

State Bank of India: Lead Bank, Morbi

(All amounts in the Agenda Items are in lakhs of Rupees)

Agenda Items for the DLCC/DLRC Meeting scheduled at 17.00 Hrs. on Wednesday 05/09/2018 in the Meeting Hall, District Collector Office, Jilla Seva Sadan for the quarter ended June 2018

1. Confirmation of the proceeding of Last Meeting:

Confirmation of proceedings of the last DLCC/DLRC meeting held on 11/06/2018 of which minutes are sent to all the members on 02/07/2018 through Lead Bank letter No DLCC/DLRC /Minutes/March/2018. Subsequently, its copy was eMailed to each member on 17/07/2018 for which no amendment or suggestion is received. The minutes be passed as read and confirmed.

2. ATR on Action Points raised during the previous meeting dated 11/06/2018

Sr.	Bank	Action Point in Brief	Status of ATR
01	Andhra Bank	Low CD Ratio	Improved from 22 to 48.10%
02	Bank of Maharashtra	Low Agricultural Advance	Can't extend advance beyond 30 KMs
03	Jam Dist CoOp Bank	Low Weaker Section Credit	Improving vis-à-vis previous quarter
04	Indian Overseas Bank	Sending LBRs Irregularly	Confirmed
05	Dena Bank	All the Action Points	Point-wise detailed reply received

3. Review of Key Banking Parameters in the District for quarter ended March-2018

Sr. No	Details		Last Qtr. March-18	As at June-17	Present Qtr. June-18	% Growth Q-o-Q	% Growth Y-o-Y
1.a	No. of Branches	Urban	55	50	55	0.00	10.00
		Semi Urban	39	38	39	0.00	2.63
		Rural	72	72	72	0.00	0.00
		Total	166	160	166	0.00	5.06
1.b	No. of ATMs	Urban	61	58	62	0.00	7.14
		Semi Urban	32	34	32	0.00	-5.88
		Rural	28	29	28	-3.45	-3.45
		Total	121	121	122	-0.83	0.84
Detailed lists of member banks, branches and ATMs are provided on the page no. 01 and 02 of the backup papers. Availability status of BC/BF is given on page no. 15. The lists are prepared on basis of information provided by concerned banks. We request all Coordinators & Controllers to check details mentioned in the backup papers and advise us of mismatch, if any, observed. We request to inform us, on an ongoing basis, details of new bank, branches, ATMs opened and change in BC/BF engaged enabling us updating the data into NIC site of GIS.							
2	Total Deposit		680791	614851	679084	-0.25	10.45
3	Total Advances		1243254	1007940	1294708	4.14	28.45
3.1	CD Ratio		182.62	163.93	190.65	4.40	16.30
4	Priority Sector Advance		668938	717636	723197	8.11	0.77
4.1	PSA % to total advances		71.70	76.92	58.17	-18.87	-24.38
5	Agriculture Advance		225243	248759	230043	2.13	-7.52
5.1	Agri. % to total advances		23.95	24.88	18.50	-22.76	-25.64
6	MSME Advances	No. of Units	12446	13682	14776	18.72	8.00
		Amount O/S	387001	436748	430410	8.84	-1.45
		% to Total Advances	41.48	46.81	34.62	-16.53	-26.04
7	Weaker Section Advances		81110	73062	92768	14.37	26.97
7.1	WS % to total advances		8.69	7.83	7.46	-14.15	-4.73
7.2	WS % to total PS Advances		12.63	11.38	13.87	9.82	21.88
8	Kisan Credit Cards	No.	89273	91793	91573	2.58	-0.24
		Amount o/s	131898	154610	139574	5.82	-9.73

Even after continuous follow up with the district coordinators and their controllers this time too we had not received quarterly data and information from 6 banks, namely Canara Bank, Punjab National Bank, UCo Bank, GSARD Bank, Axis Bank and IndusInd Bank for which we had to depend on the receipt of certain data from the Gujarat SLBC site without authentication from the concerned banks.

Deposits, Advances and CD Ratio:

Total deposits and advances of all the member banks in Morbi district, as at the quarter ended June 2018 stood respectfully at Rs. 6790.84 Cr. and Rs. 12947.08 Cr. giving CD Ratio of 190.65%.

As the deposits grew by 10.45% against the Credit growth of 28.45%, the CD ratio has increased by 16.30% over June 2017. The CD Ratio was 163.93% as at 30/06/2017.

Normally, CD Ratio of all the banks in our district remains higher than the RBI stipulation, however, that of Allahabad Bank, Andhra Bank, IDBI Bank and UCo Bank was below 60%. Bank-wise details are given on the page Nos. 03 to 06 in the backup papers.

Group-wise Market Share in Deposits: Market share in total deposits, on quarter over quarter basis, of the SBI, DCCBs and RRB has increased respectively by 0.60%, 0.98% and 0.40% while that of the Nationalised Banks and Private Sector Banks has decreased by 0.54% and 1.53%. CD Ratio of GSCARD for the comparative quarters remained constant.

Group-wise Market Share in Advances: During the quarter under review, State Bank of India, DCCB, RRB and Private Banks increased their market share in advances respectively by 0.13%, 0.35%, 0.58% and 0.04% at the cost of Nationalised Banks which lost their share by 1.10%.

3.4 Priority Sector Advances: The district had Priority Sector advances of Rs. 7231.97 Cr. which worked out to 58.17% of the total advances as at 31/03/2018; quite satisfactory compared to the benchmark of 40%. *Except* Punjab National Bank, Oriental Bank of Commerce, State Bank of India, and HDFC Bank, all the member banks have achieved the RBI stipulated benchmark level of 40%. Bank wise details are given in the backup papers on the page No. 05.

3.5 Agricultural Advances:

Outstanding advances to agricultural sector of the district stood at Rs. 2300.43 Cr. which works out to 18.50% of the total advances as on 31/03/2018. The performance is satisfactory compared to the RBI stipulation of 18%. *Except* Bank of Baroda, Dena Bank, Punjab & Sindh Bank, Union Bank of India, Vijaya Bank, all district co-operative banks, GSCARD and Axis Bank all the other banks continuously lagged behind achieving the stipulated level. The bank-wise details are presented in the page No. 07 of the backup papers.

3.6 MSME Advances:

Advances to MSME Sector stood at Rs 4304.10 Cr. showing increased by 8.84% over the previous quarter. However, the MSME advances have decreased by 1.45% over June 2017. The advances to MSME worked out to 34.62% of the total advances as at June 2018. Bank-wise details are furnished on page No. 08 of backup papers.

3.7 Weaker Section Advances:

Weaker Section outstanding Advances in the district stood at Rs 927.68 Cr. It works to 7.46% of the Total and 13.87% of the PS Advances against the RBI stipulated 10% and 25% respectively of Total and Total Priority Sector Advances. The level of Weaker Section advances has increased by 12.98% over Mar-2018 and 26.97% over Jun 2017 against respective growth of 4.14% and 28.45% in the level of advances.

Vijaya Bank and Rajkot Dist Co-Operative Bank were the only 2 banks which achieved minimum stipulated ratio of 10% and 25% of their Total Advances and PS Advances. Oriental Bank of Commerce and State Bank of India crossed 25% of their respective PS Advances while Bank of Maharashtra and Dena Bank crossed 10% of their respective total advances. The bank wise details are presented in the page No. 09 of the backup papers.

3.8 Kisan Credit Card:

With increase of 2.58% over March 2018, the outstanding balance of KCC stood at Rs. 1395.74 Cr., which works out to 10.78% of Total Advances and 60.67% of Total Agricultural Advances.

Against the directive of 100% coverage of farmers in any particular area under Crop finance and that through KCC, it is an impression that the district has yet not achieved this guideline. The bank wise details are given on page No 10 in the backup papers.

4. FIP progress Report -

Total Rural Centres (Tier 5 & 6) (A)	Out of A, Banking Outlets present (B)	Total Unbanked Rural Centres (A-B)
367	339	28

4.1 Progress in opening of Banking Outlets:

Rural Centres with Population	Total Unbanked Rural Centres in beginning of the quarter	Banking Outlets opened during the quarter	No. of Unbanked Rural Centres (URCs) in end of the quarter
Above 5,000 (Tier-5)	0	0	0
Less than 5,000 (Tier-6)	28	0	0

5. Progress under PMJDY

5.1

Bank	Total No. of Accounts opened	Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/css	Number of Pass-Books issued
PSBs	79225	61622	55090	1530	78727
SBI	99101	80463	69580	101	99101
DCCBs	0	0	0	0	0
GSCARD	0	0	0	0	0
RRB-SGB	8895	7156	3762	754	8895
Private Banks	9156	4782	8137	52	8499
Total	196377	154023	136569	2437	195222

Cumulatively 196377 SB accounts are opened in the district under PMJDY; in 69.54% of the accounts RuPay Cards are issued, 195222 pass books are issued. However, in 78.43% of these accounts Aadhaar Cards are seeded. Average balance in these accounts works out to Rs 1,239/-. The bank wise details are given in the backup papers on page No 13. All member banks are requested for ensuring 100% Aadhaar seeding and mobile registration.

5.2 Aadhaar Seeding & authentication in CASA accounts:

Bank	Total No. 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 A/css seeded with Mo. No.	% Mo. No. Seeding
PSBs	324356	243771	75.16	43.76	305744	247701	81.02
SBI	334774	260587	77.84	77.84	330628	280688	84.90
DCCBs	130952	51524	39.35	39.35	127586	89310	70.00
GSCARD	0	0	0	0	0	0	0
RRB-SGB	0	0	0	0	0	0	0
Pvt. Banks	86591	65078	75.16	70.04	74224	73012	98.37
Total	876673	620960	70.83	69.01	838182	690711	82.41

There are 876673 CASA accounts in District. %age Aadhaar seeding and authentication are 70.83% and 69.01% and Mobile no seeding is 82.41%. Many of the member banks have not furnished the details of Aadhaar Seeding & authentication in CASA accounts. Please see the details in the page no. 14 of the backup papers.

5.3 Gap in appointment of BC: Status Report on Bank Mitra & Infrastructure as on 31/03/2018

Sr.	Name of the Bank	No. of Villages allotted (a)	No. of BCs required (b)	No. of BCs Available (c)	Uncovered SSA (d)
1	Central Bank	11	2	1	1
2	State Bank	154	83	61	22
3	HDFC Bank	13	1	0	1

We have villages 367 under 175 SSAs requiring 134 BC/BF. Against the total requirement of 134 there is a deficit of 24 BC/BF in the district as aforesaid and that on the page no. 15.

5.4 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			
	PMSBY	PMJJBY	APY	Total
PSBs	45381	13744	3444	62569
State Bank of India	51739	19304	1704	72747
Private Banks	4540	2821	786	8147
Saurashtra Gramin Bank	2716	908	166	3790
DCCB	10499	4730	0	15229
GSCARD	0	0	0	0
Total	114875	41507	6100	162482

The progress in enrollment under PMJJBY and PMSBY has not been satisfactory during the quarter. The bank-wise details are given in the backup papers on page No. 16 with a request to the branch controllers to instruct their branches to popularise the schemes by arranging special camps/campaign more particularly among newly entered customers and make all out efforts to enroll maximum number of accounts under APY. In spite of continuous follow-ups most of the banks have not provided data on all these Social Security Schemes as a result the performance data of private sector banks is significantly lower than those reported for the year ending March 2018.

5.5 Progress under PMMY during the Financial Year

Sr.	Category	Disbursement Target	Sanctioned Accounts	Sanctioned Amount	Disbursed Accounts	Disbursed Amount
1	Shishu		60	26.85	60	26.45
2	Kishore		155	354.55	143	275.59
3	Tarun		79	515.35	79	515.35
Total			294	896.75	282	817.39

The member banks have disbursed Rs 0.26 Cr. under Shishu, Rs. 2.76 Cr. under Kishor and Rs. 5.15 Cr. under Tarun; aggregating Rs. 8.17 Cr. under PMMY during the current Financial Year. The bank wise details are given in the backup papers on the page No. 17.

It is pertinent to note that there remains wide difference in the data received from SLBC and that reported by banks through the quarterly reports. Though all the member banks are continuously advised to provide monthly progress report on PMMY incorporating the targets given by their controller, no bank has sent any statement.

5.5 Progress under StandUp India

Women				SC & ST				Total			
Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed	
A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount

Each branch has to sanction at least one limit each to SC/ST and Women beneficiaries. There are 167 branches of our member banks in our district. We had not sought the data this quarter as it could not be compared with SLBC data, SLBC had omitted the item. The bank wise details given on the page No. 18 in the backup papers may please be ignored this time.

6 Progress made in implementation of Central Government Sponsored Schemes.

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

Name of Bank	Appl. Forwarded	Appl. Sanctioned		Appl. Disbursed			Appl. Rejected	Appl. Pending
	No. of Projects	No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects
PSBs	7	6	54.40	6	53.75	10.45	0	1
SBI	23	6	5.00	4	4.00	10.00	0	17
DCCB	0	0	0	0	0	0	0	0
GSCARD	0	0	0	0	0	0	0	0
RRBs	0	0	0	0	0	0	0	0
Pvt.Banks	0	0	0	0	0	0	0	0
Total	30	12	59.40	10	57.75	20.45	0	18

Against the target of 31, 30 applications are sponsored, 12 projects sanctioned and of them disbursements of Rs. 0.20 Cr. is released. no application was returned resulting number of pending application 18. 38.71% of the yearly target was achieved. The bank wise details are given in the backup papers on the page No. 19.

6.2 Other Central Government Sponsored Schemes: NULM

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	60	41	9	9	23	15.00
Group (SEP-G)	15	0	0	0	0	0
SHG Bank Linkage	15	0	0	0	0	0
Total	90	41	9	9	23	10.00

Normally the data received from NULM do not match with that received from member banks. The representative from the NULM shall apprise the members based on the data available with him. The bank-wise details available with us are provided are given on the page Nos. 20 and 21 in the backup papers.

7 State Government Sponsored Schemes

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	596	65	20	9	36	3.36
GSCEDC	98	5	2	3	0	2.05
DCWD	118	0	0	0	0	0.00
GWEDC	65	3	1	2	0	1.54
JGVY	2	0	0	0	0	0.00
DTASY	10	0	0	0	0	0.00
Bankable Scheme for ITI pass out	0	12	6	1	5	na

DIC Bankable Schemes:

- Vajpayee Bankable Scheme (VBS):** Against a target of 596, 65 applications were sponsored. Of them 20 sanctioned, 9 returned and 36 applications remained pending. Thus the achievement works out to 3.36% of the yearly target.

DIC Bankable Schemes:

- a. **Joyti Gram Vikas Yojana (JGVY):** The DIC has not sponsored any application against the annual target of 2 applications.

The representative from the DIC shall appraise the house in the matter.

Gujarat Schedule Caste Economic Development Corporation:

As per data received from the corporation, against the target of 98, 5 were sponsored, 2 sanctioned, 3 returned resulting no application remained pending giving an achievement of 2.05% of the annual target. The representative from the GSCDC shall appraise the house.

Developing Caste Economic Development Corporation:

As per data received from the corporation, against annual target of 118, no application was sponsored. The representative from the DCWD shall appraise the house.

Gujarat Woman Economic Development Corporation:

Against the target of 65 applications, 3 were sponsored. Of them 1 sanctioned, 2 returned resulting in no pendency. This gives an achievement of 1.54% of annual target. The representative from the GWEDC shall appraise the house.

Bankable Scheme for ITI Pass Out:

Still we have not received targets from the competent authority. However 12 applications were sponsored. Of them 6 sanctioned 1 returned and 5 applications were pending. The representative from the ITI shall appraise the house.

The scheme-wise details are provided in page Nos. 22 to 25 in the background papers

8. Review of Annual Credit Plan (ACP)

Sectors	ACP Current Year					
	Annual Allocation		Achievement up to Current Quarter		% Achievement	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Crop Loan	87547	1460.00	85242	1190.86	97.37	81.57
Allied + ATL	49273	600.00	4987	179.20	10.12	29.87
Total Agriculture	136820	2060.00	90229	1370.06	65.95	66.51
MSME	6038	2405.18	4391	1587.42	72.72	66.00
Education	495	10.00	374	10.29	75.56	102.93
Housing	447	90.00	2631	222.49	588.59	247.21
Other P. S.	2205	59.57	407	26.13	18.46	43.87
Total Priority Sector Advances	146005	4624.75	98032	3216.39	67.14	69.55

The overall achievement of the loan disbursements targets under PS for the SACP 2018-19 remained at 67.14% in terms of accounts and 69.55% in terms of amount till June 2018. We have surpassed annual allocation for Education and Housing Loans. However, performance under Investment Credit to Agriculture; ATLs remained poor with 29.87% of annual target. The bank wise details are given on the page Nos. 26 to 33 in the backup papers.

9. Doubling of Farmer's income by 2022:

Our performance under the coveted objective has remained despair. Our performance the first quarter current year vis-à-vis last year shows dismal picture. There is decline in sanction of units and amount respectively by 14.64% and 43.50%. It is also reflected in the table under item no. 8 above. We have achieved only 29.87% of disbursement budget for FY 2018-19

10. Pradhan Mantri Awas Yojana:

Only performance is good. 104 applications with outlay of Rs. 14.18 Cr. are sanctioned by member banks of the total 114 applications received. 10 applications are pending.

11. Progress in installation of Aadhaar Enrollment Kit in Bank branches:

As per the GoI guideline each bank has to start Aadhaar Enrolment Centers in 10% of their branches. 10 banks have identified 13 branches as Aadhaar Enrolment Centers. Of the 13, 7 were functioning at the quarter end. In addition Allahabad Bank's Centre will start functioning soon, while 4 centres of State Bank are in installation stage. All the member banks are requested to advise names of their identified branches name of the operation, kit number and the operator's contact details to the Lead Bank.

12. Review of LBR Submission up to the current quarter. Apart from %age submission, names of branches which have delayed/not submitted LBRs.

Even after continuous follow up the average submission of LBRs during the quarter ended June 2018 is 50.80%. For Rural branches it is 62.96% but for Urban/Semi Urban branches it was 41.49%, overall deteriorated from the last quarter performance of 59.14%.

All the DCOs and Controllers of member banks are requested to obtain regular confirmation from each of their branches for timely submission of LBRs. The periodicity for rural branches for submission of LBR2 is monthly while that LBR U2 for semi urban and urban branches is quarterly. The detailed area-wise, bank-wise LBR submission position is presented in the backup papers on pages 37 to 41 from which you may notice that the performance of all the **28** private sector bank branches has remained **zero**. Their district coordinators and controllers are frequently requested to pursue their branches to follow lead bank scheme discipline but in vain.

13. Review of NPAs

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	143115.63	1705.23	1.19
Agri. Term Loan	86927.55	3312.58	3.81
MSMEs	430410.16	8532.35	1.98
Housing Loan	29238.11	76.34	0.26
Education Loan	1036.41	29.72	2.87
Other PSA	32469.45	73.16	0.23
Total PSA	723197.31	13729.38	1.90
Non Priority Sector	571510.20	5602.89	0.98
Total Advances	1294707.51	19332.27	1.41
Central Govt. Sponsored schemes			
PMEGP	103.29	0.00	0.00
State Govt. Sponsored programmes			
VBS (DIC)	186.71	8.00	4.28
GSCDC	8.14	1.00	12.29
DCWD	7.00	1.00	14.29
GWEDC	14.37	1.00	6.96
JGVY	0.00	0.00	0.00

Of the total advances of Rs. 12947.08 Cr., Rs. 193.32 Cr. was NPA. The gross NPA in the Priority and Non-Priority Sector advances were Rs. 137.29 Cr. and Rs. 56.03 Cr. respectively against Rs. 129.75 Cr. and Rs. 45.43 Cr. at March 2018. The NPA Ratio for Priority Sector and Non Priority Sector for the quarter ended June 2018 worked out to 1.90% and 0.98% against 1.94% and 0.79% respectively as at the previous quarter. Thus %age-wise NPA in PS Advances has decreased from 1.94% to 1.90%, whereas has increased from 0.79% to 0.98% in Non-Priority Sector Advances. NPA in Housing and Education Loan was 0.26% and 2.87% respectively. Bank, Segment and Scheme-wise details are provided on page no 42 to 45 of backup papers

The highest percentage-wise NPA under the government sponsored various schemes was in the loans under the DCWD 14.29% followed by the advances under GSCDC 12.29% GWEDC 6.96% and VBS 4.28%.

14. 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
SBI	03	Nil	Nil	Nil	Nil	Nil
Total	03	Nil	Nil	Nil	Nil	Nil

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
	No Information Provided by Member Banks	

Again all the member banks are requested to provide required information. All the representatives from the concerned Govt. Agencies are requested to look into the matter and release long pending subsidy claims at the earliest. Details are provided on page no. 46

15. Review of recovery position in Recovery Certificate filed under State Recovery Acts.**[A] Cases filed with District Collector:**

Name of Bank	Cumulative Position of							
	Cases filed		Recovery effected		Cases closed		Cases pending	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
SGB	2	88.00	0	0	0	0	2	88.00

Period wise Pendency of Cases filed with District Collector:

Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
SGB			2	88.00					2	88.00

[B] Cases filed with DDO:

Name of Bank	Cumulative Position of							
	Cases filed		Recovery effected		Cases closed		Cases pending	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
SBI	244	37.64	41	2.73	11	1.96	233	32.95
SGB	33	733.00					33	733.00
Total	277	770.64	41	2.73	11	1.96	266	765.95

Period wise Pendency of Cases filed with DDO:

Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
SBI			32	10.39			201	22.56	233	32.95
SGB	1	59.00	0	0			32	674.00	33	733.00
Total	1	59.00	32	10.39	0	0	233	696.56	266	765.95

Details are provided on page no. 47 to 50 in the back-up papers

Disposal of cases filed under SARFAESI Act

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
BOB	6	0	0	0	
BOI	1	0	0	0	

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

Borrower Name	Type of Loan CC/TL/ Other	Amount involved	Application made to (DM/ CMM)	Date of Application filed before DM/CMM	Status of Application (pending or order passed)
Dena Bank (all the following 4)					
M/s Hari Cotex Pvt. Ltd	CC & TL	1600.00	DM	23/12/2016	Order Pending
Jay Nilkanth Cotton Ind.	CC & TL	260.00	DM	19/10/2017	Order Pending
Bank of Baroda (all the following 4)					
Krishna Ginning Pressing & Oil	CC & TL	850.00	DM	18/09/2017	Pending
Hari Om Cotton Pvt. Ltd	CC & TL	820.00	DM	18/12/2016	Pending
Pragati Cotton	CC & TL	584.00	DM	14/02/2018	Pending
Narayan Cotton Pvt. Ltd	CC & TL	510.00	DM	07/02/2018	Pending

16. a) Construction of RSETI Buildings: Approval of RSETI is pending for new districts

b) Training at RSETIs

1	2	3		4	5	
No. of Training Programmes Conducted during the Quarter	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
1	25	1	25	392	99	175

It is understood that the establishment of an RSETI at newly formed districts is put on hold at the Central Government level; the RSETI director appointed at RSETI, Morbi is withdrawn by the concerned bank. Considering the government decision training programmes for the Morbi district residents are arranged at various locations in the district by the RSETI, Rajkot.

17. Progress in issuance of various Credit Card Schemes

Type	Targets		o/s previous Quarter		Cumulative disbursement during the year		o/s at the end of current Quarter	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
KCC	3860	66464.17	93803	137425.76	87921	120757.54	99508	141919.58
GCC	0	0.00	3594	13480.39	1245	22993.81	4171	15320.59
ACC	0	0.00	0	0.00	0	0.00	0	0.00
WCC	0	0.00	0	0.00	0	0.00	0	0.00
SCC	0	0.00	18	6.78	0	0.00	0	0.00

KCC: The outstanding KCC balances have increased by Rs 44.94 Cr. i.e. from Rs 1374.26 Cr. to Rs.1419.20 Cr. as at the end of the quarter. All member banks are requested to cover the uncovered eligible farmers in a campaign mode. Cumulative disbursement for the year is Rs. 1207.58 Cr. in 87,921 accounts.

GCC: Member banks have issued only 1245 GCCs for Rs. 229.94 Cr. having outstanding balances of Rs. 153.21 Cr. at the end of quarter in 4171 accounts.

ACC, WCC: Lead Bank has not received any information from member banks either for ACC or WCC. It seems that neither Artisan nor Weavers' Credit Cards are issued by any of the member bank.

SCC: Member banks have not issued any Swarojgar Credit Card till the end of the quarter and outstanding balance is Nil.

The bank wise details are given in the backup papers on the page No. 52 to 53

18. SHG related issues – Grading of SHGs and SHG-Bank Linkage

a) Saving Bank account details

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.
23	269	5.05	2703	33629	304.07

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

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/css, A/css sanctioned	Sanctioned Amt.	Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.
27	36	65.39	27	36	65.39

c) Disbursement Details

Disbursement made During the quarter ended				Total loans disbursed during the year			
Total A/cs disb.	Amt. disb.	Out of total A/cs disb. no. of new A/cs	Amt. disb. to new A/cs	Total A/cs disb.	Amt. disb.	Out of total A/cs disb. no. of new A/cs	Amt.disb. to new A/cs
46	77.04	20	22.6	46	77.04	20	22.60

d) Loan Outstanding and NPA

Quarter-end Loans Outstanding		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
480	415.49	27	14.38	5.63	3.46

19. Details of outdoor Financial Literacy Camps conducted by Rural Branches of Banks:

All Banks together *	Tot. FL Camps conducted in the district during the Quarter	Rural branches which conducted FL Camps during quarter				Total No. of Rural Branches (A+B+C+D)
		0 camp (A)	1 camp (B)	2 camps (C)	> 2 camps (D)	
Total	138	11	24	12	25	72

* Bank wise details are provided on the page no. 58 in the back up papers

20. Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority (WDRA)

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	Nil

21. Joint Liability Group – Formation & Credit

Total No. of JLG formed	JLG financed during the Quarter		Cumulative JLG financed during the year		Outstanding loans to JLG	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
89	0	0	0	0	41	22.39

22. 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
Name of Sub-Committee (a) Bank / Credit related (b) Other entities related (Govt. Deptt./ agencies, Ins. Company etc.)		

23. Fixing of Tentative Date of Next DLCC/DLRC Meeting

All the district Coordinators and their Controllers are requested to provide the quarterly SLBC data/statements for the quarter ending September 2018 by 15/10/2018 enabling us to arrange the meeting within stipulated period of 45 days from the date ending the quarter. The house may accede to fix tentative date of the next DLCC/DLRC meeting as 15/11/2018.

24. 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)

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

26. Any other matter with permission of the Chair.

Review of Area Based Scheme:

Progress under the NABARD Area Development Scheme: Dairy Development 2018-2023

Annexure: I (Backup Papers)

Definition of Banking Outlet as per Branch Authorisation Policy of RBI:

- a. Fixed point service delivery unit, manned by either bank's staff or its Business Correspondent,
- b. Provision for delivery of banking services of acceptance of deposits, encashment of cheques/cash withdrawal or lending of money for a minimum of 4 hours per day for at least five days a week
- c. Carrying uniform signage with name of bank and authorization from it,
- d. Contact details of the controlling authorities and complaint escalation mechanism,
- e. Displaying prominently working hours/days,
- f. Connectivity to CBS/ Bank's server etc.
