

**LEAD BANK CELL, DENABANK, Himatnagar (Dist. : Sabarkantha)**

Tel No.: 02772-246080,249080. Email : lbchimat@denabank.co.in

DB/LBC/310/2018-19

Date: 20/08/2018

**All the Member of  
District Level Consultative Committee (DLCC) &  
District Level Review Committee (DLRC)  
of Sabarkantha District.**

Dear Sir,

**Re. : 1<sup>st</sup> DLCC Meeting & DLRC Meeting for June Quarter 2018-19 of Sabarkantha district to be held on 30.08.2018.**

It has been decided to convene 1<sup>st</sup> Meeting of District Level Consultative Committee (DLCC) & District Level Review Committee (DLRC) Meeting for JUNE. Quarter 2018-19 of Sabarkantha district under the Chairmanship of Respected Madam. Praveena D.K. (IAS, Collector) Sabarkantha at following time, date and venue.

**TIME: 04.00 PM, 30 / 08 /2018 Thursday**

**VENUE: Sabha Khand, Jilla Seva Sadan, Collectorate, Himatnagar (Dist. Sabarkantha)**

**The agenda of the Meetings will be as under:**

1. To approve proceedings of 4<sup>th</sup> DLCC & DLRC Meetings for the year 2017-18 held on 21.06.2018.
2. To review of Banking Statistics as of June -2018 compared to June -2017 & Mar -2018.
3. To review of progress made in PMJDY Scheme and issue Rupee card to PMJDY Account holders and PMJJBY, PMSBY, APY and PMMY
4. To review of progress made under govt. sponsored various programmers for the year 2018-19 up to the 1<sup>st</sup> Qtr ended June -2018 (Qtr.-I).
5. Implementation of Stand Up India Scheme.
6. To review of progress made under SACP 2018-19 up to the 1<sup>st</sup> Qtr. June - 2018.
7. To review submission of LBR statements as of June -2018 under SAMIS.
8. To review of NPA Position of various schemes of sabarkantha district
9. To review of subsidy pendency under various State and central Govt Programmes.
10. To review of recovery position in General and R/C filed cases.
11. To review of progress made by DENA RSETI, Himatnagar in training & self employment.
12. To review of progress made under GCC ACC WCC SCC etc.
13. To review on Bank- linkages of SHGs/SAKHI MANDAL up to June -2018.
14. To Review on Details of villages not having ICT connectivity for extending banking services.
15. To Review on Details of outdoor F L C conducted by Rural Branches of the Banks.
16. To Review the progress on Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority (WDRA).
17. Review of Joint Liability Group – Formation & Credit.
18. Doubling the Farmers income by 2022.
19. Pradhan Mantri Awas Yojana (PMAY) Housing for all (URBAN & RURAL).
20. Other agenda & any other matter with the permission of the Chair.

**Since, this is the highest level forum of the district, senior level participants is desired by Hon'ble District Collector. All the Banks and the Govt. departments are requested to depute a senior level officer competent to take decision and to make commitments in the meetings.**

**The background papers for the aforesaid meeting are enclosed herewith.**

Yours faithfully,

**Convener & Lead Dist. Manager  
Sabarkantha District  
Encl: As Above**

**The Background papers for the 1<sup>st</sup> District Level Consultative Committee Meeting (DLCC) & District Level Review Committee Meeting (DLRC) for the year 2018-19 of Sabarkantha district to review period for Quarter ended JUNE-2018 scheduled on 30<sup>th</sup> AUG 2018.**

**1. Confirmation of the proceeding of Last Meeting**

The proceedings of 4<sup>th</sup> DLCC and DLRC Meeting for the year 2017-18 of Sabarkantha district held on 21.06.2018 have been circulated to all the members by Lead Bank Cell, Sabarkantha, vide letter no DB/LBC/HMT/2017-18 Date 25/06/ 2018.

Since no comment / amendment have been received from any of the member, the same may be taken as read and confirmed.

**2. Review of Key Banking Parameters in District for quarter ended JUNE 2018**

(Amt. in Rs. crore)

Sr.No.	Details		Last Qtr Mar 2018	Last Year Corresp. Period JUN 2017	Present Qtr. Jun.2018	Growth Q- o-Q	Growth Y-o-Y
1 a	Branch Expansion	Urban & Metro	0	0	0	0	0
		Semi Urban	92	91	95	3	4
		Rural	162	154	162	0	8
		Satellite Office	0	0	0	0	0
		Total	254	245	257	3	12
1 b	ATMs Expansion	Total	168	166	171	3	5
		Rural	61	60	61	0	1
		Semi Urban	107	106	110	3	4
		Urban & Metro	0	0	0	0	0
2	Deposit Growth		7314	7775	7124	-190	-651
3	Advances		6130	6316	6420	290	104
4	Priority Sector Advance		4553	5043	4778	225	-265
4.1 a)	% to total advances		74%	80%	75%	1%	-5%
5	Agriculture Advance		3237	3419	3442	205	23
5.1 a)	% to total advances		53%	54%	54%	1%	nil
6	MSME Advance	Amount	538	809	653	115	-156
		Amount O/S % growth % to total advances	9%	13%	10%	1%	-3%
7	Weaker Section Advances		1435	1320	2239	804	919
7.1	% growth % to total advances		23%	21%	35%	12%	14%
8	Kisan Credit Card	Amount o/s	2466	2707	2203	-263	-504
		% to total advances	40%	43%	34%	-6%	-9%

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During review up to June 2018 compare to last quarter March 2018, 3 New Bank branches ( YES Bank at Himatnagar & IDFC Bank at Himatnagar and Idar) have been opened thus the network goes to 257 branches of 32 banks in the district as on 30/06/2018.

Net deposit Decreased by Rs. 190 Cr. and stood at Rs. 7124 Cr. But YOY decrease is by 651 Cr. while advances increased by Rs.290 Cr. and stood at Rs 6420 Cr. And YOY increase by 104Cr. MSME Sector increased by 115 cr. & stood at Rs.653 Cr.

Bank wise detail is as per Annexure- I on page no. 14

House may discuss the same.

3. FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population less than 5000. (Keeping in view the ongoing implementation of PMJDY, SLBC Conveners banks and lead banks are advised to complete the process of providing banking services in unbanked villages with population below 5000 in line with the PMJDY.

**3.1) Progress under PMJDY (As of March-2018)**

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In lacs)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+Urban)				
PSBs	293978	99219	393197	305642	276838	4842.97	325839
RRBs	44785	3314	48099	42510	38612	1325.50	43780
Private Banks	19142	3514	22656	7344	22107	347.80	15652
GSCB	35036	2511	37547	21920	8960	3380.35	37480
<b>Total</b>	<b>392941</b>	<b>108558</b>	<b>501499</b>	<b>377416</b>	<b>346517</b>	<b>9896.62</b>	<b>422751</b>

**Progress under PMJDY (as of JUNE-2018)**

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In lacs)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+Urban)				
PSBs	288582	106739	395321	315905	279593	5102.43	345661
RRBs	44920	3314	48234	42658	38716	1278.52	43856
Private Banks	18874	4934	23808	7153	23009	343.52	16935
GSCB	35142	2511	37653	22102	8102	3380.35	37480
<b>Total</b>	<b>387518</b>	<b>117498</b>	<b>505016</b>	<b>387818</b>	<b>349420</b>	<b>10104.82</b>	<b>443932</b>

### **3.2) Gap in appointment of the BCs**

Sr.	Name of District	Status Report on Bank Mitra and Infrastructure as on				
		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
	Sabarkantha	402	259	239	20	0

### **3.3) Progress in enrolment in Social Security Schemes(Mar-18)**

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	115979	46740	7924	170643
Pvt Banks	3997	2392	340	6729
RRBs	18791	8269	1179	28239
GSCB and DCCBs	25563	15098	4872	45533
Total	164330	72499	14315	251144

### **3.4) Progress in enrolment in Social Security Schemes( JUNE-18)**

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	117315	52746	8673	178734
Pvt Banks	3979	2379	334	6692
RRBs	19269	8432	1276	28977
GSCB and DCCBs	25663	15098	4872	45533
Total	166126	78655	15155	259936

### 3.4) Progress under PMMY (March 2018) Amt. in lakhs

S No.	Category	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	5013	1309.40	4159	1059.60
2	Kishore	1645	3451.12	1340	2863.86
3	Tarun	222	2150.55	193	1963.10
Total		6880	6910.74	5692	5886.56

### Progress under PMMY (June-2018) Amt. in lakhs

S No.	Category	No. of A/cs	Sanctioned amt	Disbursed A/c	Disbursed Amt
1	Shishu	5064	1336.50	5014	1319.71
2	Kishore	1734	3606.51	1732	3579.02
3	Tarun	240	2239.15	239	2227.15
Total		7038	7182.16	6985	7125.88

Details are provided in Annexure- on page no. 15-19

All the banks are requested to review the progress under these social welfare schemes from time to time.

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

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

Sr.	Name of Bank	Appl. Forwarded to Banks	Appl. Sanctioned by Banks			Appl. Disbursed by Banks			Appl. Rejected by Banks	Appl. Pending with Banks
		No. of Projects	No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects	
0	0	0	0	0	0	0	0	0	0	

GM DIC is requested to appraise the house. (Annexure B Page no.20)

#### 4.2 Other Central Government Sponsored Schemes:NULM (Amt in lakhs)

	Targ et (No.)	No. of Applications				% Achievem ent
		Sponsor ed	Sanction ed	Rejected	Pendin g	
Individual (SEP-I)	20	41	3	2	36	15%
Group (SEP-G)	1	0	0	0	0	
SHG Bank Linkage	15	9	9	0	3	60%
<b>Total</b>	<b>36</b>	<b>50</b>	<b>12</b>	<b>2</b>	<b>39</b>	<b>33.33%</b>

The agency wise & bank wise details are furnished in Annexure-“B” on page no. 21 .

District Municipal Officer (DUDA) is requested to appraise the house in detail.

#### 4.3 State Government Sponsored Schemes

(Amount in Rs. Lacs)

Name of Scheme	Target	No. of Applications				% Achievem ent
		Sponsored	Sanctioned	Rejected	Pending	
VBS	850	1638	333	987	318	39%
GSCDC	259	91	3	1	87	1%
GBCDC	288	278	29	154	95	10%
GWEDC	33	57	5	0	52	15%
DTVSY	40	0	0	0	0	
JGVY	3	0	0	0	0	

The agency wise & bank wise details are furnished in Annexure-“D’ to” H” on page no. 22-26.

Representatives of concerned agencies are requested to appraise the House.

#### 5. Implementation of Stand up India Scheme

Till 30/06/2018 total application sanctioned / disbursed under stand up India scheme is as follows:

Online Application	Offline Application	Application Sanctioned	Application Disbursed
1	33	34	28

**GM DIC is requested to appraise the house.**

## 6. Review of Annual Credit Plan (ACP)

(Amt in lacs)

Sr.	Sectors	ACP Last Year					ACP Current Year				
		Annual Allocation		Achiev. Upto corresponding qtr. last year June 2017		Achievement %	Annual Allocation		Achiev. Upto current qtr. JUNE.2018		Achievement %
		A/C	Amt.	A/C	Amt.	Amt	A/C	Amt.	A/C	Amt.	
1	Total Agri	255422	280685	99126	128665	46%	268707	320390	96215	143639	45%
	Of which Crop Loan	233910	193905	88300	115635	59%	244922	213409	87704	122685	57%
	Of which Allied+ATL	21512	86780	10826	13030	15%	23785	106981	8511	20954	20%
2	MSME	5437	35282	2459	9846	28%	2313	35944	998	10417	29%
3	Education	1511	4217	353	214	5%	1833	5056	132	250	5%
4	Housing	2993	24417	702	3366	14%	3658	29485	639	4831	16%
5	Others	10958	26856	2454	10009	37%	17815	28220	1165	7574	27%
	<b>Total Priority Sector Advances</b>	<b>276321</b>	<b>371457</b>	<b>105094</b>	<b>152100</b>	<b>41%</b>	<b>294326</b>	<b>419095</b>	<b>99149</b>	<b>166711</b>	<b>40%</b>

Bank wise detail is as per Annexure – II on page no.27.

7. Review of Progress made in Submission of LBRs as per LBR Received up to current quarter. Apart from % submission, names of branches that have delayed / not submitted LBRs for 2 or more quarters may be mentioned.

## 8. Review of NPAs

Amount in Lacs

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
<b>Priority Sector Advances</b>			
Crop Loan	220283	7164.33	3.25
Agri. Term Loan	123887	3520.74	2.84
MSMEs	63253	3373.85	5.33
Other PSA	16190	2129.04	13.15
Total PSA	477754	16187.96	3.38
Non Priority Sector	164231	944.21	0.57
<b>TOTAL ADVANCES</b>	<b>641985</b>	<b>17132.17</b>	<b>2.67</b>
<b>Central Govt. Sponsored schemes</b>			
PMEGP	NA	17.52	NA



**[B] Cases filed with DDO: (Amt. in Lacs)**

Sr.	Name of Bank	Cumulative Position of							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
		3275	1572	0	0	0	0	2035	620

**Period wise Pendency: (Amt. in Lacs)**

Sr.	Name of Bank	Less than 1 yr.		1 to 2 yr.		2 to 3 yr.		Above 3 yr.		Total pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
		0	0	0	0	0	0	0	0	0	0

**[C] (1) Bank Wise details of top 5 cases pending with District Collector**

Sr. No	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed on	Remarks
1	NA	NA	NA	NA	NA	NA	NA	NA
2	--	--	--	--	--	--	--	--
3	--	--	--	--	--	--	--	--
4	--	--	--	--	--	--	--	--
5	--	--	--	--	--	--	--	--

**(2) Bank Wise details of top 5 cases pending with DDO**

Sr. No	Borrower Name	Type of Loan CC/TL/Other	Amt. Sanctioned	Amt. O/S	Overdue Interest	Other Charges Due	RC Filed on	Remarks
1	NA	NA	NA	NA	NA	NA	NA	NA
2	--	--	--	--	--	--	--	--
3	--	--	--	--	--	--	--	--
4	--	--	--	--	--	--	--	--

**Bank wise detail is on page no.30.**

**11. Training at RSETIs**

1	2	3		4	5	
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
8	205	8	205	6974	2340	2254

The trained youth by RSETI is expected to establish micro enterprise in the area and he or she should get credit facility from service area bank branch either under any Govt. sponsored programmers or directly. RSETI will assist the trained beneficiaries in the process of getting required credit to start own business. It is expected that the small requirement of such trained beneficiaries considered sympathetically.

The Director of DENA - RSETI, Himatnagar is requested to appraise the House about the progress of DENA RSETI in promotion of self employment in the district

**Details are furnished in Annexure on Page no.31**

## **12. Progress in issuance of various Credit Card Schemes.**

**(Amt. in Lacs)**

Type	Targets		o/s previous qtr.		Cumulative disbursement during the year		o/s at the end of current qtr.	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
GCC			0	0	0	0	0	0
ACC			0	0	0	0	0	0
WCC			0	0	0	0	0	0
SCC			0	0	0	0	0	0

## **13. SHG related issues – Grading of SHGs and SHG-Bank**

### **Linkage**

As desired by the Hon'ble Chief Minister to scale up the SHGs movement as a campaign in all the districts of the State. The Rural Development Dept., Govt. of Gujarat in collaboration with NABARD has formulated a project known as "SAKHI MANDAL" wherein 1.40 lakhs new SHGs are to be promoted in the state and to be linkage at various level.

**Bank-wise details of Sakhi Mandal as of JUNE-2018 is given in Annexure-L page no. 32**

DLM,Himatnagar of Mission Mangalam is requested to appraise the house in detail.

**Bank-wise details of Sakhi Mandal (DUDA) as of June - 2018**

District Municipal Officer (DUDA) is requested to appraise the house in detail.

**LEAD BANK CELL, DENABANK, Himatnagar (Dist. : Sabarkantha)**

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The JLG concept is also picking up in the district not up to the desired level despite lot of efforts made so far. Bankers are requested to go for JLG formation and linkage the same as there is no option of group finance to cover 100% house hold through SHG and JLG with less risk and less manpower requirement.

**a) Saving Bank account details (Amt. in lacs)**

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.

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

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.
127	127	146.30	127	127	146.30

**c) Disbursement Details (Amt. in lacs)**

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
122	140.30	122	140.30	122	140.30	122	140.30

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

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount

**14. Details of villages not having ICT connectivity for extending Banking services\***

Sr.	Block	Village	Status of connectivity	Action taken / proposed
	<b>NIL</b>			

\* If number is large, data may be given as Annex and a summary may be given in this agenda item.

**15. Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks -**

Sr.	Name of Bank	No. of FL Camps conducted in the district during the quarter	No. of Rural branches who have conducted FL Camps during the quarter				Total No. of Rural Branches (A+B+C+D)
			0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps(D)	
1		121					121

**16. Negotiable Warehouse Receipts (NWRs) to farmers by Warehousing Development Regulatory Authority (WDRA)**

(Amt. in lacs)

Sr.	Name of Bank	Disbursement during the quarter		Outstanding as at end of quarter	
		No. of Accounts	Amount	No. of Accounts	Amount
0	0	0	0	0	0

**17. Joint Liability Group – Formation & Credit**

Total No. of JLG formed	JLG financed during the qtr.		Cumulative JLG financed during the year		Outstanding loans to JLG	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.

**17A: Details of various meetings of sub-committees held during the quarter.**

Action points of minutes of meeting	Action proposed to be taken by	Status of action taken
1. Name of Sub-Committee  (a) Bank / Credit related  (b) Other entities related (Govt.Deptt./agencies, Ins. Company etc.)	NA	NA

2. ....		
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## **18. Doubling of Farmers Income by 2022-**

Doubling of farmer's income by 2022, in real terms is a big challenge and needs large scale revamping, reorientation and innovation in the initiatives. Important key strategies are as under given by Hon'ble Prime minister-

1. Enhancing production through Yield Increase.
2. Provision of Quality seeds and nutrients based on soil health of each field.
3. Promotion of value addition through food processing.
4. Promotion of ancillary activities like poultry, beekeeping and fisheries etc.
5. Leveraging water resources for enhancing farm income.

## **19. Pradhanmantri Awas Yojana (PMAY) Housing for all (Urban)**

The Pradhanmantri Awas Yojana (PMAY) Credit linked subsidy scheme housing for all is a housing loan scheme launched by our honorable Prime Minister Shri Narendra Modi. The scheme envisions Housing for all by the year 2022. it benefits people belonging to EWS, LIG, MIG1 AND MIG2

## **20. Any other matter with permission of the chair.**