

BACKGROUND PAPERS ON AGENDA ITEM

79th DLCC & 3rd DLRC meeting of Patan District to be held on 14/03 /2019 at 05.30 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 05/12/2018

The minutes of last DLRC/DLCC meeting held on 05/12/2018 were circulated to all the members vide Lead Bank Cell Office Letter No. **PTN/LBC/242/2018** dated 12/12/2018. Since no comments/amendments have been received from any members, the house is requested to confirm/ approve the same.

AGENDA - 2 :

Review of Key Banking Parameters in District for the Dec 18 quarter

(Amt. in Lakh)

Sr. No.	Details		Last Quarter	Corresponding Quarter of Previous Year	Present Quarter	Growth Q-o-Q	Growth Y-o-Y
			Sept'18	Dec'17	Dec'18		
1 b	Branch	Urban &	78	78	77	-1	-1
	Expansion	Semi Urban					
		Rural	82	82	81	-1	-1
		Satellite Office	0	0	0	0	0
	Total						
1 b	ATMs Expansion	Total	137	146	137	0	-9
		Rural	35	26	35	0	9
		Semi Urban	54	63	54	0	-9
		Urban	48	57	48	0	-9
2	Deposit Growth		519983	492657	516940	-3043	24283
3	Advances		358819	322187	366987	8168	44800
4	Priority Sector Advance		308697	288241	317969	9272	29728
4.1 a)	% to total advances		86.03	89.46	86.64	0.61	-2.82
5	Agriculture Advance		243644	232186	247785	4141	15599
5.1 a)	% to total advances		67.90	72.07	67.52	-0.38	-4.55
6	MSME	Amount	32943	27196	34076	1133	6880
		% growth				3.44	25.30
		% to total o/s advance	9.18	8.44	9.29		
7	CD Ratio		69.01	65.40	70.99	1.98	5.59
8	Kisan Credit Card	Amount o/s	175554	163448	176451	897	13003
		% to total o/s advance	48.93	50.73	48.08		

AGENDA 3

Review of progress under financial inclusion plan (FIP)

- (i) Progress under PMJDY, Aadhar Seeding, PMJBY, PMSBY & APY

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	As of 31/01/2019	New added during Year
1	PMJBY	40355	52513	12158
2	PMSBY	101086	125285	24199
3	APY	10408	11589	1181
	Total	151849	189387	37538

The progress under PMJDY for December 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%
14/11/2018	328293	45696	246687	265485	80.87%
19/01/2019	344426	46058	260215	280154	81.33%

Number of new PMJDY accounts added from 20/06/2018 to 19/1/2019 are **36031**

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.

- (ii) Road Map for providing regular Banking services in Villages / Unbanked Centers, Sub Service area Plan

Total no. of URCS in the district	Banking outlets opened	No. of unbanked Rural Centers (URCs) in end of the quarter
8	3	5 (Der, Gungadipati, Nayta, Vayad, Dindrol villages)

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)”.

(iii) Role of Business Correspondents (BCs)

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, GoI 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, through a separate letter dtd. 17th May'2018, DFS, MoF, GoI 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.

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

Name of District	No. of SSA allotted (a)	No. of BCs required (b)	No. of BCs available (c)	Uncovered SSA (d)	out of (d), No. of location uncovered due to connectivity issue
Patan	316	NA	191	Nil	Nil

Bank wise status of BCs are as under:

Name of the Bank	No. of BCs		
	Active	Inactive	Total
Dena Bank	30	1	31
DGGB	53	7	60
Union Bank	21	0	21
SBI	20	13	33
Corp. Bank	3	0	3
Bank of India	1	0	1
Bank of Baroda	26	16	42
TOTAL	154	37	191

(iv) Review of Financial Literacy Camps

Rural branches in the District		Details of FL Camps	
Name of the Bank	Number of rural branches	Target	Achievement
Dena Bank	3	36	42
BOB	8	96	62
SBI	9	108	35
BOI	3	36	15
UBI	3	36	25
Syndicate corporation	2	24	8
vijya	1	12	4
DGGB	1	12	5
DGGB	24	288	135
TOTAL	54	648	331

AGENDA – 4

Review of performance of banks under District Credit Plan (DCP) 2018-19.

(Amt. in Lakh)

Sr.No.	Sectors	Annual Allocation		Outstanding up to current quarter		% Achievement up to end of current quarter	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agriculture	209764	234851	88099	153464	42%	65%
	Of which Crop Loan	191285	154362	76396	121687	40%	79%
	Of which Allied+ ATL	18479	80489	11703	31777	63%	39%
2	MSME	8401	34226	3517	14317	42%	42%
3	Education	1126	3632	125	248	11%	7%
4	Housing	2457	21344	683	5413	28%	25%
5	Weaker Sections	41294	54432	7350	13827	18%	25%
6	Others	4978	9632	2341	1801	47%	19%
7	Total P S Advances	226726	303685	94766	175739	42%	58%

Bank-wise Status is given in Annexure

AGENDA - 5 Review of NPAs

(Amt. in Lakh)

Particulars	Amount Outstanding	Amount of NPA	% NPA to Outstanding Advances
Priority Sector Advances			
Crop Loan	176451	Sector wise NPA figures of all banks are not available but total NPA of all major 17 bank in patan District is Rs 165.63 crore amounting 5.9%	5.9%
Agri. Term Loan	71334		
MSMEs	34076		
Other PSA	36108		
Total PSA	317969		
Non Priority Sector	49018		
TOTAL ADVANCES	366987		

Bank wise detail enclosed in Annexure

AGENDA - 6 Review of recovery position and cases filed

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 December 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 - 7

Assistance under Government sponsored schemes

(i) Review of progress under various Central Sponsored and State Sponsored schemes.

Sr. No.	Programme	Target	Year 2018-19		% of Achievement	Pending /Rejected
			Target/ sponsored	Achievement (Sanction No)		
1	DIC	Physical	800/3508	1055	131.87	2453
2	GSCEDC	Physical	224/45	21	9.37	24
3	DCWD(GBCEDC)	Physical	298/317	82	27.51	235
4	GWEDC	Physical	40/2	1	2.50	1
5	PMEGP-DIC/KVIC/KVIB	Margin Money **	225/96	6	2.66	90
10	NULM	Physical	46/62	44	95.65	9

**Target is in terms of Margin Money

(ii) Subsidy related issues - No major subsidy related issues are there in our district . However, due to delay in release of grant by DIC, subsidies are sent with delay.

(iii) Implementation of PMFBY

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

The Agriculture, Farmers Welfare & Co-operation Department, Govt. of Gujarat vide GR no. PFB-102018-2658-K-7 dated 26.11.2018 (copy attached) has issued guidelines and informed implementing agencies for Rabi-Summer 2018-19 season 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	United India Insurance Co. Ltd.
Corporate office Address	6th Floor, United India House, Near Income Tax, Ashram Road,Ahmedabad.
Telephone	Phone: (079) 27544703/5/7, Fax (079) 26472616 Ph No-- 9082446403
Contact No/Email	Contact person--Meenaxi Tripathy Ph No--9082446403 E-mail: meenakshitripathi@uiic.co.in

Detail of PMFBY covered for Kharif and ravi season of Patan district are as under

Season	No of Farmers covered under PMFBY	Total no of loanee Farmers in the district covered under PMFBY	Area covered (hectare)	Claims Settled /Pending
Kahrif 2018-19	11207	11195	16652	Not available
Rabi 2018-19	13282	13257	17089	Not available

AGENDA - 8

Progress under SHG - bank linkage

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 -2018	543	1008	1551

(Source: DRDA, Patan)

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. Bank wise detail of Sakhi Mandal Scheme is given in Annexure

AGENDA - 9

SME financing & bottlenecks thereof (PMMY and Standup India)

(i) Pradhan Mantri Mudra Yojana

The Progress under PMMY for Patan District is as under:

(Rs. Crore)

Sr No.	Category	No. of A/cs	Amt. Sanctioned	Amt. Disbursed	NPA		
					A/cs	Amt.	% of disbursed amount
1	Shishu	6992	24.56	24.46	Not Available		
2	Kishore	1987	41.31	37.97			
3	Tarun	208	14.72	14.11			
	Total	9187	80.60	76.54			
	Previous Qtr.	4226	39.17	36.64			
	Progress during current qtr.	4961	41.43	39.90			

Bank wise performance under PMMY is given in Annexure

(ii) Review of progress under Stand-Up India Scheme

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 33 Applicant to the tune of Rs. 840.48 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.

AGENDA – 10

Review of progress made by RSETI in training & self-employment

DENA RSETI PATAN - PERFORMANCE UPTO FEB19
is as under

No. of Training Programs conducted during the Year 2017-18	No. of Persons trained during 2017-18	Training Programs during Current F.Y. 2018-19 (upto Feb19)		No. of Training Programs conducted since inception	No. of Persons trained since inception	Out of 6, trainees settled (settlemnt ratio) cumulative			Settleme nt Ratio
		No. of Programs	No. of Persons trained			No. of trainees settled through Bank finance	No. of trainees settled through own funds	No. of trainees settled through Wage employment	
1	2	3	4	5	6	7	8	9	10
26	763	26	784	343	9253	2907	3662	233	73.51%

AGENDA – 11

Absenteeism in BLBC

It has been observed that many of the branch representation is not found in BLBC meeting. there for all district coordinators are requested to inform respective branches to remain present in BLBC meeting without fail.

AGENDA – 12

Roadmap to achieve Doubling of Farmers Income by 2022

DDM- NABARD & LDO - RBI are requested to guide the house in the matter

- 1) **Working capital for Animal Husbandry and Fisheries (KCC Scheme)** - In pursuance of the Union Government Budget 2018-19 announcement, the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries have been extended. The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups are eligible for the same.

The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply. The maximum period for assessment of working capital requirement may be based cash flow statement or completion of one production cycle.

- 2) **Campaign to achieve saturation under Kisan Credit Card (KCC)** - The Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC Scheme. In this context, the State Governments would be organizing camps village-wise or bank branch-wise to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank branches. In this connection, all bank branches are requested extend all support to the State/District administration and field level development and revenue functionaries in this campaign.
- 3) **Agricultural Marketing Infrastructure (AMI)** – AMI a sub-scheme under Integrated Scheme for Agriculture Marketing (ISAM) has been revised and the revised operational guidelines for the sub-scheme AMI are applicable for new credit linked projects, whose term loan by eligible financial institutions have been sanctioned on or after 22.10.2018 but not later than 31.03.2020. It is meant for holistic development of agricultural value chain critically focussing each linkage of post-harvest value chain including promotion of value addition and processing at farmers level so as to enhance their income by selling more marketable and processed produce in the market. Under the scheme, various marketing infrastructure e.g. rural godown, processing units, common facilities at marketing centres, etc. are eligible for subsidy.

AGENDA – 13

Status on Implementation of Area Development Schemes and its impact in terms of increase in Credit

Area Development Schemes – With the objective of augmenting the GoI 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 include bankable financing model, which have been shared with bankers.

As on 31 Dec'18, the details of sanction and disbursement under ADS are as follows:

(Amt. Lakh)

Banks	Sanction		Disbursement	
	No.	Amount	No.	Amount
Dairy				
Commercial Banks	NA	NA	NA	NA
RRB	143	290.51	143	173.29
DCCBs	208	922.35	190	833.83
Pomegranate				
Commercial Banks	NA	NA	NA	NA
RRB	-Nil-	-Nil-	-Nil-	-Nil-
DCCBs	-Nil-	-Nil-	-Nil-	-Nil-

Action: Banks are requested to finance in these areas more vigorously and report (al banks other than RRB & DCCB) sanction and disbursement figure on quarterly interval to Lead Bank

AGENDA – 14

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 ti PMAY-g beneficiaries on merit ground. A simple loan application form has been devised by SLBC and is available on SLBC sight.

AGENDA-16

Declaration of drought in 51 Talukas (Sub-districts) of 11 districts of Gujarat by Govt. of Gujarat

The Revenue Dept., Govt. of Gujarat vide its notification SCY-102018-791-S.1 dated 30th October 2018 has declared 51 Talukas (Sub-districts) of 11 districts of Gujarat (viz. Ahmedabad, Banaskantha, Bhavnagar, Devbhoomi Dwarka, Jamnagar, Kutch, Mehsana, Morbi, Patan, Rajkot & Surendranagar) as moderate to severely drought affected areas



LEAD BANK OFFICE, PATAN अग्रणी बैंक कार्यालय, पाटन

हरिदर्शन कॉम्प्लेक्स, डी एस पी ऑफिस के सामने, कोर्ट रोड, पाटन HARIDARSHAN COMPLEX, OPP DSP OFFICE, COURT ROAD, PATAN - 384265 Tel No दूरभाष 02766-223558 Mo.9429102301 ईमेल *Email:* lbc.patan@denabank.co.in

owing to condition arising from low amount of precipitation, depleting ground and surface water, poor crop conditions etc.

SLBC has been advised to collate and submit details of short term Crop loan sanctioned by various Banks in these 51 Talukas of 11 districts in the period from 01.04.2018 to 30.09.2018. Detail has been circulated to all member banks and all district coordinators to furnish information if required by SLBC.

Therefore all the banks to follow the guidelines issued by RBI wide circular no FIDD C.O. FSD.BC.No.8/05.10.001/2017-18 dated July 03, 2017 & October 17, 2018 relating to "Relief measures to be provided by banks in areas affected by natural calamities". The benefit of asset classification of the restructured account as on the date of natural calamity will be available only if the restructuring is completed within a period of three months from the date of natural calamity. In this case the declaration of drought as per notification of Revenue Dept. Govt. of Gujarat, SCY-102018-791-S.1 dated 30.12.2018 would come into effect from 1st December, 2018 and would continue to be in effect for Six months from this date unless revoked earlier by an order of the state Govt.

Following tehsil of patan district have been declared drought of a sever/moderate nature .

Taluka	Category	Taluka	Catagoru
Chanasama	Moderate	Radhanpur	Moderate
Santalpur	Moderate	Saraswati	Moderate
Sami	Moderate	Patan	Moderate
Harij	Moderate	Shankheswar	Moderate

Any other matter with the permission of the chair