



Lead Bank Office

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LBS/DCCDLRC/1/2018/19
All Banks District Coordinators,
Controllers of the Banks
Govt. Departments,

Date: 21.08.2018

Dear Sir,

**LEAD BANK SCHEME :- DLRC AND DCC MEETING OF
/SURENDRANAGAR DISTRICT TO BE HELD ON 28/08/2018**

It has been decided to convene DLRC & DCC meetings ON 28.08.2018 at **4.00 pm.**
at Collectorate Meeting Hall, Surendranagar under the Chairmanship of
Honourable District Collector Sir, Surendranagar.

The Agenda items of DLRC(District Level Review Committee) and DCC(District
Consultative Committee) meeting are as under:

1. Confirmation of the proceeding of Last Meeting: Proceedings of
DCC/DLRC meeting held on 21.06.2018 were circulated to all
concerned vide DCC/DLRC/GM/4 Dtd.22.06.2018. As no
suggestions/amendments were received from the participants the
minutes were taken as read and confirmed.

2. ATR on Action Points of previous meeting

Sr. No	Item No. of Last Meeting Minutes	Action Point in Brief	Status of ATR
1	1(a) & 1(b) Deposits and Advances 2. Deposit Growth. 3. Advances 4. Priority Sector Advances 5. Agri. Advance 6. MSME dvaces 7. Weaker Section Advances 8. Kisan Credit Cards	We are thankful to All the bankers for timely submission of business data of 30/06/2018/ 2018 and we appeal same response for submission of business data every quarter.	All banks have reported business data under 30.06.2018. On the basis of which we have prepare consolidated achievement report which is annexed.
2	Progress made under PMJDY (ANNEX.1)		Total PMJDY accounts 356650 and Rupay Cards issued for 266619 upto 31.07.2018. Bank wise detail as per annexure attached.
3	Progress made in social security schemes (ANNEX.2)	PMSBY PMJJBY APY	Cumulative enrollment in various scheme up to 30/06/2018 as under . 1.PMSBY-153223 2.PMJJBYP-45934 3.APY-3894.
4	6. Progress made in implementation	Sponsoring agencies and Banks	Review is made in reconciliation of pending applications in BLBC meetings.

	of Central Government Sponsored schemes.	were advised to reconcile the position.	
5	7. State Government sponsored schemes	Sponsoring agencies and Banks were advised to reconcile the position.	Review is made in reconciliation of pending applications in BLBC meeting held in July 2018.
6	9. Review of progress made in submission of LBR	Serious note has been taken for non-submissions of LBR returns by Banks.	In spite of repeated reminder from lead bank by mail, calls, copies of which also endorsed to controllers out of 186 bankbranches operating in district 54 branches have defaulted LBR as under SBI-22 branches,GARDB-7 branches (out of 8 branches received from patdi branch only),DCCB – 6 branches have defaulted these are Chotila,Lakhtar,Limbdi,Muli,Rajsitapur, And Sayla ,ICICI out of 10 branches received from Malvan.Gadiya,Ramgiri and kherva only,remaining 6 branches have not submitted LBR.Corporation bank Limbdi and Dhrangadhra branch have defaulted,Sydicate –Dhrangadhra and wadhwan branch have defaulted,Union bank of India Dhrangadhra have defaulted.And Axis bank surendranagar,Dhrangadhra,BOB surednranagar and Jintan road ,Central bank of India -Dhrangadhra,PNB-Dhandhalpur,Kotak-Ing-Surendranagar,Indian Bank.
	10. Review of NPAs	As the season for crop finance is running	Review was made in BLBC and it was unanimously agreed among Bankers to exchange list of defaulters lying as NPA /write off and recalled asset.

		on ,all bankers to maximum efforts to renew NPA KCC account .	
	11 Long pending Subsidies Scheme-wise	Sponsoring agencies and Banks were advised to reconcile the position.	Review is made in reconciliation of pending subsidy cases in BLBC meetings.
	12(a) Construction of RSETI Building	The Dist, Collector has advised R-SETI Director to expedite the pending work of construction of building.	As advised by R-SETI, building is on the verge of completion and it will be ready for use by 30.09.2018.
	13 SHG related issues	DRDA Director has proposed to cover more and more SHGs	Looking to state level celebration of 15 th august at Surendranagar, it was planned for an amount of Rs.1 crore as credit linkage in SHGs account for this LDM and GLPC representative has visited each and every branches where applications were pending as a result 108 fresh applications were sanctioned amounting to Rs.1.10 crores and fresh renewals of 53 account for 65 lacs. Thus aggregate achievement of 161 accounts with an amount of 1.75 crore. At this juncture we request all bankers, we thank all bankers especially SBI AND SGB . Now please take care for disbursement of account sanctioned in due course.

	14. Details of various meetings of sub committee held during the quarter	Govt. Agencies and Banks are informed to attend meetings.	In the current year Committee Meetings has been held and attended as per periodicity.
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3. View of Key Banking Parameters in District for quarter ended 30/06/2018.
4. FIP progress report – Road Map- Provision of Banking services in unbanked villages.
5. In PMJDY total account 356650 with all banks total deposit as on 31.07.2018 is Rs.90.14 crore District and bank wise position given in annexure. **(ANNEX.1)**

6.1 Review of progress in enrollment in Social Security Schemes.**(ANNEX.2)**

6.2 Gap in appointment of BCs **ANNEX.3**

Progress made in implementation of central govt. sponsored schemes.

7.1 PMEGP (KVIC+KVIB+DIC) 7.2 Other Central govt.sponsored schemes.

Review of progress in State Govt.sponsored schemes.

6. Review of Annual Credit Plan.**(ANNEX.4)**
7. Review of progress made in submission of LBRs.
8. Review of NPAs.
9. Review of recovery position in recovery certificate file under state recovery Acts.

- 10.(a)Construction of R-SETI building. (b) Training at R-SETIs
- 11.Review of progress in issuance of various credit card schemes.
- 12.SHG related issues.
- 13.Details of villages not having ICT connectivity for extending banking services.
- 14.Details of outdoor financial literacy camps conducted by rural branches of the banks.(ANNEX.5)
- 15.It is the dream of our honorable prime minister shri Narednra Modi to double farmers income by 2022 all bankers to spare no efforts in landing to farmers according to their requirement and give them best possible support for this.At present scheme for financing for Pashupalan is going on upto 31.08.2018 in which for applying beneficiary has to submit bank loan sanction detail for this sanction letter should be issue to all eligible borrower .
- 16.DDM,Nabard has launched area development scheme and identified to activities in Surednranagar dist.which is dairy development and drip irrigation for cotton cultivation detail of this will be shared by NABARD in due course.
- 17.Government sponsored applications to be handled diligently.
- 18.State Bank of India Rajsitapur branch has sent proposal to revenue authority for recovery in NPA accounts. In response one letter has been issued by revenue authority advising to eahaust all possible avenue for recovery including suit file and then sent proposal. This is rather meaningless. Generally action under GPMR and Gujarat agriculture act is initiated to avoid lengthy and expensive legal process . Revenue Authority may be suitable guided.(ANNEXURE 7)
19. As Dena Bank is under PCA (Prompt Corrective Actions) Prescribe by RBI and unable to sanction fresh load application. This affect achievement of ACP as well weaker sanction finance

,Govt.sponsored finance etc. to avoid harassment faced by agriculture borrowers, students and various sponsored loan application beneficiary. Respected collector sir has suggested that for a temporary period service area of Dena bank should be distributed between SBI and Surashtra Gramin Bank to major banks operating in Surendranagar district,for this representative of both the bank will meet and mutually decide their additional areas of operation within three days and advise Lead Bank. Lead Bank subsequently will advise DIC,Social Welfare and other sponsoring agency about this.

20. In sankalan samiti meeting dtd 18/08/2018 and issue was raised by respected MP shri Devjibhai Fatepara ,regarding non sanctioning of loan under Vajpai Bankable scheme,Education loan, and Mudra loan beneficiaries are harassed and loan is rejected / return for minor reason. This should not happen. DIC loan application should been sanction or rejected. Bank may disburse loan after due formalities. At this point I would like to mentioned that in BLBC of Chotila block dtd 16.07.2018 it was discuss that DIC should not handover loan application to applicant it creats conflict between bank and applicant.

21. We have time and again discussed in importance of prompt reporting data but it is unfortunate that in our district it is not happening, when lead bank calls for data like LBR,BUSINESS DATA ,detail of loan sanctioned, staff handling Adhaar enrollment work ,reporting to social welfare department of minority beneficiary, such data is of mush important which a district coordinator is suppose to compile of entire district branches of his bank and submit it to lead bank within a reasonable time limit. Unfortunately as discussed earlier under lbr heading 55 branches has not submitted LBR whis pulls back

performance of our district. Similarly in last DLRC dtd 21.06.2018 respected MP sir had asked for loan application data which was received by lead bank after constant follow-up from all banks except ICICI on 21.07.2018. Till today i.e we have not received said data from ICICI bank. Similarly detail of minority community beneficiary was asked by social welfare department, this was submitted by Dena bank and SGB only. And nil reporting from Andhra bank, Allahabad, obc, syndicate and GARDB. Other banks have not taken care to respond our mail, neither their controller have taken the issue seriously and advised them through report. Business data for quarter ended 30.06.2018 is not received from PNB, UBI, KOTAK-ING, IDBI, DCCB and GARDB

In Sankalan Samiti meeting, an issue relating to schematic finance was raised by Respected MP Shri devjibhai fatepara regarding delay in sanctioning of DIC, EDUCATION, MUDRA and social welfare loan applications, rejection of loan application without genuine reason resulting in harassment to beneficiary. For this a time line should be fixed for sanctioning of loan.

Apart from above respected MLA Shri Naushadbhai solanki and Rutwikbhai Makwana have raised issue of pending saving bank account opening of

Students accounts. We appeal all bankers to open student account on topmost priority as it involves DBT in form of scholarship from government.

22. Refusal to accept PAI insurance proposal by The New India Assurance Company:

As per present arrangement PAI (Personal Accident Insurance) of farmers is taken by bank. Recently premium demand draft and insurance proposal has been return to SBI Malvan Chokdi branch and SGB Bhrugupur branch and while asking for reason it was verbally advise by insurance company representative that they will accept proposal only if banks other insurance business is given to said insurance company. For this lead bank has written a letter on 14/08/2018 and reply from insurance company not received detail as per Annexure no 8. This is a very sensitive issue and in case of happening of some uncovered incidence it may attract the liability on insurance company from the bankers part this issue is reported from this forum insurance company to take due note of this.

23. In last meeting it was discussed that there are 26 villages in Surendranagar district which are inadequately covered and also away for more than 5 km from their base branch. Out of this 26 villages 16 villages falling under service area of SBI, 4 Villages with Dena bank and 3 villages with PNB one each with Bank of Baroda, Central Bank Of India and Saurashtra Gramin Bank. This instruction was also pass on by RBI to respective bank controller, All district coordinators of this bank are requested to advise these status of appointee BC as per annexure 7.

SLBC has also advised concern bank head offices for urgent appointment of BC in these villages. All District coordinators are advised to take proactive action and set deadline for appointment of BC in identified villages.

Any other matter with permission of the chair.

The background papers are enclosed for your suggestions and contributions in this regard, with a view to make the meeting more effective and goal oriented.

This is a highest District level forum, for effective Participation and meaningful discussion; we expect your presence in the meeting. Looking to importance of the meeting, we request Controllers of all the Banks, Departmental heads of various Government Agencies, to participate in the meeting. **It is our humble request that each Bank/Agency be represented by Controllers/Departmental heads with well prepared and branch wise information as per Agenda items.**

Your valuable suggestions are solicited.

: PROGRAMME :

Sr.No.	PARTICULARS
1	REGISTRATION.
2	WELCOME BY CHIEF MANAGER – LEAD BANK. SURENDRANAGAR.
3	CHAIRMAN’S SPEECH.
4	REGULAR AGENDA ITEMS OF THE MEETING
5	OPEN SESSION FOR DISCUSSION OF PROBLEMS FACED BY AGENCIES / BANKS REGARDING IMPLEMENTATION OF ACP / GOVT. SCHEMES ETC.
6	VOTE OF THANKS

Yours faithfully,

Chief Manager (Lead Bank)

Standard Agenda for DCC Meeting

Sr.No.	Details		Last Qtr.	Last Year Corresp. Period	Present Qtr.	Growth Q-o-Q	Growth Y-o-Y
40		Urban & Metro	41	41	42	0	1
		Semi Urban	63	63	63	0	0
		Rural	81	81	81	0	0
		Satellite Office	2				
		Total	185	185	186	0	1
1 b	ATMs Expansion	Total	145	127	152	7	25
		Rural	22	22	30	8	8
		Semi Urban	64	56	62	-2	6
		Urban & Metro	59	49	60	1	11
2	Deposit Growth		7488	6745	7289	199	544
3	<i>Advances</i>		4530	4068	4774	244	706
4	<i>Priority Sector Advance</i>		3442	3577	3690	248	113
4.1 a)	% growth		75.98	87.93	77.29	1.31	10.64
b)	% to total advances						
5	Agriculture Advance		2242	2420	2335	93	-85
5.1 a)	% growth		49.49	59.48	48.91	0.58	-10.57
b)	% to total advances						
6	MSME Advance		746	477	834	88	357
		% growth % to total advances	16.46	11.72	17.46	1	5.74
7	Weaker Section Advances		1561		1479	82	
7.1	% growth % to total advances		34.45		30.98	3.47	
8	Kisan Credit Card						
			168071	175887	111071	-57000	-64816

22.FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population less than 2000. Annex-I (Keeping in view the ongoing implementation of PMJDY, SLBC Convenors banks and lead banks are advised to complete the process of providing banking services in unbanked villages with population below 2000 by **August 14, 2015** in line with the PMJDY instead of March 2016 prescribed earlier.)

The data submitted for BSBDA in FIP.

23.Progress under PMJDY(As per annexure 1)

6.1A

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							
RRBs							
Private Banks							
GSCB							
Total							

6.2 Gap in appointment of the BCs (AS PER LIST ATTACHED 3)

Sr.	Name of Bank	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
		303	123	241	13	0

6.3 Progress in enrolment in Social Security Schemes (As per annexure 3)

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJB	APY	
PSBs	121762	34258	3449	159469
Pvt Banks	1966	1045	73	3084
RRBs	2601	1289	10	3900
GSCB and DCCBs	696	158	81	935
Total	127025	36750	3613	167388

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

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

		No. of Projects	No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects
1	IOB	1	0	0	0	0	0	1	0
2	SGB	-	10	28	5	11	-	2	0

7.2 Other Central Government Sponsored Schemes: NULM (Amount in Rs. Lacs)

	Target (No.)	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
Individual (SEP-I)		7	7	0	0	
Group (SEP-G)						
SHG Bank Linkage						

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8.State Government Sponsored Schemes)

(Amount in Rs. Lacs)

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	1000	332	189	102	41	56.92
GSCEDC	347	19	7	4	8	36.84
DCWD		1	0	0	1	
GWEDC	90	62	54	2	6	87.09
JGVY						
DTASY						
Bankable Scheme for ITI pass out						

9. Review of Annual Credit Plan (ACP)(AS PER ANNEXURE 5)

Sr.	Sectors	ACP Last Year						ACP Current Year					
		Annual Allocation		Achiev. Upto corresponding qtr. last year		Achievement %		Annual Allocation		Achiev. Upto current qtr.		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri												
	Of which Crop Loan												
	Of which Allied+ATL												
2	MSME												
3	Education												
4	Housing												
5	Others												
	Total Priority Sector Advances												

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

Sr. No.	Name of Banks	Total Br.	Out of which submitted LBR	Defaulting Brs.	% of submission Banks	LBR by
1	S.B.I	40	18	22	45%	
2	Allahabad Bank	1	1	0	100%	
3	I.D.B.I. BANK	2	2	0	100%	
4	O.B.C.	1	1	0	100%	
5	B.O.M	1	1	0	100%	
6	I O B	1	1	0	100%	
7	UCO	1	1	0	100%	
8	B.O.B	10	8	2	80%	
9	S.G.B	43	43	0	100%	
10	Dena Bank	14	14	0	100%	
11	P.N.B	7	6	1	85%	
12	Canara Bank	2	2	0	100%	
13	B.O.I	4	4	0	100%	
14	Syndicate Bank	4	2	2	50%	
15	DCCB	12	6	6	50%	
16	C.B.I	5	4	1	80%	
17	GARDB	8	1	7	12.5%	
18	U.B.I	2	1	1	50%	
19	Indian Bank	1	0	1	0%	
20	Corporation Bank	4	2	2	50%	
21	Vijaya Bank	1	1	0	100%	
22	ICICI Bank	10	4	6	40%	
23	H.D.F.C Bank	6	6	0	100%	
24	Axis Bank	2	0	2	0%	
25	Kotak/ING Bank	1	0	1	0%	
26	BANDHAN BANK	1	0	0	0%	
27	ANDHRA	1	1	0	0%	
28	AUSMALL FINANCE	1	0	0		
	TOTAL	186	132	54	70.96	

11. Review of NPAs

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	322756	13652	4.22
Agri. Term Loan	66951	1073	1.60
MSMEs	73654	1849	2.51
Other PSA	85425	3015	3.52
Total PSA	548786	19589	3.56
Non Priority Sector	54270	331	0.60
TOTAL ADVANCES	603056	19920	3.30
Central Govt. Sponsored schemes			
PMEGP	127	14	11.02
State Govt. Sponsored programmes			
VBS (DIC)	1890	197	10.42
GSCDC	376	41	10.90
DCWD	282	27	9.57
GWEDC	218	22	10.09
JGVY			
Others			
Housing Loan	17990.87	169.61	0.94
Education Loan	1685.62	42.37	2.49

The figure indicate NPA Position

12. Long pending (more than 6 months) subsidy claims-Scheme / bank-wise: State

a. Government Sponsored Schemes:

13.

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	JGVY	DCWD	GWEDC	GSCDC
CBI	7					
CANARA	6					

SBI	13					
IOB	14					

a. Central Government Sponsored Schemes

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13.R eview of recovery position in Recovery Certificate filed under State Recovery Acts.

[A] Cases filed with District Collector: (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.
1	SBI	388	14.59	0	0	0	0	388	14.59
2	SGB	319	127	44	63.66	13	3	306	63.34
3	DENA	2	3.15			0	0	2	3.15
4	BOI	37	9.79	20	3.06	20	3.06	17	6.73
5	INDIAN	6	32.37					6	32.37
6	OBC	2	1.38	1	0.56			2	0.82
7	VIJAYA	2	0.93	0	0	0	0	2	0.93
	TOTAL	756	189.21	65	67.28	33	6.06	723	121.93

ok

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.
1	SBI			388	14.59					388	14.59
2	SGB	94	10.38	77	13.45	44	33.51	91	6	306	63.34
3	DENA	2	3.15							2	3.15

4	BOI							17	6.73	17	6.73
5	INDIAN			6	32.37					6	32.37
6	OBC	0	0			0	0	2	0.82	2	0.82
7	VIJAYA					2	0.93			2	0.93
	TOTAL	96	13.53	471	60.41	46	34.44	110	13.55	723	121.93

[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.
1	SBI	78	107.21	0	0	0	0	78	107.21
L	SGB	276	45	14	3.76	0	0	276	41.24
	TOTAL	354	152.21	14	3.76	0	0	354	148.45

ok

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.
1	SBI	78	103.45			0	0	0	0	78	103.45
2	SGB	23	18	30	10.96	24	2.01	199	14.05	276	45.00
	TOTAL	101	121.45	30	10.96	24	2.01	199	14.05	354	148.45

ok

[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

(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								

14. a) Construction of RSETI Buildings :

As the construction work of R-SETI is in final stage and it is likely to be completed by in next month.

b) 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) 35.95	
		No. of Prog.	No. of persons trained		No. of trainee settled through Bank Finance	No. of trainee settled through own Source

Progress in issuance of various Credit Card Schemes.**15.**

(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.
KCC	86953	168071	125966	223459	58012	111071	73749	200159.94
GCC			3305	6211	554	559	47	9
ACC			6	40				
WCC			126	20			126	20
SCC			122	45			122	45

16. SHG related issues – Grading of SHGs and SHG-Bank Linkage

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.
489	32670	13.54	6345	36138	371.87

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

Accounts Graded and Sanctioned during the quarter ended			Total CumulativeAccounts Graded and Sanctioned during the Financial Year		
Total accounts Graded	Out of total graded A/cs, A/cs	Sanctioned Amt.	Total accounts Graded	Out of total graded A/cs, A/cs	Sanctioned Amt.

	sanctioned			sanctioned	
1922	89	88.75	96	66	71.77

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
3299	7047.13	1131	248.64	3305	6582.39	3234	6530.14

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

Loans outstanding as on		NPAs as on		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
3579	7217.13	129	157.96	35.9	38.7

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

Sr.	Block	Village	Status of connectivity	Action taken / proposed

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

18. Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks – AS PER ANNEXURE 5

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				
			0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps(D)	Total No. of Rural Branches (A+B+C+D)

19. 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

20. Joint Liability Group – Formation & Credit

Total No. of JLG formed	JLG financed during the qtr.		Cumulative JLG financed during the year		Out standing loans to JLG	
	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
407	2	5	35	40	40	788

21. 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.)	Sponsoring agency	Quality of loan applications sponsored to be upgraded .In some case in it has been that identical application has been sponsored two or three Banks.This should be avoided.In some

2.		chronic case sponsoring agency also to shoulder responsibility recovery also. In MISSION MANGALAM cases members to be made aware with primary detail before sponsor. Adhaar card of all members to be produced preferably.
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- 22.** Date of next meeting (as per Annual calendar/ to be fixed if annual calendar is not there)
- 23.** 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)
- 24.** Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum
- 25.** Any other matter with permission of the chair.