

Agenda Items for DCC meeting for the quarter ending March, 2019.

CONFIRMATION OF MINUTES OF LAST MEETING:

The minutes of the last DLRC meeting dated 26/02/2019 were circulated vide letter Dated 05/03/2019 to all the members. As there were no amendments were received from members, hence the house is requested to confirm the same.

1. Review of Key Banking Parameters in District for the quarter.

Sr.No.	Details		Last Quarter	Corresponding Quarter of Previous Year	Present Quarter	Growth Q-o-Q	Growth Y-o-Y
1 a	Branch Expansion	Urban & Metro	42	41	43	1	2
		Semi Urban	18	18	20	2	2
		Rural	30	29	30	-	1
		Satellite Office	-	-	-	-	-
		Total	90	88	93	3	5
1 b	ATMs Expansion	Total	75	75	77	2	2
		Rural	13	13	13	-	-
		Semi Urban	12	12	12	-	-
		Urban & Metro	50	50	52	2	2
2	Deposit Growth		769444	761714	805295	35851	43581
3	Advances		224994	245012	225555	561	19451
4	Priority Sector Advance		163712	178052	167891	4179	-10164
4.1 a)	% to total advances		72.76%	72.67%	74.43%	-	-
5	Agriculture Advance		97197	97525	92496	-4701	-5029
5.1 a)	% to total advances		43.20%	39.80%	41.00%	-	-
6	MSME Advance	Amount	34109	70962	46248	12139	-24714
		% growth	34.99%	103.11%	35.59%	35.59%	(34.82%)
		% to total O/S advances	15.16%	28.95%	20.50%	-	-
7	CD Ratio		29.24%	25.89%	28.01%	-	-
7.1	% growth		0.06%	0.35%	-1.23%	-1.23%	2.12%
8	Kisan Credit Card	Amount o/s	71209	71396	68724	-2485	-2672
		% to total advances	31.64%	29.13%	30.47%	-	-

Total deposit is increased during the review quarter by 358.51cr whereas total advances increased by 5.61cr only. It is mainly due to no fresh finance made by Dena Bank due to PCA, NPA recovery and crop insurance claim received.

Priority Sector advances increased 74.43% of total advances from 72.76% of last quarter whereas agriculture advances decreased from 43.20% to 41.00% of total advances during the review quarter. MSME advances increased from 341.09 cr to 462.48 cr during the review quarter and in terms of percentage of total advances the growth during the review quarter under MSME sector is from 15.16% to 20.50%.

CD ratio is decreased from 29.24% to 28.01% during the review quarter whereas year to year growth is 2.12%.

Few Banks which have very poor C: D Ratio-

01	Kotak Mahindra Bank	0.00
02	Yes Bank	1.69
03	Bandhan Bank	4.48
04	Indian Bank	7.73
05	Indian Overseas Bank	9.22
06	Union Bank of India	13.55
07	Bank of Maharashtra	15.90

(Annexure 1 to 6 data received from SLBC site)

2. Review of progress under financial inclusion plan (FIP).

02. I: PROGRESS UNDER PMJDY:

BANK	PMJDY				ADHAR SEEDED			
	Last Qtr. o/s	O/S as on March/19	Q-o-Q	Y-o-Y	Last Qtr.O/S	O/S as on March/19	Q-o-Q	Seeding percentage
PSBs	74640	72562	-2078	-	54956	57671	2715	-
RRBs	6468	11845	5377	-	10229	10668	439	-
Pvt	945	988	43	-	670	687	17	-
TOTAL	82053	85395	3342	-	65855	69026	3171	80.26%

(Annexure-7 and 8 Data received from DFS portal)

02. II: PROGRESS IN ENROLMENT IN SOCIAL SECURITY SCHEMES:

BANK	CUMULATIVE COVERED UNDER											
	PMSBY				PMJJBY				APY			
	Last Qtr.	O/S as on March /19	Q-o-Q	Y-o-Y	Last Qtr.O/S	O/S as on March /19	Q-o-Q	Y-o-Y	Last Qtr.	O/S as on March /19	Q-o-Q	Y-o-Y
PSBs	29801	50286	20786	23523	9869	15697	5828	5867	1812	2414	602	629
Pvt Banks	437	1231	794	1231	100	589	489	589	17	0	-17	0
RRBs	5732	6033	301	1002	983	1146	163	162	217	211	-6	75
Total	35970	57550	21848	25656	10952	17432	6480	6618	2046	2625	579	704

(Data received from DFS portal and APY from data submitted by Branches annexure 9 and 10.)

3. Road Map for providing regular Banking services in Villages / Unbanked Centers, Sub Service area Plan.

I. Un covered Centre

Total No. of URCs in the district	No. of URCs in which Banking Outlet opened during the quarter	No. of URCs in which BOs have not been opened so far
4	1	3

Block Porbandar-

a) URC –Village Simani and Godhana Base Branch –SBI- Bagvadar

b) URC- Village- Untda base branch SGB -Balej.

II.Role of Business Correspondents (BCs)

Name of District	Status Report on Bank Mitra and Infrastructure for Quarter ended March,2019				
	No. of SSA allotted	No. of BCs required	No. of BCs available	Uncovered SSA (d)	out of (d),No. of location uncovered due to connectivity issue
Porbandar	76	76	73	3	Nil

BCs are yet to appoint by **SBI-2 Villages (Simani and Godhana), SGB- 1 Village Untda).**

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

1	2	3		4	
No. of Training Programs. Conducted during the	No. of persons trained	Cumulative during the		Out of 4, trainee settled (settlement ratio)	
9		No. of Programs.	No. of persons trained	No. of trainee settled through Bank	No. of trainee settled through own
	270	26	753	66	407
No of Training Batches		No of Persons Trained			Overall Settlement Rate
Yearly Target	% Achievement upto the quarter end	Yearly Target	% Achievement upto the quarter end		
25	104.00%	750	100.40	63.59%	

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
SBI	10	120	22
SGB	17	204	116
Dena Bank	7	84	55
CBI	3	36	15
BOB	1	12	35
BOI	2	24	8
Corporation	1	12	0
JDCC	5	20	0
GARD	3	12	0
ICICI	1	12	0
Axix Bank	0	0	17
Total	50	536	268

01. Chhaya, Bakharla and Kutiyana Branches of SBI not conducted even a single camp during the year.

02. Bokhira and Limda Chowk Branches of SGB not conducted any camp during the year.

03. CBI Ranavav and Kutiyana branch of Corporation bank have also not conducted a single camp during the financial year.

V. Review of Financial Literacy Counsellors.

No of FLC in District	Camp done till Last Quarter 31.03.2019		Camp done in Current Quarter ended on 31.03.2019	
	No of camp organized	No trained	No of camp organized	No trained
1	130	5110	27	1350

3. Review of performance of banks under District Credit Plan (DCP).

Sr.	Sectors	ACP Current Year (2018-19)							
		Annual Allocation		Outstanding Up to current		% Achievement up to end of current quarter		Q-o-Q Growth	
		A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agriculture	70435	97266	63728	93924	90.47	96.56	2178	9802
	Of which	65283	65431	59592	74198	91.28	113.40	20604	5244
	Of which	5152	31835	4136	19726	80.28	61.96	1879	12902
2	MSME	3137	12417	1908	19160	60.82	154.30	595	4731
3	Education	110	450	290	403	263.63	89.56	162	201
4	Housing	1020	8688	1467	5636	143.82	64.87	594	1475
5	Others	965	1730	183	1018	18.96	58.84	10	541
6	Weaker Sections	-	-	35290	57296	% WS to 25.40% Advances		7189	4898
	Total Priority Sector	75667	120551	67578	120141	89.30	99.6	23493	16697

(Annexure 2, 3, 5, 6, 11, 12, and 13 data abstracted from SLBC Site)

Corporation Bank registered minus growth Rs86.00lacs, Indian Bank and Yes Bank have zero growth over last quarter.

4. Review of NPAs

Particulars	Amount Outstanding	Amount of NPA	% NPA to Outstanding Advances
Priority Sector Advances			
Crop Loan	6872400	55901	00.79
Agri. Term Loan	1446800	248903	14.56
MSMEs	4624800	156956	03.39
Other PSA	366500	28149	07.68
Total PSA	13310500	489909	01.12
Non Priority Sector	9245000	132034	01.43
TOTAL ADVANCES	22555500	621943	02.58
NPA under Central Govt. Sponsored schemes			
PMEGP		1453	
NPA under State Govt. Sponsored programmes			
VBS (DIC)		35951	
GSCDC		32	
DCWD		418	
GWEDC		55	
JGVY		-	
Housing Loan		22550	
Education Loan		6894	

(Annexure-14 data submitted by branches)

5. Review of recovery position and cases filed

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

II. 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
TOTAL	62	2999	0	0	8	83	40	1016	110	4098

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

II. 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

6. Assistance under Government sponsored schemes–

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

06.1: PROGRESS UNDER PMMY.

(Amt in Lac)

Sr	Category	Loan sanctioned during last Qtr		Loan sanctioned during Review Qtr		Loan sanctioned during the Year		Q-o-Q Growth	
		A/cs	Amt.	A/cs	Amt.	A/cs Amt.	A/cs Amt.	A/cs Amt.	A/cs Amt.
1	Shishu	428	105.44	1337	71.00	1886	233.00	909	-34.44
2	Kishore	571	1506.46	261	672.00	932	2477.00	-310	-834.46
3	Tarun	160	1314.59	114	875.00	320	2482.00	-46	-439.59
	TOTAL	1159	2926.49	1712	1618.00	3138	5192.00	553	-1308.49

(Data as on 31/03/2019 obtained from DFS portal annexure-15)

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

(Amt in Lac)

Sr	Target for 2018-19	No of A/cs	Sanctioned Amt	Disbursement A/c	% Achievement
1	2050	309	13597.07	13597.07	15.07

(Data submitted by the branches- annexure-16)

06.3: PMEGP (KVIC+KVIB+DIC):

(Amount in Lac)

IA	TARGET 2018-19		No of Applications forwarded to Banks			No of Project sanctioned by Banks			Applications Returned / Rejected by Banks			Applications Pending with Bank		
	No	Amt	No	Project Cost	Amt	No	Project Cost	Amt	No	Project Cost	Amt	No	Project Cost	Amt
KVIC	22	55.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
KVIB	22	55.00	1	24.50	24.50	0	0.00	0.00	0	0.00	0.00	1	24.50	24.50
DIC	31(15 R16 U)	77.50	11	91.01	91.01	0	0.00	0.00	07	0.00	39.01	4	52.00	52.00
Total	75	187.50	12	115.51	115.51	0	0.00	0.00	07	0.00	39.01	5	0.00	76.50

List of Bank Branches where the applications are remain pending since 13/02/2019

Natwar Chowk BOB	Karar Sim Khambodar	24.50Lakh	KVIB
M G Road BOB	Kotya Mehulbhai	25.00lakh	DIC
IDBI Main Branch	Criston Dhanam Vargis	1.00Lakh	DIC
IDBI Main Branch	Criston Anthoni Josef	1.00lakh	DIC
HDFC	Mahenderabhai Vandariya	25.00Lakh	DIC

06.4: OTHER CENTRAL GOVERNMENT SPONSORED SCHEME: NULM

	TARGET	NO OF APPLICATIONS				Achievement
		Sponsored	Sanctioned	Rejected	Pending	Percentage
Individual (SEP-I)	25	38	25	8	15	100.00
Group (SEP-G)	1	0	0	0	0	0.00
SHG Linkage - MMY	15	7	8	0	6	53.00
TOTAL	41	45	33	8	21	53.66

(NULM report December 18 enclosed Anne-17)

06.5: STATE GOVERNMENT SPONSORED SCHEME:

Name of Scheme	Target	No of Applications								% Achievement	% Achievement up to Review Qtr
		Sponsored		Sanctioned		Rejected/Returned		Pending			
		Up to last qtr	Up to Current qtr	Up to last qtr	Up to Current qtr	Up to last qtr	Up to Current qtr	Up to last qtr	Up to Current qtr		
VBS	350	686	879	208	360	385	489	93	30	42%	102.86%
DSWDC	68	33	44	18	25	0	8	0	11	28%	37%
GWEDC	15	2	-	-	-	-	2	2	0	0%	Dena /union
JGVY	00	0	0	0	0	0	0	0	0	0	0
DTASY	35	46	55	12	14	23	28	6	13	-	40%
GSCDC	68	6	0	4	4	1	1	1	0		6.00%

(Antit of various deptt. enclosed)

i.Implementation of PMFBY

No of Farmers covered under PMFBY	Total no of Loanees Farmers in the district	Claim Settled in Rs.	Claims Pending
68319	67211	204631930	--

7. Progress under SHG - bank linkage

Previous Quarter			Current Quarter			Q-o-Q Growth		
No of SHGs formed	Saving Linked	Credit Linked	No of SHGs formed	Saving Linked	Credit Linked	No of SHGs formed	Saving Linked	Credit Linked
27	27	5	13	13	3	-14	-2	5

i. SHG Saving Bank Account details

Savings Bank A/Cs opened during the quarter ended 31.03.2019			Total of Savings Bank accounts as on 31.03.19		
No.of SHG Accounts	No.of Members	O/S Amount	No.of SHG Accounts	No.of members	O/s Amount
28	263	14.00lacs	1569	15284	167.00lacs

ii. SHG Grading, Sanction and disbursement details

Accounts Graded & Sanctioned during the quarter ended 31.03.2019				Total Cumulative o/s Accounts Graded and Sanctioned as on 31.03.2019			
Accounts		Amount		Accounts		Amount	
Graded	Sanctioned	Sanctioned limit	Disbursed	Graded	Sanctioned	Sanctioned Limit	Disbursed
44	36	29.00	20.00	140	103	83.00Lacs	64.00lacs

i. Loan Outstanding and NPA

Loans outstanding as On 31.03.19		NPAs as on 31.03.2019		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1068	243.54Lacs	31	16.96lacs	2.90	6.96%

(Annxure-18 data obtained from SLBC site)

8. SME financing & bottlenecks thereof, if any

8.01 Review of progress under Stand-Up India Scheme.

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 31.03.2019, 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 31.03.2019	Sanctioned Amt . (Amt in Lac)	Disb A/cs	Disb Amt (Amt in Lac) Till 31.03.2019
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.

9. Timely submission of data by banks

LBRs & QUARTERLY DATA FORMAT:

Month	No of Branches have to submit		No of Branches have submitted		Receipt %		89
	LB R	Qly	LB R	Qly	LBR	Qly	
OCT	51	NA	50	NA	98.04	NA	9 Branches have not submitted their Qly data in spite of sufficient time (one and half month) given to them. Controllers / DCOs of under mentioned branches are requested to arrange effective mechanism for timely submission so that Lead Bank can submit factual data at SLBC, State Govt. and RBI. SBI-Ranavav, MG Road, Chhaya, Khageshri, Kutiyana. BOB- Natwar Chook, Gosa and Adityana BOI- Sodhana
NOV	51	NA	50	NA	98.04	NA	
DEC	90	90	87	87	96.67	96.67 %	
Jan	51	NA	49	NA	96%	NA	
FEB	51	NA	50	NA	98%	NA	
March	90	90	100	80	89%	100 %	

10. Absenteeism in BLBC

Block-wise detail of bank-branches remained absent in the BLBC meetings held on 13/05/2019 for Ranavav block, on 14/05/2019 for Kutiyana Block and on 15/05/2019 for Porbandar block.

Bank branch Name	No of Blocks absent
State Bank of India- Devda Branch	2
State Bank of India- Mokar Branch	1
State Bank of India- Madhavpur Branch	1
Bank of India- Kamala Baugh Porbandar	1
Canara Bank- Khapat	1
Central bank of India –Birla Sagar, Porbandar	1
Central bank of India –Rajmahal, IPorbandar	1
Dena Bank- Wadi plot, Porbandar	1
Dena Bank- Fatana	1
Dena Bank- Tukda	1
Dena Bank- Visavada	1
Punjab National Bank- MG Road, Porbandar.	1
Saurashtra Gramin Bank-Chhaya	1
Saurashtra Gramin Bank-Garej	1
Saurashtra Gramin Bank-Nagka	1
Saurashtra Gramin Bank-Rojivada	1
Axis Bank, RajivNagar- Porbandar	1

HDFC Bank- Harish Takies	1
JDCC-Bakharla	1
JDCC-Madhavpur	2
JDCC-Fatana	1
JDCC- Ranavav	1
Corporation Bank	1
GARD (Gujarat Agriculture Rural Development Bank) Kutiyana	2
GARD - Ranavav	2

NABARD's Agenda

11. Roadmap to achieve Doubling of Farmers Income by 2022

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-March-2019 (based on LBR returns submitted by branches) are furnished below:

12. Status on Implementation of Area Development Schemes and its impact in terms of increase in Credit in various districts.

Sr. No.	Name of Bank	No. of R/S U Br.	Amount in lakh						
			Drip			Dairy			
			Targets	Achievement 31.03.19		Targets		Achievement	
	Unit	Amt.							
01	Bank of Baroda	1	5.72	0	0.00	9	10.80		4.00
02	Central Bank of India	3	68.58	0	0.00	28	33.48		
03	Corporation Bank	1	22.86	0	0.00	12	14.40		
04	Dena Bank	7	114.30	0	0.00	76	91.04		
05	Bank of India	2	11.43	0	0.00	18	21.60		
05	State Bank of India	10	171.45	0	0.00	106	126.90		
	Total	24	394.34	0	0.00	249	298.22	-	1077.
06	JDCC	5	19.43	0	0.00	22	25.92	-	11
07	GARD	2	11.43	0	0.00	4	4.68	-	0.00
10	Saurashtra Gramin Bank	16	106.30	0	0.00	116	138.24	-	0.00
05	Pvt Banks	1	28.58	0	0.00	9	10.80	-	48.00
11	Total	48	560.08	0	0.00	400	477.90	-	1140

(Data abstracted from SLBC site annexure -19)

In case of dairy unit cost of 2 buffaloes and 2 cows taken as Rs1.40lakh and Rs1.20lakh respectively.

In case of drip. Average unit cost for 1 hac taken as Rs1.27lakh.

Bank loan considered 90% of total financial outlay, without considering any subsidy.

13. Any other Matter with permission of the chair.

Chief Manager
& Convener (DLRC / DLCC)