

**AGENDA FOR THE DLRC/DLCC TO BE HELD FOR THE QUARTER ENDED SEPT.,2018 HELD ON
29/11/2018 at 17:00 hours at Collectorate Conference Hall, Porbandar.**

01. Confirmation of Minutes of the last meeting dated 27.08.2018
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 Sept.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 30.09.2018.
07. Details of villages not having ICT connectivity for extending Banking services.
08. Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority (WDRA).
09. Details of various meeting of sub-committees held during the quarter ended 30 SEPT, 2018.
10. Doubling the Farmers' Income: Government Campaign.
11. Review and evaluate the Progress made in achieving the road map to provide banking services within district.
12. Review of Government sponsored schemes as on 30.09.2018.
13. Pending subsidy claim- Bank wise /Scheme-wise.
14. Review of recovery cases filed under GPMR ACT 1979 & GAC (PF) ACT 1979.
15. 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).
16. Progress in issuance of various Credit Card Schemes.
17. Review of Sakhi Mandals (NRLM) / NULM / JLGS.
18. Date of Next Meeting (as per Annual calendar / to be fixed if annual calendar is not there)
19. 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).
20. Summary of important circulars issued by RBI / NABARD / Other authorities relevant to this forum.
21. SPONSORED BY SUPRINTENDENT OF STAMPS, GOVERNMENT OF GUJARAT:
Representative of Concern Department is requested to appraise the house
22. Any other matter with permission of the chair.

DLCC / DLRC MEETING AGENDA FOR THE QUARTER ENDED SEPTEMBER, 2018

1. CONFIRMATION OF MINUTES OF LAST MEETING:

The minutes of the last DLRC meeting dated 27/08/2018 were circulated vide letter Dated 30/08/2018 to all the members. As there were no amendments were received from members; 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 and for village Kadachh, from CBI is awaited. However, SBI and CBI have reported that the bank services are being provided through BCs.	Due to PCA bank is unable to open branch at Kadachh advised by RO CBI. Action to be initiated by SBI.
Agenda No.11.1:	Gap in appointment of the BC		
	Branch /SSA	Uncovered Area	Remarks
	Bagvadar	Simani	For Village Simani and Godhana action taken from SBI awaited.
	Bakharla	Godhana	
	Gosa	Keshod (Lushala), Mitrala	For village Keshod (Lushala), Mitrala Action taken from BOB awaited.
Balej	Untada	For Village Untada Action taken from SGB is awaited.	
Agenda No. 12	Review of Government sponsored programme	The Chairman advised to all members for quick disposal of pending loan application and sponsoring agencies have to arrange to settle pending subsidy claim at the earliest.	Action to be initiated by concern sponsoring agencies with respective member banks.
Agenda No.05	Review of submission of LBRs & Data Formats.	Some branches of State Bank of India, Dena Bank, JDCC and Bank of India not submitted data to the lead bank	Action to be initiated by SBI, Dena Bank, JDCC and BOI.
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
Agenda No. 15 to 17	Review the progress of "CREDIT PLUS" activities by Banks and State Govts. Such as RSETI and FLC. Post placement support by banks finance to RSETI trainees.	The chairman raised his concerns over low credit linkage of RSETI trainees and makes efforts for increasing the "Training Settlement Ratio" and suggested to use infra structure of Govt. agencies for offsite training.	Action to be initiated by RSeti & concern government agencies.

REVIEW OF KEY BANKING PARAMETE (Amt in Lac) (from page no 1 to 22)

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	42	0	0
		TOTAL	90	85	90	0	0
1b	ATM Expansion	Rural	13	13	13	0	0
		S Urban	12	12	12	0	0
		Urban	50	50	50	0	0
		TOTAL	75	75	75	0	0
2	Deposit Growth		699159.38	533829.53	769443.72	70284.34	235615.19
3	Advances		182630.01	148280.36	224993.74	42363.73	76713.38
4	Priority Sec Advances		141082.28	114491.06	163711.63	22629.35	49220.57
4.1a	%Growth		16.92%	4.20%	16.03%	16.03%	42.99%
b	% to Advances		77.25%	77.21%	72.76%	-----	-----
5	Agri Advances		79207.16	74618.02	97197.20	17990.04	22579.18
5.1a	% Growth		7.76%	12.65%	22.71%	22.71%	30.26%
b	% to Advances (40%)		43.37%	50.32%	43.20%	----	----
5.2 (A)	Of (5) above, Loans to S&M Farmers		49746.00	69000	25176.00	-24570.00	-43834
5.2 (B)	% to total Advances		27.24%	16.16%	11.22%	(49.39%)	(63.53%)
6	MSME Advances	No Of Units	3312	2606	4471	1159	1865
		%Growth	17.45	0	34.99%	34.99%	71.57%
		Amt O/s	25130.00	16537.64	34109.34	8979.34	17571.70
		% to total Adv	13.76%	11.15%	15.16%	35.73% Growth%	106.25 Growth%
6(A)	Of (6) above, loans to Micro Units	No of Units	2166	2053	2438@	272	18.75%
		Amt O/s	3300.00	2632.00	3848.49	548.54	46.22%
		% to total Adv	1.81%	1.78%	1.72%	-----	-----
7	Weaker Section Advances		13119.14	17508.64	30434*	17314.86	12925.36
7.1	%growth		3.77%	40.77%	130.66%	130.66%	73.82%
		% to total Adv	7.18%	11.81%	13.65%		
8	Kisan Credit Card (KCC)	No	31461	34430	34875	3414	445
		Amt O/s	58476.31	58330.34	71209.26	12732.95	12878.92
		%growth	19.90%	18.49%	21.77%	21.77%	22.08%
9	C: D RATIO		24.97%	27.95%	29.24%	4.27%	1.29%

(Present quarter Data received from Branches) (@ Amt.shown in last qtr agenda plus o/s of Mudra as per DCC work sheet qtr.30.09.18)

*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	4470 5	97525	72.36	119.42	7043 5	97266	42290	5571 3	60.30 %	57.28 %
	Of which Crop Loan	51423	49265	4057 0	71396	78.89	175.98	6528 3	65431	35722	4447 9	54.72 %	67.98 %
	Of which ATL+Allied	10352	32400	4135	26139	39.94	80.68	5152	31835	6568	1123 4	127.48 %	35.29 %
2	MSME	4137	15399	3099	70962	74.91	460.82	3137	12417	5164	2520	164.62	20.29 %
3	Education	84	450	179	430	213.09	95.56	110	450	131	181	119.09 %	40.22 %
4	Housing	2060	12688	1419	8511	68.88	67.08	1020	8688	730	5056	71.57 %	58.20 %
5	Other PS	1040	3805	179	625	17.21	16.43	965	1730	64	1175	6.63% %	67.92 %
6	TOTAL	69096	11400 7	4958 1	17805 3	71.75	156.17	7566 7	120552	48379 *	6464 5	63.94 %	53.64 %
No. of a/c received from SLBC site						Data of Current Year received from BanksLBR-2/U2 report no.50							

5. REVIEW OF SUBMISSION OF LBRs:

LBRs & QUARTERLY DATA FORMAT:

(Page no. 09)

Month	No of Branches have to submit		No of Branches have submitted		Receipt %		Branches in default
	LBR	Qly	LBR	Qly	LBR	Qly	
Apr	51	NA	39	NA	76.47%	NA	7 Branches have not submitted their LBR in spite of full month time given to them. Branches of SBI, and GARD, were consistently falls under default area. Controllers / DCOs of these Banks are requested to arrange effective mechanism for timely submission so that Lead Bank can submit factual data at SLBC, State Govt. and RBI.
May	51	NA	34	NA	66.66%	NA	
Jun	90	90	62	68	68.88%	75.55%	
July	51	NA	44	NA	86.27	NA	
Aug.	51	NA	44	NA	86.27	Na	
Sept	90	90	87	90	96.67	100%	

List of branches of non submission of qtrly data enclosed.

6. REVIEW OF NPA POSITION AS ON 30.09.2018:

(Figure in lacs)

SEGMENT	Amount O/S	Amount of NPA	% OF NPA to O/s
Crop Loan	70025.71	539.79	0.77
Agri Term Loan	24997.10	1947.28	7.79
MSMEs	26819.31	1520.99	5.67
Other P S A	44107.63	403.30	0.91
Non P S A	58337.99	1211.58	2.08
TOTAL	224287.74	5622.94	2.51
CENTRAL GOVERNMENT SPONSORED SCHEME			
PMEGP		32.67	
STATE GOVERNMENT SPONSORED SCHEME			
VBS (DIC)		360.48	
GSCDC		0.32	
DCWD		5.71	
GWEDC		0.55	
JGVY		0.00	
OTHERS			
HOUSING LOAN	35860.92	234.72	0.65
EDUCATION LOAN	1699.55	55.48	3.26
O/s Data of SLBC & NPA Data submitted by the Branches.			

7: DETAILS OF VILLAGES NOT HAVING ICT CONNECTIVITY FOR EXTENDING BANKING SERVICES:

Sr	Block	Village	Status of Connectivity (Y / N / Remarks)	Action Taken / Proposed
1	0	0	0	0

8: NEGOTIABLE WARE HOUSE RECEIPT (NWR) TO FARMERS BY WAREHOUSING DEVELOPMENT REGULATORY AUTHORITY (WDRA):

(Amt in Lac)

Sr	Bank	Disbursement during the Quarter		Outstanding as at end of Quarter	
		No of A/cs	Amt	No of A/cs	Amt
1	NIL	NIL	NIL	NIL	NIL

9: DETAILS OF VARIOUS MEETINGS OF SUB COMMITTEE HELD DURING THE QUARTER ENDED 31March, 2018

Sr	Name of Sub Committee	Action Points Emerged	Action Proposed to be taken
1	Special Sub Committee on CD Ratio Held On 17/09/2018.	To improve CD ratio	<ul style="list-style-type: none"> Each and every branch located in the District must be financed in all segment viz Age, P segment, MSE etc. Education Loan / Housing loan products to be sale through educational institutes / reputed builders. Potential MSME business should be encourage by giving finance including MUDRA

10. DOUBLING OF FARMERS' INCOME – FORMULATION OF AREA BASED SCHEME FOR DIABURSEMENT UNDER

AGRICULTURE TERM LOAN:

Central Government has plan for doubling of farmers' income by 2021-2022. A sub-committee was formulated under the chairmanship of District Collector to identify pockets for means of finance to farmers as per action plan drawn by DDM, NABARD for two activities (i.e. Small Milch Animal Units & Drip Irrigation). We request to DDM, NABARD to appraise the house in detail.

10:1 Area Development Schemes-Implementation and Monitoring-

Drip and Dairy (small unit of milch animals)

Drip and Dairy (small units of milch animals) were formulated in consultation with major banks operating in Porbandar district and concerned Govt. line departments Banks in the district are requested to extend maximum finance for these two activities as taking up of allied activities to agriculture will increase income of farmers and thus contribute to the objective of doubling of farmers' income.

Progress under Drip irrigation and Dairy (small unit of milch animals)

103.81 cr. for 4614 accounts has been disbursed up to 30/09/2018 during the year for AGL and allied activities like dairy , drip irrigation, tractor advance etc.

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 Rs10.00 lakh to Rs 1.00 crore.

Since inception of the scheme till 30.09.2018, total 19 applications amounting to Rs3.67 crore have been disbursed under the scheme by different banks operating in Porbandar district. Details have been furnished in Appendix I.

Five applications amounting to Rs 0.56 crore were sanctioned by banks where disbursements were yet to be made. Details furnished in Appendix II. Concerned bank branches may ensure early disposal of such applications.

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

11.1: FINANCIAL INCLUSION PROGRAMME (FIP) PROGRESS REPORT:

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
	TOTAL	63404	299775	179	76

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 CBI & SBI as per RBI Directives.

11.2: GAP IN APPOINTMENT OF THE BCs:

Sr	Bank Name	STATUS REPORT OF BANK MITRA AND INFRASTRUCTURE AS ON 30/09/2018				
		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
	TOTAL	76	76	72	4	

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), Mitralla	For village Keshod (Lushala) Action taken from BOB awaited.
Balej SGB	Untada	For Village Untada Action taken from SGB is awaited.

11.3: 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	-2939	9154	6215	PSB s	55986	50239	106225	86075	62209	16557.74	106225
RRBs	701	1221	-520	RRBs	8971	2466	11437	10502	10798	407.23	1437
Pvt	NIL	19	19	Pvt.	0	440	440	440	376	16.45	440
TOTAL	-2238	7952	5714	TOTAL	64957	53145	118102	97017	73383	16981.42	118102

(Data submitted by the Branches)

11.4: PROGRESS IN ENROLMENT IN SOCIAL SECURITY SCHEMES:

BANK	CUMULATIVE COVERED UNDER			TOTAL
	PMSBY	PMJJBY	APY	
PSBs	28633	9571	1513	39717
Pvt Banks	433	97	12	542
RRBs	5250	866	192	6308
DCCB / GSCB	0	0	0	0
TOTAL	34316	10534	1717	46567

(Data submitted by the Branches)

11.5: PROGRESS UNDER PMMY:

Sr	Category	No of A/cs sanctioned During Qtr.	Sanctioned Amt during qtr.	(Amt in Lac)	
				Disb A/cs	Disb Amt
1	Shishu	121	56.56	419	144.70
2	Kishore	130	298.54	294	727.39
3	Tarun	46	292.41	67	532.20
	TOTAL	297	647.51	780	1404.26

(Data submitted by the branches)

11.5: PROGRESS UNDER PMAY: (credit linked subsidy scheme)

Sr	Target for 2018-19	No of A/cs	Sanctioned Amt	(Amt in Lac)	
				Disb A/cs	Disb Amt
1	2050	189	1620.29	450	3767.21

(Data submitted by the branches)

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

14-A: CASES FILED WITH DISTRICT COLLECTOR:

(IN 000.00)

Sr	Bank	CUMULATIVE POSITION OF							
		Cases Filed		Recovery Effectuated		Cases Closed		Cases Pending	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	As Below	0	0	0	0	0	0	115	4537

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	65	3381	0	0	0	0	0	0	65	3381
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	2	57	0	0	0	0	7	86	9	143
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	67	3438	0	0	8	83	40	1016	115	4537

14 -B: CASES FILED WITH D D O:

Sr	Bank	CUMULATIVE POSITION OF							
		Cases Filed		Recovery Effectuated		Cases Closed		Cases Pending	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	As Below	0	0	0	0	0	0	21	2843

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	11	2562	0	0	0	0	0	0	11	2562
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	1	70	0	0	0	0	9	211	10	281
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	12	2632	0	0	0	0	9	211	21	2843

14 - 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	--

**15. REVIEW OF THE PROGRESS OF "CREDIT PLUS" ACTIVITIES BY BANKS & STATE GOVERNMENTS SUCH AS RSETI & FINANCIAL LITERACY CENTRE (FLC)
15: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
9	269	11	325	0	232	249	0.00%	71.38%	76.61%
17 wage Emp									
CATEGORY WISE BREAK UP TOTAL TRAINED SO FAR									
		SC	ST	OBC	Women	Handicap	Minority	Others	
		99	127	93	174	0	1	5	

Cumulative DATA

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
9	269	120	3557	603	1613	2375	16.95%	45.34%	66.76%
159 wage Emp									
4.47% wage Emp									
CATEGORY WISE BREAK UP TOTAL TRAINED SO FAR									
		SC	ST	OBC	Women	Handicap	Minority	Others	
		1305	280	1851	3120	0	10	111	

(Rseti report enclosed)

15: 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	49	1210	21	540	461	10227

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	21	49	461

16. 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	34853	44879.00	35722	71209.26
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

(Data submitted by the branches)

17: 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 30.09.2018.		
No of SHG A/cs	No of Members	Saving Amt	No of SHG A/cs	No of Members	Saving Amt
31	310	-	2146	22996	-

B) SHG Grading, Sanction & Disbursement details:

(Amt in Lac)

Accounts Graded & Sanctioned during the quarter ended Sept. 2018.			Total No of Savings Bank Account as on 30.09.2018.		
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 SEPT.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
13	6.9	13	6.90	79	33.45	23	22.70

D) Loan outstanding and NPA:

(Amt in Lac)

Loans outstanding as on 30.09.2018.		NPA as on 30.09.2018.		% NPA	
A/cs	Amt	A/cs	Amt	A/cs	Amt
247	114.63	129	80.90	52.23	70.57

(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

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

19. 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).

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

21. AGENDA SPONSORED BY SUPRINTENDENT OF STAMPS, GOVERNMENT OF GUJARAT:
Representative of Concern Department is requested to appraise the house.

22. Any other Matter with permission of the chair.

Chief Manager & Convener (DLRC / DLCC)