

BACKGROUND PAPERS ON AGENDA ITEM

77th DLCC & 1st DLRC meeting of Patan District to be held on 29/09 /2018 at 05.00 hours at Video Conference Hall, Second Floor, Collector Office, Jilla Seva Sadan, PATAN

AGENDA - 1 :

To confirm the minutes of last DLRC /DLCC meeting held on 30/06/2018

The minutes of last DLRC/DLCC meeting held on 30/06/2018 were circulated to all the members vide Lead Bank Cell Office Letter No. **PTN/LBC/218/2018** dated 11/07/2018. Since no comments/amendments have been received from any members, the house is requested to confirm/ approve the same.

AGENDA - 2 :

Review of progress under Service Area Credit Plan (SACP) 2018-19.

The achievement under lending to the priority sector as at the quarter ended june 2018 in the based on data received from SLBC (**Annexure - 1 Page 11**) and the summary of the same is given below.

(Amount in Rs. Lacs)				
Particulars		Annual financial target 2018-19	Achievement against Annual Target	
			April to jun 2018	
			In amt.	In %
A	Agriculture & Allied activity	234851	99197	42%
	Of which crop loan	154362	88342	57 %
B	MSME	34226	5611	16%
C	Education Loan	3632	169	5%
D	Housing Loan	21344	2629	15 %
C	Other Priority Sect.	9632	435	5%
Total Priority Sector		303685	108032	36%

It can be observed that the overall achievement during the quarter June 2018 is to the tune 36%. The Agril. credit portfolio for the period is 42 % per cent of the target of 234851 lakh. The performance under Education and Housing loan as well as other priority sector advances are not up to the mark for which the Banks are requested to gear up the machinery for coming quarters.

AGENDA - 3

Review of Banking Development in Key Areas as on quarter ended jun 2018

(A) Branch Expansion:		(Kindly refer Annexure-II)		
	No. of Bank Branches as on quarter ended	March 2018	jun - 2018	Cooverage of populaion per branch
1	State Bank of India	17	17	8447 persons/branch (as per Census 2011 population 13.43 lakh)
2	Nationalized Banks	60	60	
3	RBB/DGGB	29	29	
4	Co-op. Banks	31	31	
5	Private Banks	21	22	
	District Total	158	159	

(B) Deposits		(Rs. in Lacs.)			
Sr. No	Banks	Dec 17	MAR 18	jun 18	Variation Over previous quarter
1	Commercial Banks	365119	367612	369208	+1596
2	RRB/DGGB	46970	48760	47120	-1640
3	Co-op. Banks	25705	26110	27170	+1060
4	Private Banks	54863	61234	59122	-2112
	District Total	492657	503716	502620	-1096

The aggregate deposits of the banks in the district has shown a decreased by Rs.10.96 Crore as compared to March 2018. The total deposits stood at 5026.20 crore in June 2018 as against 5037.16 in March 2018, as can be seen from the

Annexure-2 Page No.12

(C)Credit expansion:		(Rs. in Lacs.)			
Sr. No.	Banks	Dec 17	MAR 18	jun 18	Variation over previous quarter
1.	Commercial banks	176295	183210	180589	-2621
2.	R.R.B./DGGB	26322	27129	26929	-200
3.	Co-op. Banks	55638	46945	60635	+13690
4.	Private Banks	63932	70698	75091	+4393
	District Total	322187	327982	343244	+15262

The advances in the district have shown an overall increase of Rs. 152.62 crore over the previous quarter ended mar 2018. The total advances of the district stood Rs. 3432.44 crores at the end of jun-18.

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(D) C.D. Ratio:					(in %)
Sr. No	Banks	Dec 17	Mar 18	jun 18	Variation over previous quarter
1	Commercial Banks	48.28	49.84	48.91	-0.93
2	R.R.B./DGGB	56.04	55.64	57.15	+1.51
3	Co-op. Banks	216.45	179.80	223.17	+43.37
4	Private Banks	116.53	115.46	127.01	+11.53
	Dist. Total	65.40	65.11	68.29	+3.18

The C.D. Ratio in the district has for the quarter ended jun 2018 is 68.29 percent which is above the national average of 60%. Details are given in

Annexure-2 page no.12

However, the low CD ratio of CBs and RRBs are a matter of concern. The District coordinators / controllers of Banks may take more efforts to increase the CD Ratio.

(E) Progress in financing Priority Sector, Agriculture and Weaker section:

(O/S - Amt. in lacs)

Sr. No.	Sector	Dec 18	Mar 18	jun 18	Variation over to previous quarter
1.	Total Priority Sector Advance	288241	284344	305550	+21205
2.	Agriculture Advances	232186	225664	240956	+15292
3.	Weaker Section	82730	89726	102643	+12917

It can be observed from the above that total priority sector advance increased by Rs 212.05 cr and advances to weaker sections have increased by Rs 129.17 crore. Bank wise details as

Annexure-2.page No.12

(F) The Bank wise share of various components of priority sector advances as of jun 2018

(Amt. in lacs)

Sr. No	Particular	Com. Banks	RRB/ DGGB	Coop. Banks	Private Banks	All Banks
1.	Priority sector Advances	163737	25961	60183	55669	305550
	% To total Adv. (Target-40%)	90.67	96.41	99.25	74.13	89.02
2.	Agriculture Advances	119559	22972	58152	40273	240956
	% To Total Adv. (Target-18%)	66.21	85.31	95.91	54.76	70.20
3.	Weaker section Advances	47085	7038	18403	30117	102643
	% To Total Adv. (Target-10%)	26.07	26.14	30.35	41.23	29.90

The district has achieved the stipulations for Priority Sector Advances, Agriculture Advances and Weaker section Advances. The details bank wise position as **Annexure-2. Page 11.**

(G) The progress in financing of Kisan Credit Card (KCC).

(Amt. in lacs)

Sr. No.	Banks	Outstanding March 17		Outstanding jun - 2018		New account added
		A/cs	Amt.	A/cs	Amt.	
1	Commercial Banks	32495	61837	31996	72340	-499
2	RRB/DGGB	13227	19354	12837	20737	+390
3	Co-operative Banks	30893	38818	33926	52349	+3033
4	Pvt. Sector Banks	5028	30088	5061	24365	+33
Grand Total		81643	127681	83820	169791	+2177

The data shows that the banks issued fresh KCC numbering 2177 during the period from April-18 to jun 2018. Total outstanding at the end of quarter was 1697.91cr and 83820 accounts. This issue of coverage of 100% eligible farmers was discussed in BLBC as well as DLCC/DLRC Meetings. The District Coordinators are requested to give TOP MOST PRIORITY to this issue and ensure that all eligible farmers falling under their service area villages are brought under KCC fold cent per cent.

AGENDA- 4 :

Review the progress made under Govt. sponsored programme during the quarter ended jun -2018.

Sr. No	Programme	Target	Year 2018-19		% of Achievement	Pending Cases/Rejected
			Target/sponsored	Achievement (Sanction in No)		
1	Vajpayee Bankable (Aug 18)	Physical	800/2150	571	71.38	1579
2	GSCEDC	Physical	224/28	12	5.38	16
3	DCWD(GBCE DC)	Physical	298/247	41	13.76	206
4	GWEDC **	Physical	40/2	1	2.5	1
5	PMEGP-DIC/KVIC/KVIB	Margine Money ++	225/96	6	2.7	90
10	NULM	Physical	46/29	15	32.6	14

++Target is in terms of Margine Money

The achievements in DIC bankable is satisfactory and all other government sponsored schemes needs to pay special attention . All the schemes have been reviewed in detail during the BLBC meetings held in June 2018 and all concerned bank managers were

advised to complete the targets and dispose of all pending applications on merits at the earliest. Representative from KVIC, KVIB, DCWD and GSCEDC were absent in BLBC meeting held in JUNE-2018 in all taluka. The House may deliberate on the issue and the Chairman of the House may advise the concerned departments to attend the BLBC meetings without fail.

Further we are receipt of letter from Patan Nagarpalika dated 23/05/2018 that any advance made to BPL or holding Amrutam Ma Vatslaya card and have not availed any interest subsidy or capital subsidy in Patan city under PMMY will be eligible for interest subvention @7% under NULM .

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AGENDA-05 :

To review recovery position in General and R/C filed cases.

The District Collector and Chairman of the House had advised the bankers in every DLCC/DLRC meetings to furnish requisite information's so as to issue recovery certificates for further action. District Coordinators are requested to appraise the house the issues, if any, pertaining to their branches. The details of pending R/C filed cases with collector/DDO office are as under.

Sr.No.	Name of Bank	Cases pending with collector Office (Amt. in Rs. lacs)		Cases pending with DDO office (Amt. in Rs. lacs)	
		a/c	Amt	A/Cs	Amt.
1.	BOI	-	-	123	213
2.	SYND			35	146
**	TOTAL	-	-	158	359

** No fresh data received for March 2018 quarter

SARFAESI action

Even After obtaining the Order from Hon'ble District Magistrate, Patan under section 14 of SARFAESI Act 2002 for taking actual possession of secured property of NPA Borrowers, execution of said Order were delayed due to lack of coordination between all departments .But after meeting held on 05/06/2018 by our DM and other line departments we have been able to obtain satisfactory result. We give special thanks on behalf of all Banks to our DM and collector for giving whole hearted support.

AGENDA -06

(A)Enrollment mobilization of PMJBY,PMSBY AND APY.LAUNCHED ON 09.05.2015

The progress under Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal pension scheme are as under:

Sr No	Name of Scheme	No. of Accounts enrolled by banks as of 31/03/2018	No. of Accounts enrolled by banks as of 30/06/2018	New added
1	PMJBY	40355	46005	5650
2	PMSBY	101086	112143	11057
3	APY	10408	10408	000
	Total	151849	168556	16707

All efforts are being initiated to popularize the above schemes by conducting seminars/workshops/ Gramsabha etc by Lead Bank/FLC/SLBC/NABARD/Bank Branches

and other concerned government departments. Banks may put in more efforts to cover more and more beneficiaries under these schemes.

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(B) Progress Under PMMY

The progress under PMMY is as under

Sr. No	Category	Sanctioned A/Cs			Sanctioned Amt.(.in lacs)			Disbursed Amt.(In Cr)		
		Dec 17	Mar 18	jun 18	Dec 17	Mar 18	jun 18	Dec 17	MAr 18	jun 18
1	SHISHU	1891	6466	2713	5.3	18.26	9.27	5.27	18.23	9.25
2	KISHOR	2605	2961	665	47.68	56.45	14.72	42.99	52.14	13.14
3	TARUN	202	251	79	14.1	17.17	5.44	13.77	16.81	5.01
	Total	4698	9678	3457	67.08	91.88	29.44	62.03	87.18	27.40

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(C) progress under PMJDY

The progress under PMJDY for March 2018 are as under

As of date	No of Ac	Zero Balance A/c	Rupay Card	Adhaar Seeded	% Adhaar
20/06/18	308395	45457	226619	244405	79.25%
05/09/18	318740	46179	245466	256736	80.55%

Number of new PMJDY accounts added from 20/06/2018 to 05/09/2018 are 10345. The District Coordinators may undertake monthly review of the program being implemented by their branches so that more and more beneficiaries are covered under these schemes..

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AGENDA – 07

Progress of Mission Manglam (Rural)

As informed by Mission Mangalam (Rural) Target and achievement are as under.

	SHGs CASH CREDIT (MF Target)		
	New CC Disbursement	CC Renewal	Total
PATAN Dist:Target 2018-19	3158	695	3853
Achivement Upto Aug -2018	126	251	377

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The all concerned Banks are advised to take remedial actions to achieve the stipulated targets at the earliest. The DLM may appraise the house about the progress.

The NPA in SHG financing is showing an increasing trend. The GLPC Mission Manglam authorities may look into this issue and take corrective measures urgently. They may also enlighten the bankers about the measures which they are going to take to reduce the NPA.

AGENDA:08

Progress under Stand-up India

Stand-up India is being launched by the H'ble Prime Minister on April 05, 2016 .The main objective of the stand-up India scheme is to facilitate bank loans between Rs.10 lakh to Rs.100 lakh to at least one scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one Woman borrower per bank branch of all scheduled commercial banks, RRB and Pvt. bank for setting a Greenfield enterprise. It is observed that the progress under the

scheme is very slow. The District Coordinators are requested to look into this and do the needful so that more and more beneficiaries are covered under the scheme. Further, the Branch Managers may be advised to log in to the standupmitra portal regularly so that the handholding requests are attended to promptly.

As per the Operational Guidelines on Stand Up India Scheme, post handholding disbursement events “as frequently as possible and at least once in each quarter” have to be organized involving borrowers financed under the scheme for sharing best practices, reviewing the progress, problem solving and guiding potential entrepreneurs. These events could be combined with the DLRCC/DLCC/other meetings wherein an interface could be arranged between a few loanee/potential borrowers, bankers, training establishments identified as handholding agencies etc.

As on date of reporting total 31 Applicant to the tune of Rs. 727.75 lakh have been sanctioned and reported online by the various Banks. All the banks are advised to look into the matter and sanction the cases as per Govt. guidelines and report the same online.

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AGENDA -09

Role of Banks in doubling farmers income by 2022:

Since the matter is being discussed in BLBC and DLCC meeting since the inception of the scheme, we request all the Bankers to bestow their attention in the matter and finance the farmers according to their requirement especially for investment credit.

Area Development Schemes – With the objective of augmenting the Gol and GoG agenda of doubling of farmers’ income by 2022, Area Development Schemes has been prepared for all the district implementable over 2018-23 which would facilitate capital formation in agriculture, creating avenues for additional income for farmers and increasing investment credit for banks. For Patan district, 02 ADS viz. Pomegranate plantation and Dairy have been prepared for focused attention in financing in the district. ADS also includes bankable financing model, which have been shared with bankers. Banks are requested to finance in these areas more vigorously and report sanction and disbursement figure on quarterly interval to Lead Bank.

Dairy Entrepreneurship Development Scheme – The DEDS, dairy subsidy scheme implemented by NABARD is continued for FY 2018-19. Rs.323 corer has been allocated out of which Rs.19.50 corer has been allocated for Gujarat. Priority should be given to projects being implemented in cluster mode covering Dairy farmers / Women SHGs, Cooperatives and Producers Companies including creation of facilities of processing, value addition and marketing of milk produced in cluster. Priority may also be given to SCs, STs, BPL, landless / MF / SF along with farmers belonging to drought and flood affected areas.

Financing banks are requested to upload subsidy claim in DEDS portal through their controlling office as per following:

- a) Upload the sanction details within 30 days of sanction
- b) On successful upload and post validation, banks to release and update the details of first installment within 30 days of first upload
- c) In case of first installment details are not updated within 30 days, the system will delete the application automatically

Details guidelines have been shared with all district bank coordinators.

AGENDA-10

Review of account opening of students and Ujwala Yojana and Matru Vandna Yojana in our district.

As we all know that all type of government scholarship and subsidies and other benefits are being credited in beneficiary's accounts directly by respective departments. Therefore bank should actively open accounts of such beneficiaries'. It has been observed that some of the banks are insisting to deposit more than minimum balance in the account. In this connection please refer to RBI circular dated 01/09/2014 regarding treatment of accounts opened for credit of scholarship amount under government schemes.

Further list of beneficiaries of Ujwala yojana was given to all banks. All are requested to open the accounts without any harassment to beneficiaries and insure that no beneficiaries are left out.

AGENDA-11.

FLCC camps to be organized as per directives of RBI and and Bank Correspondence position in district

Total number of FLC camps organized by various banks during the JUN Quar is as below.

Sr No	Name of Banks	No. of camp organized	Total BC in District	Inactive BC in district.
1	Dena Bank	51	31	1
2	Canara Bank	2	0	0
3	DGGB	66	60	7
4	MDCC	3	0	0
5	Vijaya Bank	1	0	0
5	Union Bank	6	21	0
6	SBI	3	33	13
7	Corporation Bank	2	3	0
8	Bank of India	1	1	0
9	Bank of Baroda	50	42	16
	Total	185	191	37

AGENDA-12.

Adhaar Enrolment /Linkage –Interest subvention scheme.

Please find the information received from RBI and take the necessary action as requested :

- i. A reference has been invited to Para vi of RBI Circular on "Interest Subvention Scheme for short Term Crop Loans during the year 2017-18" dated August 16, 2017 in terms of which banks have been advised to make Aadhaar Linkage mandatory for availing short term loans in 2017-18 to ensure hassle-free benefits to farmers under Interest Subvention Scheme.

You are, therefore, requested to impress upon the branches to ensure 100% Aadhaar linking in all Short Term Loan accounts to ensure hassle-free benefits to farmers under Interest Subvention Scheme.

- ii. The status of compliance of directive of making the Aadhaar enrolment facility available at 10% of total branches of all scheduled commercial banks located in Gujarat has been asked for.

Please, therefore, provide confirmation that the Aadhaar enrolment facility is available at 10% of total branches of your bank in the State of Gujarat.

AGENDA-13.**Role of RSETI Patan in self employment****DENA RSETI - PATAN PERFORMANCE UP TO Aug- 2018**

No. of Training Prog. Conducted during the Year 2018-19	No. of persons trained during 2018-19	Training program during the current FY 2018-19		No. of Training program conducted since inception	No. of persons trained since inception	Out of 6, trainee settled (settlement ratio) Cumulative			(settlement ratio)
		No. of Prog.	No. of persons trained			No. of trainee settled through Bank Finance	No. of trainee settled through		
							own Source	Wage	
1	2	3	4	5	6	7	8	9	10
11	326	11	326	326	8742	2902	3575	227	77%

AGENDA-14**Implementation of Pradhan Mantri fasal Bima Yojan (PMFBY) in Gujarat for Kharif - 2018 and Rabi-Summer 2018-19 seasons.**

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102016-875-K.7 dated 1st April, 2017 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2017 and Rabi-Summer 2017-18 seasons. A copy of the GR issued by Government of Gujarat is sent to all the banks through controlling branch in Gujarat.

In this context, we request you to go through the same and pass-on necessary instruction to your branches in the District for implementation of the same whole heartedly.

GR dated 07.06.2018 has been issued by Agriculture & Co-operation Department regarding Cluster-wise allocation of Implementing Agency i.e. Insurance Company for implementation of PMFBY for Kharif 2018 season in the State. For Patan District Detail of Implementing Agency is as below.

Patan district	
Insurance company Name	UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED
Corporate office Address	UNIT NO-401, 4TH FLOOR, SANGAM COMPLEX, 127, ANDHERI KURLA ROAD, ANDHERI (E), MUMBAI-400059
Telephone	022-29211800
Regional office Address	401, 4th floor, 3rd Eye one, opposite havmore restaurant, nr panchavati cross road, Ahmedabad-380006
Contact No/Email	Tejas Soni – 7043346697 / tejas.soni@universalsompo.com

AGENDA-15

Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme

Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme is effective from 17/06/2015 to 31/03/2022. On the basis of feedback received from two Central Nodal Agency (CNA) and other stakeholders, Ministry of Housing and Urban Affairs, Govt. of India vide notification dated 12th June, 2018 has enhanced carpet area in MIG I category from “up to 120 square meter” to “up to 160 square meter” and in MIG II category from “up to 150 square meter” to “up to 200 square meter”. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017. A copy of the said notification is available in SLBC sight.

Further it has been informed by commissioner of rural Development that government of Gujarat has sanctioned a new scheme of interest subsidy of maximum Rs 4000/- per year for five years for beneficiaries of PMAY-G who avail housing loan. All Bankers are requested to take note of it and give loan to PMAY-g beneficiaries on merit ground. A simple loan application form has been devised by SLBC and is available on SLBC sight.

AGENDA-16

Closer of satellite bank branch of Dena Bank at Kamalpur Ta. Radhanpur

The Zonal Manager, Dena Bank, Mehsana requested for closure of Dena Bank, satellite branch at kamalpur Dharwadi under the base branch of Radhanpur, Tal. Radhanpur, Patan District.. This Satellite branch is just 14 KM away from the base branch. BC has been appointed in village and he is giving all type of services for 24X7 hr since more than two years .Village also has post office. Village has population less than five thousand and as per guide line of RBI full time BC is appointed.

House is requested to approve the same as per RBI guidelines vide RB/2015-16/148 dated August 6, 2015 on merger/closure/Shifting of branches,

AGENDA-17

Any other matter with the permission of the chair

Lead District Manager

PATAN DISTRICT