL	46	15	185.35	11	171.86	54.64	4	27
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6.2 Stand Up India

Sr. No.	Scheme	Application	Sanction	Disbursed	Pending
1	Stand Up India	136	130	100	6

7. State Government Sponsored Schemes

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	1250	1656	653	268	735	52.24
GSCEDC	389	26	5	6	15	1.28
GWEDC	90	15	1	3	11	1.11
SWO (VJ)	168	3	1	0	2	0.59

8. Review of Annual Credit Plan (ACP)

Sr.	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	89268	149661	13093	76126	14.67	50.87	87793	158138	26686	109204	30.4	69.06
	Of which Crop Loan	70495	112886	11859	75815	16.83	67.17	71936	123776	25365	105928	35.27	85.59
	Of which Allied+ATL	18773	36775	1234	311	6.58	0.85	15857	34362	1321	3276	8.34	9.54
2	MSME	21144	41332	7185	32506	33.99	78.65	21228	54511	8567	53821	40.36	98.74
3	Education	549	4455	114	308	20.77	6.92	658	5340	138	521	20.98	9.76
4	Housing	11620	36970	832	13854	7.17	37.48	2268	37216	1135	17352	50.05	46.63
5	Others	18526	43411	1135	3753	6.13	8.65	22714	38450	5035	27759	22.17	72.2
	Total Priority Sector Advances	141107	275829	22359	126547	15.85	45.88	134661	293655	41561	208657	30.87	71.06

9. Review of Progress made in Submission of LBRs

Submission of LBR 2 is 56% for Kutch District. Following Banks had not submitted LBS 1.

Sr. No.	Bank	Non submission Since
1	Bank of India	Mar-17
2	Yes Bank	Mar-17
3	State Bank of India	Mar -18

10. Review of NPAs

(Amt. in Lakhs)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	279532	9095	3.26
Agri. Term Loan	18343	9812	53.5
MSMEs	248425	6582	2.65
Other PSA	159626	2307	1.45
Total PSA	705926	27796	3.94
Non Priority Sector	681079	34209	5.03
TOTAL ADVANCES	1387005	62005	4.48
Central Govt. Sponsored schemes			
PMEGP	191	41	21.47
State Govt. Sponsored programmes			
VBS (DIC)	2114	724	34.25
GSCDC	132	21	15.91
DCWD	25	8	32
GWEDC	116	18	15.52
JGVY	0	0	0
Others			
Housing Loan	56016	900	1.61
Education Loan	3374	120	3.56

11. Long pending(more than 6 months) subsidy claims-Scheme -wise:

a. State Government Sponsored Schemes:

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	SJSRY	DCWD	GWEDC	GSCDC
ALL BANKS	438	0	289	0	3	0

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
ALL BANKS	0	4

12. 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 30.06.2018							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	All Banks	898	123	0	0	0	0	898	123

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.
	ALL BANKS	0	0	0	0	0	0	898	123	898	123

[B] Cases filed with DDO: (Amt. in Lacs)

Sr.	Name of Bank	Cumulative Position of 30.06.2018							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	ALL BANKS	3610	396	0	0	0	0	3610	396

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.
	ALL	0	0	0	0	1	1	3609	395	3610	396

	BANKS									
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13. 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
12	326	19	492	6711	1546	2179

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	71936	123776	124481	268515	15325	30665	124595	279532
GCC	350	90	1460	385	4	3	1464	388
ACC	150	235	1092	1624	4	3	1096	1627
WCC	150	56	915	346	2	2	917	348
SCC	150	36	1179	297	3	2	1182	299

15. 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 30.09.2018			Total No. of Savings Bank accounts as on 30.09.2018		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
65	650	2.50	10274	112663	429.78

b) SHG Grading, Sanction and disbursement details(Amt. in lacs)

Accounts Graded and Sanctioned during the quarter ended 30.09.2018			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2018-19		
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.

117	124	11.40	274	262	28.87
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c) Disbursement Details

(Amt. in lacs)

Disbursement made during the quarter ended 30.09.2018				Total loans disbursed during the year 2018-19			
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
66	64.10	25	25	133	134	25	25

d) Loan Outstanding and NPA

(Amt. in lacs)

Loans outstanding as on 30.09.2018		NPAs as on 30.09.2018		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
2698	2330.95	203	62	7.52%	2.66%

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

Sr.	Block	Village	Status of connectivity	Action taken / proposed
1	RAHPAR	BHANGERA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
2	RAHPAR	SUKHPAR	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
3	BHUJ	DUMADA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
4	BHUJ	SUMARAPAR	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
5	BHUJ	AKALI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
6	BHUJ	GODPAR	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
7	BHUJ	DHANDHI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
8	BHUJ	MOTA BANDHA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
9	BHUJ	HARUN VANDH	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
10	ABDASA	BERU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
11	ABDASA	KHUDA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
12	ABDASA	BHEDI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
13	ABDASA	VIGABER	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
14	ABDASA	KUKADAU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
15	ABDASA	LALA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
16	ABDASA	BHUDIA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
17	LAKHPAT	BHUTAU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED

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 December 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	ALL BANKS	207	6	122	30	8	163
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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
-	-	NIL	NIL	NIL	NIL

19. 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.
32	1	1	2	2	33	38

20. 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
MSME SUPPORT & OUTREACH CAMPS	All Banks were informed to actively participate in these camps	MSME Camps are currently in progress.

21. Doubling Farmer's Income:

Following steps can be planned to doubling Farmer's income:

- Scaling up of seed village program .
- Promotion of commodity specific Producers Organization for value chain management, particularly for coarse cereals and pulses
- Awareness creation on soil and water testing of farm land to improve soil health and suitability of irrigation water to stabilize farm productivity.
- Creating awareness about the importance of improved varieties through demonstration.
- Introduction of short duration crops in between main crops.

(Source: PLP 2018-19, NABARD)

22. Next DLCC Meeting will be held before 16.02.2018

23. Observations: We are receiving information from the branches that land charge register with e-dhara is changed and amended without consultation or permission from the financial institutions. Suitable Action is solicited in this regard by concern Department

24. BRANCH EXPANSION

RBI has urged the current status to open Bank Branch at Dholavira Village, pertaining to Service Area of Bank of India. Bank of India responded that they have appointed BC in Dholavira Village.

Request to all banks & RBI to inform us about details of new bank branches opened in Kutch District in last Financial Year.

Bank	Current Position	New Position
KDCC RAVAPAR BRANCH	Full Fledged Branch	Transfer to Fatehgadh, Rahpar Block

25. Any other matter with permission of the chair.