

All the Members of
District Level Consultative Committee (DLCC) &
District Level Review Committee (DLRC)
of Mehsana District.

Dear Sir,

RE. : **140th DLCC Meeting & 1st DLRC Meeting for the year 2018-19 of Mehsana district to be held on 01.09.2018**

It has been decided to convene 140th Meeting of District Level Consultative Committee (DLCC) & 1st District Level Review Committee (DLRC) Meeting for the Quarter June - 2018, for the year 2018-19 of Mehsana district under the Chairmanship of Shri H.K.Patel (IAS), District Collector, Mehsana at following time, date and venue.

<p><u>TIME :DLCC:16.15 hr,01.09.2018,Saturday</u> <u>DLRC:17.30, hr,01.09.2018,Saturday</u> <u>VENUE :V.C.Hall,Ground Floor,Collector Office,Mehsana</u></p>

The agenda of the Meetings will be as under :-

To approve proceedings of the 139th DLCC & 4th DLRC Meetings for the Year 2017- 18 held on 29.06.2018 and discussion on compliance of Action Points of the meeting.

1. Implementation of Financial Inclusion Plan:Progress under PMJDY,PMJJBY,PMSBY,APY, and role of BC's
2. Financial Inclusion Plan : Road Map for providing regular Banking services in Villages / Unbanked Centres,Sub Service area Plan,appointment of BC's
3. Review of outdoor Financial Literacy Camps conducted by Rural Branches and boost to digital payment.
4. To discuss on Direct Benefit Transfer (DBT & DBTL) and scholarship accounts opening, progress in aadhar,mobile seeding and Aadhar Authentication and Aadhar Enrollment centres..
5. Progress under PMMY and Stand Up India Scheme.
6. To review progress made under various Govt. sponsored programs for the year 2018-19 up to the quarter ended June - 2018(Qtr – I), and pending subsidy status under VBY,DIC.
7. Review of Key Banking Parameters in District for quarter ended June - 2018.
8. To review progress made under SACP 2018-19 up to the quarter ended June - 2018
9. To discuss progress under Pradhan Mantri Fasal Bima Yojana.
10. Discuss on Continuation of 4% interest subvention scheme on crop loan during 2018-19 and (II) Announcement of new scheme for establishment of dairy unit with 12 milch animals.
11. Review of NPAs.
12. Role of DENA RSETI Mehsana in self-employment.
13. Review of SHG and NRLM and modifications in scheme.
14. Doubling of farmers income by 2022
15. Progress under Area Development scheme of NABARD
16. To discuss progress under Pradhan Mantri Awas Yojana, CLSS component.
17. Vidhya Lakshmi Portal (VLP) for education Loan and subsidy scheme.
18. Representation received from various People for opening of branch/ ATM.
19. Any other matter with the permission of the chair.

Since, this is the highest level forum of the district, senior level participants is expected. All the Banks and the Govt. depts. are requested to depute a senior level officer competent to take decisions and to make commitments in the meetings. The background papers are submitted herewith.

You are requested to attend the meeting, positively, with the compliance/ ATR on the action points raised in the previous meeting and the required data of your bank/dept., for fruitful discussion.

Yours faithfully,

Convenor &
Lead Dist. Manager,Mehsana

Agenda for DLCC Meeting

AGENDA No.1(A)

(i) Confirmation of the proceeding of Last Meeting held on 29-06-2018

The proceedings of the 139th DLCC Meeting and 4th DLRC Meeting for the year 2017-18 of Mehsana district held on 29-06-2018 were circulated to all the members by Lead Bank Cell, Mehsana vide their letter no. MRO/ LBC/284/2018 Dt. 27th July 2018 since, no members has suggested any changes/ amendment, etc., the same may be taken as read and confirmed.

(ii) ATR on Action Points of previous meeting

Sr No.	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	DBTL and ADHAR seeding. Our collector and DM has advised all bank to complete aadhar seeding all eligible account for DBTL.	All district coordinators to implement the same	All member bank have implemented the same and aadhar seeding is done on priority basis.Upto 81% seeding is done.
2.	Organisation of FLC and Mudra,Stand Up India awareness camps in ITI and Collages	All member banks were asked to hold such camps.	A no of such camps are being organized in current quarter in school,collages and villages.
3	Increasing mobile seeding and to involve BCs in educating for digital payment.	It has been advised to all dist coordinators to increase digital payment and cashless transaction.	BC sensitization training for six days is organized at RSETI,focused on Digitalization,Mudra, other govt.schemes, DBTL and basic banking.
4.	LDO from RBI asked the banks to focus on MSME advances.	All banks to implement the same.	Banks are focusing on msme and mudra advances.

AGENDA No.1(B)

IMPLEMENTATION OF FINANCIAL INCLUSION :

1.1 Progress under PMJDY, PMJJBY, PMSBY and APY.

1.1.1) Three schemes pertaining to “Social Security Schemes in insurance and Pension Sector” was launched by Shri Narendra Modi Hon’ble Prime Minister of India on 15.08.2014 for PMJDY and PMJJBY, PMSBY, and APY on 09.05.2015.

A. **Pradhan Mantri Jan Dhan Yojana (PMJDY)**-For opening of account with zero balance and benefit of Rupay card insurance.

B. **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**-For life insurance cover. Age group 18 to 50 year.

C. **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**-For accidental death Insurance. Age group 18 to 70 year.

D. **Atal Pension Yojana (APY)**. Age group 18 to 40 year.

The progress under the above scheme up to 30.06.2018 is as under.

Progress under PMJDY is as below..

Bank	No. of Accounts opened			Out of which, total Aadhar Seeded Accounts	Total number of RuPay Cards issued	% Rupay card issued	Rupay card activated	% Rupay card activated
	Rural	Urban	Total (Rural+Urban)					
Total	231907	110200	342107	260847	273629	79.98	138953	50.78

Page No:21 ___

Progress in enrolment in Social Security Schemes: - Number of account enrolled up to 30.06.2018 is as below.

Sr No	Name of scheme	No of account enrolled by Bank
1	PMJJBY	148288
2	PMSBY	301765
3	APY	11880
	Total	461933

1.2 Gram Swaraj Abhiyaan – 14th April, 2018 to 5th May, 2018

Department of Financial Services, Ministry of Finance, Govt. of India, vide their letter dated 06.04.2018 directed to observe the “Gram Swaraj Abhiyan I” during 14.04.2018 to 05.05.2018 in 16,850 villages all across the Nation. In this identified list of 16,850 villages, 96 villages were included from the State of Gujarat. In Mehsana District, one Village Umrecha in Satlasana taluka was selected. This campaign was mainly aimed at achieving saturation by providing universal coverage to people under identified programmes as PMJDY, PMJJBY and PMSBY.

. With the concentrated efforts of all stakeholders i.e. BCs, Banks, SLBC and Government authorities, the village achieved 160%, 200% and 125% of target allotted under PMJDY, PMJJBY and PMSBY schemes respectively at the end of the Campaign, while the state average was 129%, 132% and 113% respectively.

1.3 Gram Swaraj Abhiyan-II in 115 Aspirational Districts – saturation of villages with population above 1,000 in respect of financial inclusion schemes by 15th August 2018.

DFS, MoF, Gol vide it's letter dtd. 29th May, 2018 informed that , it has been decided to launch the phase two of the Gram Swaraj Abhiyan in 45,137 villages of 115 identified Aspirational districts, all accross the Country. The campaign on financial inclusion is being organized from 1st June 2018 to 15th August 2018.In Gujarat State, **the identified Aspirational districts are Narmada & Dahod and under this abhiyan total 758 villages have to be covered.**At the end of the campaign,106% saturation was achieved.

The Banks were advised to undertake the following activities during the campaign:

- a. Opening of banking outlets (Branch or fixed Business Correspondent) within 5 KM distance for each of these villages.
- b. Activation of inoperative BC point.
- c. Opening of Jan-Dhan accounts for every unbanked adult in the villages.
- d. Distribution and activation of RuPay Cards.
- e. Aadhar and Mobile number seeding and Aadhar Authentication with consent of the account holder.
- f. Organising Financial Literacy Camps, boost to digitalization.
- g. Enrolment under PMJJBY for the period 01.06.2018 to 31.05.2019
- h. Enrolment under PMSBY for the period 01.06.2018 to 31.05.2019.
- i. Atal Pension Yojna

1.4 Seva Setu Programme phase -4 in district

As per the Government of Gujrat guidelines,seva setu phase -4 is being observed in the district from 24.08.2018.All banks are requested to participate in the programme as per their service area allotted villages and render the services on the above guidelines.The branch or service area village where programme is being organized will be the nodal branch for the camp and it has to coordinate with others. Detailed schedule has been forwarded through post and e-mail.

AGENDA No.2

Financial Inclusion Plan : Road Map for providing regular Banking services in Villages / Unbanked Centres.

A. Opening of Banking Outlets in Unbanked Rural Centres as per Rationalisation of Branch Authorisation Policy (Revised guidelines dtd. 18th May'2017)

RBI vide it's letter dtd. 18th May'2017 issued the revised guidelines on Rationalization of Branch Authorisation Policy in which several changes were brought in alongwith redefining of the "Banking Outlets".

As per the above guideline, State Level Bankers Committees (SLBC) shall enable the Banks to have information on Unbanked Rural Centres. In view of this, SLBC, Gujarat introduced a portal wherein all Banks have updated the details of "Banking Outlet" present in Tier 5 and 6 centres in the State. After receiving updates from Banks, SLBC enlisted the "Unbanked Rural Centre (URC)" and displayed the same on it's website. This list will facilitate Banks to choose/ indicate the place where they wish to open a "Banking Outlet".

In the above list of "**Unbanked Rural Centre (URC)**" the details of "Banking Outlet" details of Payment Banks, Local Area Bank and licensed Urban Co-operative Bank is not available. As

soon as this details will become available with SLBC, same will be updated in the list of “Unbanked Rural Centre (URC)”.

B. Opening of “Banking Outlet” in villages having population above 5000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy :

RBI vide letter No. FIDD.CO.LBS.BC.No. 31 / 02.01.001 / 2016-17 dated 08th June, 2017, advised SLBC Convenor Banks to review and identify the Unbanked Rural Centres (URCs) in villages with population above 5,000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of Banking outlet. **A confirmation stating that all Unbanked Rural Centres (URCs) in villages with population above 5000 have been Banked to be furnished to RBI latest by December 31, 2017.**

C. Deployment of additional BCs in locations not having Banking facilities within 5km:

4.2) Financial Inclusion and role of Business Correspondents: The Business correspondents or Bank Mitras plays and pivotal role in achieving the goal of financial inclusion. Banks should take full advantage of BC model in imparting the financial services to the unbanked areas. House may discuss the same.

DFS, MoF, Gol vide it’s letter dtd. 17th May, 2018 circulated the list of **9,039 uncovered villages** in different States of the Country where Banking services is not available in 5 Kms. vicinity, of which Gujarat State has 755 such centres. Further, it was also informed that there is an immediate need for deployment of BCs at inactive locations. There is no village in Mehsana District in the list.

Further, through a separate letter dtd. 17th May’2018, DFS, MoF, Gol informed that Ministry of Rural Development has suggested that Self Help Group members are more suitable as BC for financial inclusion activities. For SHG members it will be an additional income and hence lower attrition is expected. Moreover, MoRD will provide for Tablet/ Micro ATM and there will not be any cost to Bank. In Mehsana district 98 Bank Sakhi has been appointed by GLPC.

Therefore, Banks may map such Villages of their district with allottee Bank branch and request them to deploy BCs as advised by DFS, MoF, Gol.

D. Revised Sub Service Areas (SSA’s): Under the guidance of SLBC, Lead Bank Cell undertook an exercise with all banks and compiled updated list of Sub Service Area which is provided at **page No.22**. The said list is also available on SLBC website. Members are requested to go through the same and in case of any discrepancy in allotment of any village, the same should be reported to us before 20th September 2018 for necessary modifications.

Page No:22___

AGENDA No.3

Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks

RBI wide letter dated 02.03.2017, gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from 1st April, 2017, FLCs/Branches have to conduct the camp as per the following schedule:

a. Two special camps per month on digital platforms i.e. UPI and USSD.

b. Target specific camps-Five camps per months(one each for farmers,SME'sSHGs,School children and senior citizen)

Further ,one camp per month has to be organized by Rural branches on Financial Awareness message,UPI,USSD,preferably on 3rd Friday of every month.

FLC camps details:

Name of Bank	No. of FL Camps conducted in the district upto the quarter June.18	No. of Rural branches who have conducted FL Camps during the last quarter				Total of Rural Branches (A+B+C+ D) holding camps
		0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps (D)	
Dena,SBI,BOB,DGGB,MD CC, Syndicate,CBI	441	All FLC camps conducted by FLCC and Rural Branch.				441

I. AGENDA No.4

4.1. Rejection of Government grant, welfare benefits and payments against procurement in small accounts and rejection in inoperative/ dormant accounts, DBTL transfer

During 154th SLBC meeting, the Member Banks have been informed that DFS, MoF, Gol vide letter dtd. 28th August'2017 forwarded a copy of the Notification no.G.S.R. 1038 (E) dtd. 21/08/2017 regarding Amendment to Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to Small accounts.

This above amendment was related to the Small accounts, which carries the following restriction:

- i. The aggregate of all credits in a Financial year does not exceed Rupees one lakh
- ii. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand, and;
- i. The balance at any point of time does not exceed rupees fifty thousand

Through the above amendment, following proviso was inserted namely :-

“Provided that this limit on balance shall not be considered while making deposits through government grants, welfare benefits and payment against procurements.

Further, DFS, MoF, Gol vide it's letter dtd. 1st June, 2018 informed IBA that it has come to notice that Government grants/ welfare benefits credit in small accounts is not allowed by many Banks, thus leading to denial of benefits to small account holders. Reiterating the

provisions of G.S.R. 1038(E) dtd. 21st August'2017, it is advised that all Banks should comply with the directives of these guidelines. Moreover, referring to the IBA circular, it is advised that scholarship accounts and such accounts where Govt. benefits are received should be allotted a separate product code so that stipulation of inoperative/ dormant accounts due to non-operation does not apply while crediting proceeds. **DFS, MoF, GoI letter dtd. 1st June, 2018 is given at page no.23**

Page No 23

Therefore, Banks may take note of the same and ensure compliance so as to avoid cropping up of further concern on this matter.

4.2 Direct Benefit Transfer (DBT)

As directed by Ministry of Finance, Department of financial Services, Government of India vide letter no F/NO/1/4/2013-FI for Direct Benefit Transfer in to the Bank account of the Beneficiary under 26 schemes. Direct Benefit Transfer Scheme is roll out in the Mehsana District from 01.07.2013.

As the benefits under 26 schemes presently identified for Direct Benefit Transfer have to be made into the their bank account , it is necessary that bank accounts in case of these beneficiaries are opened wherever such account are not available.

Setting and updation of Aadhar Enrollment Centres: Every Scheduled Commercial Bank shall set up Aadhaar enrolment and updation facility inside the premises of Bank branches at a minimum of 1 out of their 10 branches by 30th September, 2017.A list of aadhar enrollment centres working in Mehsana District is attached alongwith.

Page No.24

Aadhar Authentication: All existing accounts are to be Aadhar authenticated before 31.12.2017. The date is now extended upto 30.06.2018.The aadhar seeding progress upto 30.06.2018 is around 81.85% in the district which has to be improved.**Banks are requested to complete 100 % seeding in DBTL accounts.**The mobile seeding in district is about 69.67%.

Page No.25

II. AGENDA No.5

5.1 Pradhan Mantri Mudra Yojna and Standup India Scheme

Pradhan Mantri MUDRA Yojana (PMMY) was launched on 08.04.2015 by the Hon'ble Prime Minister Shri Narendra Modi, is set up as a subsidiary of SIDBI.

Progress under the scheme for current year is as below. (01.04.18 to 30.06.18)

SR No.	Category	No. of A/cs		Sanctioned Amt		Disbursed Amt	
		March 18	June 18	March 18	June 18	March 18	June 18
1	Shishu	35427	5403	95.48	15.49	94.98	15.27
2	Kishore	7456	990	152.3	21.38	145.72	20.69
3	Tarun	991	166	67.45	11.06	65.28	10.38
Total		43874	6559	315.23	47.93	305.98	46.33

(Amt.in Crore)

Page No: 26

5.2. Convergence of Seif Employment Programme (SEP) component of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) with Pradhan Mantri Mudra Yojana (PMMY)-reg.

Interest subsidy component is available to the mudra beneficiaries of the urban centre under the scheme.

Manager NULM Mehsana Nagarpalika will brief the house about the scheme.

Launching of Standup India Scheme

As you are aware, the captioned scheme was announced by the Hon'ble Prime Minister during the Independence Day address to the Nation on 15 August 2015 and the scheme was launched on 5th April 2016. Under the scheme, loans between Rs.10 lakhs and Rs.100 lakhs for Green Field Enterprises set up by SC/ST and Women Borrowers are to be provided by the branches of Commercial Banks and RRBs. Each of the branches of Commercial Bank/RRB is to extend loans under the captioned scheme, to at least one SC/ST and one woman borrower. In this scheme rate of interest is not to exceed MCLR+3%, credit facility should be only for green field project only, credit facility should compulsory be composite loan inclusive of term loan and working capital and guarantee support for collateral free loans.(NCGTC-National credit guarantee trust company).

Total loan applications sanctioned are 01 for Rs 20.0 lakhs (1st April 2018- 30th June. 2018)

Page No:27___

Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the current financial year.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.

Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance

AGENDA No.6

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

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

Achievement under PMEGP up to June. 2018 is as under.

IA	Target 18-19		Applications forwarded to banks			Applications sanctioned by banks			Applications rejected/Returned/Return by banks			Applications pending with banks		
	No. of projects	MM amt	No. of projects	Project cost	MM amt	No. of projects	Project cost	MM amt	No. of projects	Project cost	MM amt	No. of projects	Project cost	MM amt
KVIC	27	67.5	52	950	316.61	12	215.67	71.89	4	43	14.38	36	691	230.34
KVIB	27	67.5	35	380	126.58	1	15.06	5.02	2	23	7.75	32	341	113.81
DIC	36	90	30	326	108.83	3	45.33	15.11	2	30	10	25	251	83.72
TOTAL	90	225	117	1656	552.02	16	276.06	92.02	8	96	32.13	93	1284	427.87

SOURCE:KVIC

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended June, 2018, against the physical target of 90, Banks have sanctioned 16 applications, i.e. 17.17% achievement. Similarly, against the Margin Money target of Rs.225 lakhs, Banks have sanctioned projects having Margin Money of Rs.92.02 lakhs (40.89% achievement) for the quarter ended June, 2018. KVIC, State Office, Ahmedabad vide their e-mail dated 30.05.2018 and 05.06.2018 has submitted Bank/District wise targets under PMEGP scheme for FY 2018-19 which is circulated to banks.

Modification in existing PMEGP scheme guidelines

KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP New guideline/2018-19 dated 01.06.2018 has informed about modification in existing scheme guidelines. The same was informed by SLBC to all the Banks and LDMS which in turn circulated to all banks through email. Among the others, following are the major modification elaborated **for up gradation of existing PMEGP/ Mudra units**:

1. Margin money claimed under PMEGP has been successfully adjusted.
2. First loan under PMEGP/ MUDRA has been successfully repaid in stipulated time.
3. The unit is profit making with good turnover and having potential for growth in turnover and profit with modernization/upgrading the technology.

A uniform subsidy @ 15% (Max. Rs.15 Lakhs) of project cost (Max. Rs.100 Lakhs Manufacturing and Rs.25 Lakhs for service/trading activity) would be provided for upgradation of existing PMEGP / MUDRA units on above criteria.

Banks are requested to take note of the modification in scheme guidelines and inform the branches accordingly.

6.2 Other Central Government Sponsored Schemes: NULM (Amount in Rs. Lacs)

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)	35	12	02	0	10	16.66%
Group (SEP-G)	02	00	00	00	00	NA
SHG Bank Linkage	25	12	04	00	08	33.33%
Total	62	24	06	00	18	25%

Source:NULM

6.3 State Government Sponsored Schemes

Summary of various state government schemes is as under.

(Amount in Rs. Lacs)

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	1250	2188	883	29	1276	70.64%
GSCEDC	229	19	4	0	15	1.75%
GBCDC	275	154	53	8	93	34.41%
GWEDC	50	59	1	0	58	2.00%
JGY	-	-	-	-	-	-
Bankable Scheme for ITI	2	2	0	0	2	0

*** Up to June :- 2018 source DIC, GWEDC, GBDC and GSCEDC.

Page No :28-31

6.4 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	JGY	DCWD	GWEDC	GSCDC
	**	**	**	**	**	**

**Data not available.

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
	Nil	Nil

AGENDA No.7
Review of Key Banking Parameters in Dist. for Qtr.March – 18 end : Rs in lakhs

Sr.No.	Details		Last Qtr.	Last Year Corresp. Period	Present Qtr.	Variation over last quarter.	Growth	Growth
			(March 18)	(June - 17)	(June-18)		Q-o-Q(%)	Y-o-Y(%)
1.		Semi Urban	151	152	153	2	1.32	0.65
		Rural	217	214	217	0	0	1.40
		Total	368	366	370	2		0.55
1 b	ATMs Expansion	Total	270	270	270	0	0	0
2	Deposit Growth		1379298	1278856	1359163	-20135	-1.46	6.27
3	Advances		1085898	1059665	1169712	83814	7.71	10.38
4	Priority Sector Advance		765269	777940	766363	1094	0.15	-1.48
4.1 a)	% growth							
b)	% to total advances		68.09%	73.41	65.51	-2.58		-7.9
5	Agriculture Advance		431707	490534	458347	26640	6.17	-6.56
5.1 a)	% growth							
b)	% to total advances		39.75	46.29	39.18	-0.57		-7.11
5.2 (A)	Of (5) above, Loans to Small & Marginal farmers		93820	88200	94220	400	0.43	6.8
6	MSME Advance	No. of Units	40459	39129	38945	-1514	-3.74	-0.47
		Amount O/S	183258	178969	181694	-1564	-0.85	1.52
	% growth							
	% to total advances		16.87	16.89	15.53	-1.34		-1.36
6(A)	Of (6) above , loans to micro units	No. of Units	27443	27836	28826	783	2.85	3.55
		Amt. O/S	64321	71386	64941	620	0.96	-9.02
		% to total advances	35.09	39.88%	35.74	0.65		-4.14
7	Weaker Section Advances		175327	174476	179305	3978	2.26	2.76
7.1	% growth							
	% to total advances		15.61	16.47	15.32	-0.29		-1.15

During the review quarter ended June – 2018, as compared from 1st April 2018, 2 branch was added to the banking network in the district. Thus, there are **370** branches of **34** banks working in the district as at the end of June – 2018 .

- Deposits decreased by Rs. 20135 lakhs and stood at 1359163 lakhs and the Advances increased by Rs. 83814 lakhs and stood at Rs. 1169712 lakhs at the end of June - 2018.
- The CD ratio at the end of previous quarter was at 86.06 %.
- Priority sector advances increased by Rs. 1094 lakh over previous quarter and increased by 0.15% Q-to-Q and stood at Rs. 766363 lakh. That is 65.51% against bench mark of 40%.
- Agriculture advance increased by 26640 lakh over previous quarter and increased by 6.17% on Q-to-Q basis and stood at 458347 lakh that is 39.18% of total advance. against bench mark of 18.00%.
- SME Sector advances decreased by 1564 lakh over previous quarter and increased by 1.52% on Y-to-Y basis and stood at 181694 lakh that is 15.53% of total advance..
- Weaker Section Advance increased by Rs. 3978 lakh compare to last quarter and stood at 15.32%. Against bench mark of 10%.

The W. S. Advance and P. S. Advance was above the national target. AGM, RBI vide their let. No. RPCD(AH)/814/ 02.02.00/ 2006-07 dtd. 06.09.2006 advised all banks to increase DRI advances and also lending to weaker sections in order to bring them above poverty line and improve their employment opportunities. Banks were also advised to classify the advances properly and report to Lead Bank regularly.

Bank wise/Sector wise data is given in **Annexure – A on page no.32**

I. AGENDA No.8

Review of Annual Credit Plan (ACP)

(Rs in Lacs)

Sr.	Sectors	ACP Last Year				ACP Current Year				
		Annual Allocation 2017-2018		Achiev. Upto corresponding qtr. last yr June.- 17	Achievement %	Annual Allocation 2018-2019		Achiev. Upto current qtr. June. 2018		Achievement %
		A/C	Amt.			Amt.	Amt.	A/C	Amt.	
1	Total Agri	364095	307258	219168	71.33%	243693	390000	81327	166248	42.63%
	Of which Crop Loan	327370	209354	126556	60.45%	149962	240000	74711	127499	53.12%
	Of which Allied+A	36725	97904	92525	94.51%	93731	150000	6616	38749	25.83%

	TL									
2	MSME	7925	105417	43792	41.54%	97481	156000	4518	38303	24.55%
3	Export credit	0	0	1450	100%	1053	1680	3	626	37.28
3	Education	2449	9273	442	4.77%	1386	2220	87	255	11.49
4	Housing	6097	68521	8015	11.70%	14995	24000	792	6175	25.73
5	Others	27002	59641	1076	1.80%	10497	16800	392	339	2.02
	Total Priority Sector Advances	407568	550110	273943	49.80%	374910	600000	87119	211946	35.32

Upto the First quarter of 2018-19, banks have made total fresh disbursement of Rs. 87119 lakhs under Priority Sector, as against the annual target of Rs.600000 lakhs thereby registering achievement of 35.32% against the SACP target for the year 2018-19 upto June - 2018

Lead Bank has already sent bank-wise plan v/s performance to all controlling offices of the Banks to review the performance of their branches and advised them to monitor the SACP 2017-18 of the branches under their control.

This data is generated on the basis of LBR-2 & U2 submitted by the branches & Key indicator submitted by Dist Co-ordinator upto March - 2018 received up to 12.03.2018 to Lead Bank Cell, Mehsana and the submission rate of LBR-2 is 80 % up to the quarter ended March - 2018.

All banks are requested to send their LBR statements timely to reflect their actual achievement in SACP.

The Bank-wise and Sector-wise details of achievement vis. target are furnished in **Annexure –I to 21 on page no. 33-53**.

I. AGENDA No.9

4.4 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102018-1141-K.7 dated 5th April, 2018 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2018 and Rabi-Summer 2018-19 seasons. A copy of the GR issued by Government of Gujarat has been circulated by LBC vide letter dated 18.04.2018.

The scheme is compulsory for all the farmers including share croppers, tenant farmers growing notified crops in notified area and availing Seasonal Agriculture Operations (SAOs) loans from Banks / Financial Institutions (i.e. loanee farmers). In case of loanee farmers, the important dates/timeline to be adhered by branches for Kharif-2018 season are as under.

Sr.	Timeline for	Date for Banana and castor crops	Date for all other Kharif crops
1	Loaning period to be considered	Loans sanctioned from 01.01.2018 to	Loans sanctioned from 01.01.2018 to

		31.08.2018	15.07.2018
2	Generating crop insurance proposal form on i-khedut portal by farmers	31.08.2018	15.07.2018
3	Submission of proposal form by farmers to branch	2 working days after cutoff date as mentioned above i.e. 04.09.2018	2 working days after cutoff date as mentioned above i.e. 17.07.2018
4	Deduction of premium by branch	2 working days after submission of proposal to Bank i.e. 06.09.2018	2 working days after submission of proposal to Bank i.e. 19.07.2018
5	Online data entry by Banks on compulsory mode	25.08.2018*	25.07.2018
6	Submission of consolidated declaration and insurance premium by branch to Insurance Company	15.09.2018	31.07.2018

Banks are requested to pass on necessary instructions to their branches to adhere to the timeline as above so that any farmer may not be deprived from the benefits of the scheme. In this Kharif season(2018-19) total no of application count for loanee and non loanee farmers were 27746 for 13304.97 hectares.

Progress under PMFBY Kharif 2018

Applications Count	Loanee Count	Non Loanee Count	Applied Crop Area (Ha)
27746	27735	11	13304.97

detail bank wise data is as per

Page No. 54

I. **AGENDA No.10**

10.1 Continuation of 4% interest subvention scheme and procedure for Banks to pass on interest subvention to farmers and lodging claims with GoG.

The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. SMB-16-2017-1486-CH dated 17.04.2018 have informed about continuation of 4% interest subvention scheme during the year 2018-19 in respect of short term crop loans sanctioned / disbursed by Banks for the **period from 01.04.2017 to 30.09.2017** and repaid as per Prompt Payer Scheme. Further, Registrar, Co-operative Societies vide their letter dated 23.05.2018 clarified the applicability of the scheme to Nationalised Banks, Private Banks and RRBs. The operational guidelines and mode of lodging claims with Government of Gujarat will be the same as conveyed earlier.

Banks are requested to implement the scheme whole heartedly and ensure extending benefits of the scheme to all eligible farmers and timely lodging of claims. A copy of the said GR and letter is circulated to banks through e mail by Lead Bank Cell.

The Registrar, Co-operative Societies, Government of Gujarat vide their letter dated 18.05.2018 has reiterated the modality of extending benefit of interest subvention scheme to eligible farmers. As per the operational guidelines of the scheme, eligible amount of interest subvention is to be provided to eligible farmers upfront in his/her crop loan account immediately on repayment of entire crop loan with interest by farmers. Subsequently, the claims for reimbursement of interest subvention is to be lodged by Banks with Government of Gujarat.

Banks are requested to pass on necessary instructions to branches regarding adherence to the operational guidelines of the scheme.

10.2 Announcement of new scheme for establishment of dairy unit with 12 milch animals.

The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. CDS/132017/94/P.1 dated 17th April, 2018 has announced a new scheme for establishment of dairy units with 12 milch animals. A copy of the GR has been circulated by SLBC vide letter no. FGMO/AHM//SLBC-103/406/2018 dated 01.05.2018 which has been shared with banks through letter and e mails.

Main features of the scheme are as below:

- i. Subsidies will be made available for purchase of 12 milch animals (cow / buffallow) and new construction of dairy farm as per prescribed criteria.
- ii. Interest subsidy will be available @ 7.50% for 5 years on finance extended by Banks for purchase of milch animals in FY 2018-19.
- iii. For construction of dairy farm as per prescribed criteria, subsidy will be provided @ 50% of the cost or Rs.1.50 lakh whichever is lower.
- iv. In addition to these, capital subsidies will also be available for electric chaf cutter, fogger system, milking machine and cattle insurance.

The GR of the scheme with eligibility criteria, operational guidelines for Banks and other details are attached at **page No..55-56** Banks are requested to circulate the same among the branches in the State and advise them to extend the benefits of the scheme to eligible borrowers.

AGENDA No.11

11(A) Reviews of NPAs

A) NPA position in Mehsana District

Particulars	Amt. Outstanding (Lacs)	Amt. of NPA (Lacs)	% NPA to Outstanding
TOTAL ADVANCES	416864	14586	3.50%

Bank wise NPA is as per Page No_57

B) Review of recovery position in Recovery Certificate filed under State Recovery Acts.

The recovery of bank overdues is an important issue for the banks in view of RBI's NPA norms and stress has been given to improve the recovery position of banks' overdues. It is reiterated that the PMEGP is an extremely important scheme of the Govt. of India that facilities loans from commercial banks to the educated unemployed youth to setup self employment ventures. The success of the scheme depends primarily on the confidence of the bankers in the scheme, which, in turn, depends on the recovery of the loans already disbursed by the banks. It is required to boost up the recovery campaign by DIC & Banks jointly. This data given is old data and are not updated by banks due to some or the other reason. All district coordinators requested to give final and correct figure so that it can be reviewed in next meeting. Up to last year it was as below.

There were 5108 R/C-filed cases for an aggregate amount of Rs.1310 lacs, as on June- 2015, out of which, 4031 cases of Rs.1030 lacs are still pending at various level as of June-2015. District Authorities are requested to help in recovery of banks dues.

House may discuss the same.

AGENDA No.12

Role of RSETI Mehsana in self employment .

- a) All members are requested to visit RSETI premises and are requested to take full advantage of infrastructure.

b) Training at RSETIs

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	Wage
4	129	4	129	10161	4587	2252	200

AGENDA No.13

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

- a) Saving Bank account details (Amt. in lakhs)

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.
80	839	0.95	9504	96387	1779.73

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

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.
379	379	436.22	379	379	436.22

c) Disbursement Details (Amt. in lakhs)

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
379	399.67	110	110.00	379	379	436.22	379

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

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
3087	829.30	221	72.07	7.16	8.69

e) Modifications upcoming in the SHG linkage format: Term Loan/Demand loan will now constitute the loan format for bank linkage for SHG's taken by them for performing any economic activity. Detailed guidelines will be circulated when received from SLBC.

AGENDA No.14

:Doubling of farmers income by 2022

The goal set by the Hon.Prime Minister is to double farmers income by 2022-23 is central to promote farmers welfare,reduce agrarian distress and bring parity between income of farmers and those working in non agricultural professions.In addition to the support for agricultural,R&D departments,banks can too play a pivotal role through credit linkage providing timely and adequate credit to farmers and more emphasis on term loan component. RBI vide circular RBI/2016-17/66,FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of " Doubling Farmers Income by 2022"

The strategy to achieve this goal, inter-alia,include

- Focus on irrigation with large budgets, with the aim of "per drop,more crop"
- Provision of quality seeds and nutrients based on soil health of each field.
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing

- Creation of a national farm market removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risk at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

II. **AGENDA No.15**

Progress under Area Development Scheme of NABARD

The following two scheme of area development s are being implemented the the district

(i)Area Development Scheme on Dairy Development.

(ii) Area Development Scheme on Farm Fencing.

DDM NABARD is requested to apprise the house on the matter.

I. **AGENDA No.16**

16.1 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme

In order to expand institutional credit flow to the housing needs of urban poor, credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower.

The Controlling Authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS in the State.

Ministry of Housing and Urban affairs, Govt. of India vide notification dt.12th June 2018 has enhanced carpet area in MIG I category from “Upto 120 Sq.metre” to “ upto 160 Sq.metre” and in MMG II category from “ Upto 150 Sq.metre” to 200 Sq.metre”.The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e.01.01.2017.

On the basis of data submitted from banks,CLSS progress is given at **page no.58**

Progress Under Pradhan Mantri Awas Yojana PMAY (URBAN)									
Name Of District :						Mehsana			
Nos. Of Application received for CLSS (PMAY)		No. Of Application Approved (PMAY)		Nos. Applicants Receiving Subsidy (PMAY)		Total Approved Amount Of Subsidy (PMAY)		Total Amount Of Subsidy Disbursed (PMAY)	
01.04.2017 to 31.03.2018	01.04.2018 to 30.06.2018	01.04.2017 to 31.03.2018	01.04.2018 to 30.06.2018	01.04.2017 to 31.03.2018	01.04.2018 to 30.06.2018	01.04.2017 to 31.03.2018	01.04.2018 to 30.06.2018	01.04.2017 to 31.03.2018	01.04.2018 to 30.06.2018
72	22	70	14	32	0	4533429	0	4949452	0

16.2 Pradhan Mantri Awas Yojana – Gramin

Pradhan Mantri Awas Yojana – Gramin is a renamed and improved version of Indira Awas Yojana rural housing scheme. Under the PMAY – Gramin, the central government aims to develop 4 Crore (Increased from 3 Crore) homes for Rural Poor across the country by the year 2022.

The salient features of the scheme are:

Providing assistance for construction of 1 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.

- a. The minimum unit (house) size enhanced from 20 sq.mt.(under IAY) to 25 sq.mt. Including a dedicated area for hygienic cooking.
- b. Enhancing the unit assistance from Rs.70,000 to Rs.1,20,000 in plain area and from Rs.75,000 to Rs.1,30,000 in hilly States / difficult areas / IAP districts.
- c. The cost of unit (house) assistance is to be shared between Central and State Govt. in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 3 Himalayan States.
- d. Provision of assistance of Rs.12,000 for toilets through convergence with Swacch Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- e. Provision of 90/95 person-days of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.
- f. Identification and selection of beneficiaries based on the housing deficiency and other social deprivation parameters in SECC – 2011 data and verified by the Gram Sabhas.
- g. The eligible beneficiary can also avail a loan of upto Rs.70,000 from Financial Institutions.

AGENDA No.17

–Vidhya Lakshmi Portal (VLP) for education Loan.

The Director of DFS MoF , Govt of India vide letter dt 21/04/2017 has forwarded the minutes of the meeting held on 12.04.2017 to discuss issue regarding vidhya Lakshmi portal for education loans at DFS , New Delhi. Copy enclosed. Accordingly all banks are advised to follow following procedures.

- All education loans should be routed through VLP. Where students have submitted physical application, the same should also be uploaded on VLP after sanction.
- Awareness campaign should lie launched from 01.05.2017. Lead District Managers should ensure sensitization of stakeholders at the District level. SLBCs to arrange for meeting with Head of Departments of educational institutions before the start of this academic session with an aim to conduct seminar in the institutions.
- Banks to organize orientation programme for officers on Educational Loans, Central Scheme for Interest Subsidy (CSIS) and Vidya Lakshmi Portal.
- All legacy cases from 15.08.2015 (Launch date of VLC portal) should be uploaded on VLP latest by 30.09.2017.
- Branches should coordinate with the educational institutions of their area and popularize the VLP. They should also conduct seminars in such institutions during the admission season.

- Each branch to display a Banner cc VLP. ATMs of Banks in educational institutions should also carry posters of VLP.
- The Government of Gujrat has declared interest subsidy scheme on education loans under Mukhyamantri Yuva Swavalamban Yojna w.e.f 04.07.2017.The details of the scheme has been supplied to banks.

II. **AGENDA No.18**

**– Representation received from various People for opening of branch/ ATM./Merging
NIL**

Agenda No: 19 – Any other matter with permission of house.