

**AGENDA FOR THE DLRC/DLCC TO BE HELD FOR THE QUARTER ENDED DECEMBER, 2018**  
**HELD ON 26/02 /2019 at 17:00 hours at Collectorate Conference Hall, Porbandar.**

01. Confirmation of Minutes of the last meeting dated 29/11/2018
02. ATR (Action Taken Report) on Action Points of last meeting.
03. Review of Key Banking Parameter (Inclusion of priority sector/weaker section /SME) in District for quarter ended DEC., 2018.
04. Review of performance of banks under annual credit plan 2018-19.
05. Review of submission of LBRs & Quarterly Data.
06. Review of NPA position as on 31.12.2018.
07. Doubling the Farmers' Income: Government Campaign.
08. Review and evaluate the Progress made in achieving the road map to provide banking services within district.
09. Review of Government sponsored schemes as on 31.12.2018.
10. Pending subsidy claim- Bank wise /Scheme-wise.
11. Review of recovery cases filed under GPMR ACT 1979 & GAC (PF) ACT 1979.
12. Review the progress of "CREDIT PLUS" activities by Banks and State Governments such as RSETI (Rural Self Employment Training Institute) and Financial Literacy centre (FLC).
13. Progress in issuance of various Credit Card Schemes.
14. Review of Sakhi Mandals (NRLM) / NULM / JLGS.
15. **Absenteeism in BLBC**
16. Date of Next Meeting (as per Annual calendar / to be fixed if annual calendar is not there)
17. 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).
18. Summary of important circulars issued by RBI / NABARD / Other authorities relevant to this forum.
19. Any other matter with permission of the chair.

**DLCC / DLRC MEETING AGENDA FOR THE QUARTER ENDED DECEMBER, 2018**

**1. CONFIRMATION OF MINUTES OF LAST MEETING:**

The minutes of the last DLRC meeting dated 29/11/2018 were circulated vide letter Dated 03/12/2018 to all the members. As there were no amendments were received from members, hence the house is requested to confirm the same.

**2 ACTION TAKEN REPORT (ATR) ON ACTION POINTS (APS) OF LAST MEETING:**

Some of the member Banks have submitted Action Taken Report. Member Banks who did not submit ATR are once again requested to submit their Action Taken Report on each meeting henceforth without fail.

Agenda item No of Last Meeting	Action Point For	Contents in brief	ATR / Status Update.	
Agenda No.1.1	Review and evaluate the progress made in achieving the Road map to provide banking services within district.	For village Oddar, action taken from SBI awaited. However, SBI has reported that the bank services are being provided through BCs.	Action to be initiated by SBI.	
Agenda No.11.1:	Gap in appointment of the BC		Action to be initiated by SBI, BOB and SGB. (SGB was arranged BC for Untda but after some time he refused to continue.)	
	Branch /SSA	Uncovered Area		Remarks
	Bagvadar	Simani		For Village Simani and Godhana action taken from SBI awaited.
	Bakharla	Godhana		For village Keshod (Lushala), Mitrala Action taken from BOB awaited.
	Gosa	Keshod (Lushala), Mitrala		
	Balej	Untada	For Village Untada Action taken from SGB is awaited.	
Agenda No.13	Pending Subsidy claims-Bank wise/scheme:	Claim for subsidy of VBS scheme are pending since long.	Action to be initiated by DIC	

**3. REVIEW OF KEY BANKING PARAMETE (Amt in Lac) (from Annexure-01 to 10)**

Sr	Details		Last Quarter	Last Year (Corres Period)	Present Quarter	Growth Q-to Q	Growth Y-to Y
1a	Branch Expansion	Rural	30	27	30	0	0
		S Urban	18	20	18	0	0
		Urban	42	38	43	0	0
		TOTAL	90	85	91	0	0
1b	ATM Expansion	Rural	13	13	13	0	0
		S Urban	12	12	12	0	0
		Urban	50	50	51	0	0
		TOTAL	75	75	76	0	0
2	Deposit Growth		769443.72	745230.00	785827.00	16382.28	40597.00
3	Advances		224993.74	190302.00	229317.00	4323.26	39015.00
4	Priority Sec Advances		163711.63	155413.00	172283.00	8571.37	16870.00
4.1a	%Growth		16.03%	%	5.24%	5.24%	10.85%
b	% to Advances		72.76%	81.67%	75.13%	-----	-----
5	Agri Advances		97197.20	93012.00	103590.00	17990.04	22579.18
5.1a	% Growth		22.71%	%	18.50%	18.50%	24.28%
b	% to Advances (40%)		43.20%	48.88%	45.17%	----	----
5.2 (A)	Of (5) above, Loans to S&M Farmers		25176.00	83710.00	52622.00	27446.00	-31088
5.2 (B)	% to total Advances		11.22%	43.99%	22.95%	22.95%	(37.14%)
6	MSME Advances	No Of Units	4471	2606	10237	5766	7671
		%Growth	34.99%	0	128.96%	128.96%	477.64%
		Amt O/s	34109.34	34937.00	38966.00	4856.66	4029.00
		% to total Adv	15.16%	18.36 %	16.99%%	14.24% Growth%	11.53 Growth%
6(A)	Of (6) above, loans to Micro	No of Units	2438	2053	8457	6019	6404

	Units	Amt O/s	3848.49	2700.00	20871.00	17022.51	18171
		% to total adv	1.72%	1.42%	9.10%	-----	-----
7	Weaker Section Advances		30434.00	58651	62194	31760	3543.00
7.1		%growth	130.66%	%	104.35%	104.35%	6.04%
		% to total Adv	13.65%	30.81%	27.12%		
8	Kisan Credit Card (KCC)	No	34875	65396	40160	5285	(25236)
		Amt O/s	71209.26	68954.00	71190.00	(19.26)	2236.00
		%growth	21.77%	%	(0.02%)	(0.02%)	3.24%
9	<b>C: D RATIO</b>		29.24%	25.54%	29.18%	(0.06%)	3.64%

\*Data received from SLBC site.

#### 4. REVIEW OF PERFORMANCE OF BANKS UNDER ANNUAL CREDIT PLAN 2018-2019: (Amount in Lac)

Sl	Sector	ACP 2017-2018 (i.e. Last Year)						ACP 2018-2019 (i.e. Current Year)					
		Annual Allocation		Achievement up to corres Qtr		Achieve %		Annual Allocation		Achievement up to corres Qtr		Achievement %	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Total Agri	61775	81665	44705	97525	72.36	119.42	70435	97266	43852	71279	62.26%	73.28%
	Of which Crop Loan	51423	49265	40570	71396	78.89	175.98	65283	65431	41595	57643	63.71%	88.10%
	Of which ATL+Allied	10352	32400	4135	26139	39.94	80.68	5152	31835	2257	13636	43.88%	42.83%
2	MSME	4137	15399	3099	70962	74.91	460.82	3137	12417	1313	6708	41.86%	54.02%
3	Education	84	450	179	430	213.09	95.56	110	450	128	274	116.36%	60.89%
4	Housing	2060	12688	1419	8511	68.88	67.08	1020	8688	873	7251	85.59%	83.46%
5	Other PS	1040	3805	179	625	17.21	16.43	965	1730	173	5238	17.92%	302.77%
6	TOTAL	69096	114007	49581	178053	71.75	156.17	75667	120552	46339*	90750	61.24%	75.29%

\* No. of a/c received from SLBC site Data of Current Year received from Banks LBR-2/U2 report no.50

#### 5. REVIEW OF SUBMISSION OF LBRs:

##### LBRs & QUARTERLY DATA FORMAT:

Month	No of Branches have to submit		No of Branches have submitted		Receipt %		Branches in default
	LB R	Qly	LB R	Qly	LBR	Qly	
July	51	NA	44	NA	86.27%	NA	3 Branches have not submitted their LBR in spite of sufficient time (one and half month) given to them. These three branches of SBI were consistently falls under default area. Controllers / DCOs of these branches are requested to arrange effective mechanism for timely submission so that Lead Bank can submit factual data at SLBC, State Govt. and RBI.
AUG	51	NA	44	NA	86.27%	NA	
SEP T	90	90	87	90	100.00%	100.00%	
OCT	51	NA	50	NA	98.04	NA	
NOV	51	NA	50	NA	98.04	NA	
DEC	90	90	87	87	96.67	96.67%	

List of branches of non submission of qtrly data enclosed. (Annexure-15)

**6. REVIEW OF NPA POSITION AS ON 31.12.2018:****(Figure in lacs)**

<b>SEGMENT</b>	<b>Amount O/S</b>	<b>Amount of NPA</b>	<b>% OF NPA to O/s</b>
Crop Loan	71190.00	525.50	0.74
Agri Term Loan	13633.00	2609.58	19.14
MSMEs	38966.00	1558.44	4.00
Other P S A	4441.00	393.03	8.85
Non P S A	68909.00	1475.93	2.14
<b>TOTAL</b>	<b>197139.00</b>	<b>6562.48</b>	<b>3.33</b>
<b>CENTRAL GOVERNMENT SPONSORED SCHEME</b>			
PMEGP		20.90	
<b>STATE GOVERNMENT SPONSORED SCHEME</b>			
VBS (DIC)		388.54	
GSCDC		0.32	
DCWD		4.18	
GWEDC		0.55	
JGVY		0.00	
<b>OTHERS</b>			
HOUSING LOAN	20643.00	234.10	1.13
EDUCATION LOAN	1155.00	71.87	6.22
O/s Data submitted by the Branches. (Annexure-16)			

**7. DOUBLING OF FARMERS' INCOME – FORMULATION OF AREA BASED SCHEME FOR DIABURSEMENT UNDER****A) Doubling of Farmers' Income – Area Based Scheme for disbursement under Drip and Dairy (small milch animal units)**

The GoI had indicated 7 point strategy to double farmer's income as under:

1. Big focus on irrigation with large budgets, with the aim of "per drop, more crop".
2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing
5. Creation of a national farm market, removing distortions and e-platform across stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

Efforts of all stakeholders are required to achieve the goal set under the agenda. NABARD has taken certain initiatives/efforts in this regard. Some of them are:

1. Promoting irrigation projects through Long Term Irrigation Fund, RIDF, SAUNI etc. Also supported preparation of District Irrigation Plan through its subsidiary viz. NABCONS.
2. Conduct of village level water campaign to increase awareness for water conservation
3. Sanction of warehouses to PACS under Warehouse Infrastructure Fund, administering subsidy scheme of GoI for warehousing.
4. Concessional refinance support for Agriculture Term Lending operations of banks

Reducing input cost/ increasing the output apart from taking up supplementary activities will help achieve the goal of doubling of farmers' income. Keeping this in view, NABARD, in consultation with major banks and Govt. Departments, had prepared two Area Based Plans for financing of Drip and Small Dairy (milch animal) units in Porbandar.

Summary of bank wise targets (rural and semi urban branches) and disbursements during April-December 2018 (based on LBR returns submitted by branches) are furnished below:

Doubling of Farmers' Income by 2022 - Area Based Plans prepared for Dairy and Drip in Porbandar District - Progress											
Sl. No.	Bank	No. of R/SU Branches	Amount Rs lakh								
			Drip				Dairy				
			Target (18-19)		Disb. (31.12.18)		Target (18-19)		Disb. (31.12.18)		
			Area (ha)	Bank Loan	A/cs	Bank Loan	Units	Bank Loan	A/cs	Bank Loan	
1	Bank of India	2	10	11.43	0	0.00	18	21.60	0	0.00	
	Bank of Baroda	1	5	5.72	0	0.00	9	10.80	0	0.00	
2	Central Bank of India	3	60	68.58	0	0.00	28	33.48	0	0.00	
3	Corporation Bank	1	20	22.86	0	0.00	12	14.40	0	0.00	
4	Dena Bank	7	100	114.30	0	0.00	76	91.08	0	0.00	
5	ICICI Bank	1	25	28.58	0	0.00	9	10.80	0	0.00	
6	Junagadh DCCB	5	17	19.43	0	0.00	22	25.92	0	0.00	
7	GSCARDB	2	10	11.43	0	0.00	4	4.68	0	0.00	
8	Saurashtra Gramin Bank	15	93	106.30	0	0.00	116	138.24	0	0.00	
9	State Bank of India	10	150	171.45	0	0.00	106	126.90	0	0.00	
	<b>Total</b>	<b>47</b>	<b>490</b>	<b>560.08</b>	<b>0</b>	<b>0.00</b>	<b>400</b>	<b>477.90</b>	<b>0</b>	<b>0.00</b>	

In case of Dairy, unit cost of 2 buffaloes and 2 cows taken as Rs 1.40 lakh and Rs 1.20 lakh respectively.  
 In case of Drip, average unit cost for 1 ha taken as Rs 1.27 lakh.  
 Bank loan considered at 90% of total financial outlay, without considering any subsidy.  
 Disbursement figures are based on LBR returns submitted by branches.

Banks are definitely making finance for Drip and Dairy activities. However, the figures are not being reported. Accordingly, banks are requested to ensure submission of disbursement figures to lead bank so that the progress in financing of Drip and Dairy in the district may be assessed.

**(B) Standup India Scheme of the GoI – Progress**

The scheme was launched by Hon. PM of India on 05.04.2016 under which every branch of scheduled commercial banks was given a target of financing at least 2 applications (one SC/ST and one Woman beneficiary) for setting up of green field enterprises in manufacturing/service/trading sector. The amount of loan (inclusive of term loan and working capital) could be from ₹ 10lakh to ₹1crore. Summary of bank wise applications disbursed and pending disbursements is furnished in Appendix I. Since inception of the scheme till 14.02.2019, total 24 applications amounting to ₹ 3.57crore have been disbursed under the scheme by different banks operating in Porbandar district. Details have been furnished in Appendix II. 6 applications amounting to ₹ 1.56crore where sanctions have been given by banks but disbursements are yet to take place. Details are furnished in Appendix III. These banks may expedite disbursements of these applications.

Sr	Category	No of A/cs sanctioned Till 14.02.2019	Sanctioned Amt. (Amt in Lac)	Disb A/cs	Disb Amt (Amt in Lac) Till 14.02.2019
1	Female	24	444.44	24	357.48
(Data obtained from the branches) enclosed appendix -II					

6 Applications amounting to ₹ 1.56crore where sanctions have been given by banks but disbursements are yet to take place. Details are furnished in Appendix III. These banks may expedite disbursements of these applications

**08:REVIEW AND EVALUATE THE PROGRESS MADE IN ACHIEVING THE ROAD MAP TO PROVIDE BANKING SERVICES WITHIN DISTRICT:**

**8:01 REVIEW OF PROGRESS UNDER FINANCIAL INCLUSION PROGRAMME (FIP):**

**ROAD MAP:** Provision of Banking Services in unbanked villages having population less than 5000. The data submitted for BSBDA in FIP (As per census: 2011)

Sr	Bank Name	Total House Hold in Block	Total Population in Block	Total villages / Nes in Block	Total SSA
1	Bank of Baroda	2619	11420	8	4
2	Bank Of India	2553	11897	5	2
3	Central Bank Of India	4974	24269	33	8
4	Dena Bank	14887	69784	49	24
5	State Bank Of India	27287	130520	55	26
6	Sau Gramin Bank	11084	51885	29	12
	<b>TOTAL</b>	<b>63404</b>	<b>299775</b>	<b>179</b>	<b>76</b>

Total Rural Centres (Tier 5 & 6)	Banking Outlets present available	Total Unbanked Rural Centres
79	175	4

**Progress in opening of Banking outlets:**

Rural Centres with Population	No. of Unbanked Rural Centres (URCs) 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)	4	0	4

(Population as per Census-2011-Tier-5 5000 to 9,999 Tier-6-Less than 5,000)

Kadachh, Odadar and Dharampur village having population of more than 5000, therefore, it is necessary to open branch by SBI as per RBI Directives in village Odadar and Dharampur. The village Kadachh falls under the SSA of CBI, but CBI is restricted due to PCA for opening new branch. Hence we invited BOB and PNB to open new branch at Kadachh. The BOB advised that its target for opening new branches for the current financial year has been completed and the PNB has not responded.

**08.2: GAP IN APPOINTMENT OF THE BCs:**

Sr	Bank Name	STATUS REPORT OF BANK MITRA AND INFRASTRUCTURE AS ON 31/12/2018				
		No of SSA allotted (A)	No of BCs required (B)	No of BCs available (C)	Uncovered SSA (D)	Out of (D), No of location uncovered due to connectivity
1	Bank of Baroda	4	4	3	1	
2	Bank Of India	2	2	2	0	
3	Central Bank Of India	8	8	8	0	
4	Dena Bank	24	24	24	0	
5	State Bank Of India	26	26	24	2	
6	Sau Gramin Bank	12	12	11	1	Covered by branch
	<b>TOTAL</b>	<b>76</b>	<b>76</b>	<b>72</b>	<b>4</b>	

Gap in appointment of the BC		
Branch /SSA	Uncovered Area	Remarks
Bagvadar SBI	Simani	For Village Simani and Godhana action taken from SBI awaited.
Bakharla	Godhana	
Gosa BOB	Keshod (Lushala), Mitrala	For village Keshod (Lushala ) Action taken from BOB awaited.
Balej SGB	Untada	For Village Untada Action taken from SGB is awaited.

**08.3: PROGRESS UNDER PMJDY:**

Bank	No of Accounts Opened During the Qtr			Bank	Total no. of Accounts			Out of which Total Aadhar Seeded A/cs	Total No of RuPay Cards Issued	Balance in A/cs (Rs in Lac)	No of Pass book issued
	Rural	Urban	Total (R+U)		Rural	Urban	Total (R+U)				
PSB s	1687	1299	2986	PSB s	57673	51538	109211	86075	62209	16557.74	109211
RRBs	156	0	156	RRBs	9127	2466	11593	10502	10798	407.23	11593
Pvt	NIL	55	55	Pvt.	0	495	495	440	376	16.45	495
<b>TOTAL</b>	<b>1843</b>	<b>1354</b>	<b>3197</b>	<b>TOTAL</b>	<b>66800</b>	<b>54499</b>	<b>121299</b>	<b>97017</b>	<b>73383</b>	<b>16981.42</b>	<b>121299</b>

(Data submitted by the Branches annexure-17)

**08.4: PROGRESS IN ENROLMENT IN SOCIAL SECURITY SCHEMES:**

BANK	CUMULATIVE COVERED UNDER			TOTAL
	PMSBY	PMJJBY	APY	
PSBs	1168/29801	298/9869	299/1812	41482
Pvt Banks	4/437	3/100	5/17	554
RRBs	482/5732	117/983	25/217	6932
DCCB / GSCB	0	0	0	0
<b>TOTAL</b>	<b>1654/35970</b>	<b>418/10952</b>	<b>329/2046</b>	<b>49018</b>

(Data submitted by the Branches annexure-17)



**11. REVIEW OF RECOVERY CASES FILED UNDER GPMR ACT 1979 & GAC (PF) ACT 1979:**

**11-A: CASES FILED WITH DISTRICT COLLECTOR:**

(IN 000.00)

Sr	Bank	CUMULATIVE POSITION OF							
		Cases Filed		Recovery Effected		Cases Closed		Cases Pending	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	As Below	0	0	0	0	0	0	110	4098

**PERIOD / AGE WISE PENDANCY:**

Bank	Cases Pending For									
	<1 year		1 to 2 years		2 to 3 years		>3 years		TOTAL	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
Andhra	0	0	0	0	0	0	0	0	0	0
Allahabad	0	0	0	0	0	0	0	0	0	0
BOB	0	0	0	0	0	0	0	0	0	0
BOI	0	0	0	0	0	0	0	0	0	0
BOM	0	0	0	0	8	83	26	520	34	603
Canara	0	0	0	0	0	0	0	0	0	0
CBI	0	0	0	0	0	0	0	0	0	0
Corpo	0	0	0	0	0	0	0	0	0	0
Dena	0	0	0	0	0	0	0	0	0	0
Indian	0	0	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0	0	0
IOB	0	0	0	0	0	0	0	0	0	0
OBC	0	0	0	0	0	0	0	0	0	0
PNB	0	0	0	0	0	0	0	0	0	0
SBI	61	2981	0	0	0	0	0	0	61	2981
Syndi	0	0	0	0	0	0	0	0	0	0
UBI	0	0	0	0	0	0	0	0	0	0
UCO	0	0	0	0	0	0	7	410	7	410
United	0	0	0	0	0	0	0	0	0	0
Vijaya	0	0	0	0	0	0	0	0	0	0
SGB	1	18	0	0	0	0	7	86	8	104
AXIS	0	0	0	0	0	0	0	0	0	0
HDFC	0	0	0	0	0	0	0	0	0	0
ICICI	0	0	0	0	0	0	0	0	0	0
G A R D	0	0	0	0	0	0	0	0	0	0
JDCCB	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>62</b>	<b>2999</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>83</b>	<b>40</b>	<b>1016</b>	<b>110</b>	<b>4098</b>

**11 -B: CASES FILED WITH D D O:**

Sr	Bank	CUMULATIVE POSITION OF							
		Cases Filed		Recovery Effected		Cases Closed		Cases Pending	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	As Below	0	0	0	0	0	0	12	333

## PERIOD / AGE WISE PENDANCY:

Bank	Cases Pending For									
	<1 year		1 to 2 years		2 to 3 years		>3 years		TOTAL	
	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
Andhra	0	0	0	0	0	0	0	0	0	0
Allahabad	0	0	0	0	0	0	0	0	0	0
BOB	0	0	0	0	0	0	0	0	0	0
BOI	0	0	0	0	0	0	0	0	0	0
BOM	0	0	0	0	0	0	0	0	0	0
Canara	0	0	0	0	0	0	0	0	0	0
CBI	0	0	0	0	0	0	0	0	0	0
Corpo	0	0	0	0	0	0	0	0	0	0
Dena	0	0	0	0	0	0	0	0	0	0
Indian	0	0	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0	0	0
IOB	0	0	0	0	0	0	0	0	0	0
OBC	0	0	0	0	0	0	0	0	0	0
PNB	0	0	0	0	0	0	0	0	0	0
SBI*	0	0	0	0	0	0	0	0	0	0
Syndi	0	0	0	0	0	0	0	0	0	0
UBI	0	0	0	0	0	0	0	0	0	0
UCO	0	0	0	0	0	0	0	0	0	0
United	0	0	0	0	0	0	0	0	0	0
Vijaya	0	0	0	0	0	0	0	0	0	0
SGB	3	122	0	0	0	0	9	211	12	333
AXIS	0	0	0	0	0	0	0	0	0	0
HDFC	0	0	0	0	0	0	0	0	0	0
ICICI	0	0	0	0	0	0	0	0	0	0
G A R D	0	0	0	0	0	0	0	0	0	0
JDCCB	0	0	0	0	0	0	0	0	0	0
TOTAL	3	122	0	0	0	0	9	211	12	333

## 11 - C: (1) BANK WISE DETAILS OF TOP 5 CASES PENDING WITH DISTRICT COLLECTOR:

Sr	Bank	Borrower	Segment	Amt Sanctioned	Amt Outstanding	Overdue Interest
1	SBI	Asbham Bhima	CC	200000.00	200000.00	0.00
2	UCO	SHAILESH P KHUNTI	TL	95000.00	99000.00	4000.00
3	UCO	SARLA K GOHIL	TL	95000.00	99000.00	4000.00
4	SGB	KESHU Viram Sida	KCC	65000.00	103000.00	38000.00
5	SBI	V S SHEYES	CC	110000.00	92000.00	---

## (2) BANK WISE DETAILS OF TOP 5 CASES PENDING WITH D D O:

Sr	Bank	Borrower	Segment	Amt Sanctioned	Amt Outstanding	Overdue Interest
1	SGB	Gagan Natha	CC	87000	41000	93000
2	SGB	Karsan B Kuchhadiy	TL	50000	31000	9000
3	SBG	Rasam Isaq Chayda	TL	75000	39000	--
4	UCo	Mojin Teli	TL	50000	46000	----
5	UCO	Rajen P Adadiya	TL	50000	46000	--

**12. REVIEW OF THE PROGRESS OF "CREDIT PLUS" ACTIVITIES BY BANKS & STATE GOVERNMENTS SUCH AS RSETI & FINANCIAL LITERACY CENTRE (FLC)**

**12: A. TRAININGS AT RSETI**

**\*\* SBI RSETI - PORBANDAR**

**SETTLEMENT ANALYSIS**

Current Qtr DATA		Cumulative DATA		Cumulative No of Beneficiaries settled with			% of settled to Total trained		
Prog No	Trained No	Prog No	Trained No	Bank Fin (BF)	Own Fin (OF)	Total	Bank Fin (BF)	Own Fin (OF)	Total
6	158	126	3715	606	1713	2478	16.31%	46.11%	76.61%
				159 wage Emp				4.28	66.70
<b>CATEGORY WISE BREAK UP TOTAL TRAINED SO FAR</b>									
		SC	ST	OBC	Women	Handicap	Minority	Others	
		1404	283	1897	3278	7	13	118	

(Rseti report enclosed)

**12: B- DETAILS OF OUTDOOR FINANCIAL LITERACY CAMPS CONDUCTED BY RURAL BRANCHES OF THE BANKS:**

**\*\*FINANCIAL LITERACY CAMPS  
BY FINANCIAL LITERACY CENTRE**

No of FLC in District	Camp done till Last Quarter		Camp done in Current Quarter		Camp done so far till Current Quarter	
	No of camp organized	No trained	No of camp organized	No trained	No of camp organized	No trained
1	76	3160	27	1950	12	450

**BY RURAL BRANCHES**

No of Rural Branches in the District	No of Camps done in Last Quarter	No of camps done in Current Quarter	Cumulative No of Rural camps done in 2018-2019	Cumulative No of Rural camps done far since inception
30	28	81	219	542

**13. PROGRESS IN ISSUANCE OF VARIOUS CREDIT CARD SCHEMES.**

(Amt in Lac)

Type	Target		O/s of Previous Quarter		Cumulative Disb during the year		O/s at the end of current Quarter	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
KCC/ACC			30853	54972.29	38988	68954.00	40160	71190.00
GCC			0	0	0	0	0	0
ACC			0	0	0	0	0	0
WCC			3	0.92	0	0	3	0.92
SCC			0	0	0	0	0	0

(Crop loan data taken from SLBC site by the branches)

**14: REVIEW OF SAKHI MANDAL / NRLM / JLGs:**

**A) Savings Bank Account details:**

(Amt in Lac)

Savings Bank A/cs opened during the quarter ended SEPT, 2018.			Total No of Savings Bank Account as on 31.12.2018.		
No of SHG A/cs	No of Members	Saving Amt	No of SHG A/cs	No of Members	Saving Amt
144	371	2300.00	1559	15127	17400.00

**B) SHG Grading, Sanction & Disbursement details:**

(Amt in Lac)

Accounts Graded & Sanctioned during the quarter ended Dec. 2018.			Total No of Savings Bank Account as on 31.12.2018.		
Total A/cs Graded	Out of total Graded A/cs, A/cs sanctioned.	Sanctioned Amt	Total A/cs Graded	Out of total Graded A/cs, A/cs sanctioned.	Sanctioned Amt
244	210	210	2146	619	366

**C) Disbursement Details:**

**(Amt in Lac)**

Disbursement made during the quarter ended Dec.2018				Total loans disbursed during the year			
Total A/cs Disbursed	Disbursement Amt	Out of total A/cs, No of New A/cs Disb	Amt disbursed to new A/cs	Total A/cs Disbursed	Disbursement Amt	Out of total A/cs, No of New A/cs Disb	Amt disbursed to new A/cs
21	2380.00	21	23.80	365	228.20	365	228.20

**D) Loan outstanding and NPA:**

**(Amt in Lac)**

Loans outstanding as on 31.12.2018.		NPA as on 31.12.2018.		% NPA	
A/cs	Amt	A/cs	Amt	A/cs	Amt
1056	23546.00	45	2183.00	4.26	9.27

(September -2018 MF detail enclosed)

**E: JOINT LIABILITY GROUP - FORMATION & CREDIT:**

**(Amt in Lac)**

Total No of JLG formed	JLG financed during Quarter		Cumulative JLG financed during the Year		Outstanding Loans to JLG	
NIL	NIL	NIL	NIL	NIL	NIL	NIL

**15. Absenteeism in BLBC.**

Bank Branch Name	No. of Blocks Absent
SBI DEVDA	01 Kutiyana Block
SBI MG Road	01
GARDB	3 Porbandar, Kutiyana and Ranavav Block
JDCC Bank Madhavpur	01 Porbandar Block

16. Date of Next Meeting (as per annual calendar/to be fixed if annual calendar is not there.)

17. Details & findings of study done, if any in the district since last meeting and implementable action points, if any (to be revived in the next Meeting).

18. Summary of important circulars issued by RBI/NABARD/other authorities relevant to this forum.

19. Any other Matter with permission of the chair.

Chief Manager & Convener (DLRC / DLCC)