

**BACKGROUND PAPERS FOR 135th DISTRICT LEVEL
CONSULTATIVE COMMITTEE & 4th DISTRICT LEVEL REVIEW
COMMITTEE MEETING FOR THE
YEAR 2018-19 OF KUTCH DISTRICT
TO BE HELD ON 19.06.2019**

1. Confirmation of the proceeding of Last Meeting held on 26.02.2019

Proceedings of 134th DLCC meeting and 3rd DLRC Meeting for the year of 2018-19, of Kutch Dist. held on 26.02.2019 were circulated to all the members vide letter No. BHR/LBC/DLCC/1608/19 date 03.03.2019 and no suggestion / amendment are proposed by members so far. Accordingly, the minutes may please be taken up 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	Non submission of Lead Bank Statements by different banks action taken by Lead Bank into the matter.	Lead Bank Cell sent letter to controller of all defaulting banks for submission and copy forwarded to RBI.	Attention to All Banks
2	Non-attendance of BLBC by bank branches and Govt. Agencies.	Lead Bank Cell sent letter to all absent branches in BLBC Meeting. Copy of it also sent to Regional Office and RBI	Attention to Govt. Agencies
3	Submission of request for RC case recovery by the banks.	All banks were informed and progress report may be put up before the house by each bank to confirm same.	Attention to All Banks and Govt. Agencies.

3. Review of Key Banking Parameters in District for quarter ended March 2019.

(Rs. in Crore)

Sr.No.	Details		Dec-18	Mar-18	Mar-19	Growth over Dec 2018	Growth over Mar 2018
1 a	Branch Expansion	Urban & Metro	0	0	0	0	0
		Semi Urban	207	203	213	6	10
		Rural	165	165	170	5	5
		Satellite Office	19	21	18	-1	-3
		Total	391	389	401	10	12
1 b	ATMs Expansion	Total	408	398	428	20	30
		Rural	160	155	163	3	8
		Semi Urban	248	243	265	17	22
		Urban & Metro	0	0	0	0	0
2	Deposit Growth		32667	33108	34929	2262	1821
3	Advances		13791	13255	14090	299	835
4	Priority Sector Advance		7169	6987	7660	491	673
4.1 a)	% growth		51.99	52.72	54.37	2.38	1.65
b)	% to total advances						
5	Agriculture Advance		3002	2982	3054	52	72
5.1 a)	% growth		21.77	22.5	21.68	-0.09	-0.82
b)	% to total advances						
6	MSME Advance	No. of Units (% growth)	31256	30568	32086	830	1518
		Amount O/S	2578	2148	2645	67	497
		% growth % to total advances	18.69%	16.21%	18.77%	0.08%	2.56%
7	Weaker Section Advances		1663	1664	1670	7	6
7.1	% growth % to total advances		12.06	12.56	11.86	-0.2	-0.7
8	Kisan Credit Card	No.	124892	121689	125132	240	3443
		Amount o/s	2838	2693	2874	36	181

4. Low CD RATIO

Sr. No.	Bank	Branch	CD RATIO
1	Indian Overseas Bank	7	6.17
2	Bank of India	26	11.86
3	Union Bank of India	10	12.33
4	Punjab National Bank	12	17.74
5	Andhra Bank	2	18.17
6	Syndicate Bank	3	18.75

5. Progress under PMJDY

5.1

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in	Number of Pass-Books issued
	Rural	Urban	Total			A/cs	
			(Rural+Urban)			(Rs. In lacs)	
PSBs	213408	129802	343210	267760	266463	11668	296658
RRBs	114163	5214	119377	83255	71091	5752	70654
Private Banks	3067	6822	9889	4248	9552	242	8536
GSCB	0	0	0	0	0	0	0
Total	330638	141838	472476	355263	347106	17662	375848
Total in Dec	302566	132760	435326	322911	333838	15133	357706

5.2 Gap in appointment of the BCs

Sr.	Name of Bank	Status Report on Bank Mitra and Infrastructure as on 31.03.2019				
		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	DENA	91	57	48	0	0
2	SBI	120	80	77	3	0
3	BOB	60	48	48	0	0
4	DGGB	103	78	78	0	0
5	PNB	8	8	8	0	0
6	IOB	6	5	5	0	0
	TOTAL	388	276	264	3	0

5.3 Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total	Total in Dec 2018
	PMSBY	PMJJBY	APY		
PSBs	216875	77660	9832	304367	275374
Pvt Banks	22518	9954	512	32984	30995
RRBs	30279	11812	3640	45731	45682
GSCB and DCCBs	1151	454	0	1605	1605
Total	270823	99880	13984	384687	353656

5.4 Progress under PMMY (Financial Year 2018-19)

(Amt. in Lakhs)

Sr No.	Category	No. of A/Cs	Sanctioned Amt	Disbursed A/C	Disbursed Amt
1	Shishu	17669	4952	17538	4912
2	Kishor	3832	9446	3628	9188
3	Tarun	1460	10861	1386	10583
Total		22961	25259	22552	24683
Total in Dec 2018		15702	16238	15549	15809

(As received from SLBC, Ahmedabad)

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

6.1 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
	ALL	46	15	185.35	11	171.86	54.64	4	27

6.2 Stand Up India

Sr. No.	Scheme	Application	Sanction	Disbursed	Pending	Disbursed Amt.
1	Stand Up India	131	122	102	9	22.55 Crore

(As Received from Stand Up Mitra Portal)

7. State Government Sponsored Schemes

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBS	1250	2456	1536	418	502	122.88
GSCEDC	389	46	12	8	26	3.08
GWEDC	90	21	8	6	7	8.88
SWO (VJ)	168	3	1	0	2	0.59

8. Review of Annual Credit Plan (ACP)

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	89268	149661	18416	123931	20.64	82.81	87793	158138	31088	137285	35.42	86.82
	Of which Crop Loan	70495	112886	16521	113450	23.44	100.5	71936	123776	29468	129968	40.97	105.01
	Of which Allied+ATL	18773	36775	1895	10481	10.1	28.51	15857	34362	1620	7317	10.22	21.3
2	MSME	21144	41332	11254	68110	53.23	164.79	21228	54511	11530	96556	54.32	177.14
3	Education	549	4455	304	640	55.38	14.37	658	5340	345	780	52.44	14.61
4	Housing	11620	36970	1528	21028	13.15	56.88	2268	37216	1785	23689	78.71	63.66
5	Others	18526	43411	3123	11405	16.86	26.28	22714	38450	3256	52575	14.34	136.74
	Total Priority Sector Advances	141107	275829	34625	225114	24.54	81.62	134661	293655	48004	310885	35.65	105.87

9. Review of Progress made in Submission of LBRs

Submission of LBR 2 is 62% for Kutch District. Following Banks had not submitted LBS 1.

Sr. No.	Bank	Non submission Since
1	Yes Bank	Mar-17
2	State Bank of India	Mar -18
3	Allahabad Bank	June-18

10. Review of NPAs

(Amt. in Lakhs)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	287432	9416	3.28
Agri. Term Loan	17994	10024	55.71
MSMEs	264525	7498	2.84
Other PSA	196058	2049	1.05
Total PSA	766009	28987	3.79
Non Priority Sector	642946	34222	5.33
TOTAL ADVANCES	1408955	63209	4.49
Central Govt. Sponsored schemes			
PMEGP	235	40	17.03
State Govt. Sponsored programmes			
VBS (DIC)	2660	774	29.1
GSCDC	152	22	14.48
DCWD	27	8	29.63
GWEDC	121	18	14.88
Others			
Housing Loan	57325	890	1.56
Education Loan	3560	132	3.71

11. Long pending (more than 6 months) subsidy claims - Scheme - wise:

a. State Government Sponsored Schemes:

Name of Bank	Subsidy pending in No. of cases					
	VBS	DTAS	SJSRY	DCWD	GWEDC	GSCDC
ALL BANKS	438	0	289	0	3	0

b. Central Government Sponsored Schemes

Name of Bank	Subsidy pending in No. of cases	
	NULM	PMEGP
ALL BANKS	0	4

12. Review 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 31.03.2019							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
1	All Banks	0	0	0	0	0	0	0	0

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.
	ALL BANKS	0	0	0	0	0	0	0	0	0	0

No Data Received from Banks

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

Sr.	Name of Bank	Cumulative Position of 31.03.2019							
		Cases filed		Recovery effected		Cases closed		Cases pending	
		A/C.	Amt.	A/C.	Amt.	A/C.	Amt.	A/C.	Amt.
	ALL BANKS	0	0	0	0	0	0	0	0

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.
	ALL BANKS	0	0	0	0	0	0	0	0	0	0

No Data Received from Banks**13. 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
7	97	30	760	7076	1759	2379

14. 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.
KCC	71936	123776	124892	283886	29468	137285	125132	287432
GCC	350	90	1469	392	5	4	1474	396
ACC	150	235	1102	1631	6	4	1108	1635
WCC	150	56	920	351	3	3	923	354
SCC	150	36	1185	301	3	2	1188	303

15. 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 31.03.2019			Total No. of Savings Bank accounts as on 31.03.2019		
No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
56	567	1.26	10330	113230	431.04

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

Accounts Graded and Sanctioned during the quarter ended 31.03.2019			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2018-19		
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.
142	77	20.40	493	412	64.20

c) Disbursement Details

(Amt. in lacs)

Disbursement made during the quarter ended 31.03.2019				Total loans disbursed during the year 2018-19			
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
86	84.50	20	20.40	153	154.40	45	45.40

d) Loan Outstanding and NPA

(Amt. in lacs)

Loans outstanding as on 31.03.2019		NPAs as on 31.03.2019		Percentage NPA	
Accounts	Amount	Accounts	Amount	Accounts	Amount
2718	2350.50	201	56	7.39%	2.38%

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

Sr.	Block	Village	Status of connectivity	Action taken / proposed
1	ABDASA	BERU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
2	ABDASA	KHUDA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
3	ABDASA	BHEDI	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
4	ABDASA	VIGABER	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
5	ABDASA	KUKADAU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
6	ABDASA	LALA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
7	ABDASA	BHUDIA	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED
8	LAKHPAT	BHUTAU	ONLY 10-15% CONNECTIVITY AVAILABLE	V-SAT REQUIRED

17. 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 December quarter				
			0 camp (A)	1 camp (B)	2 camps (C)	More than 2 camps(D)	Total No. of Rural Branches (A+B+C+D)
1	ALL BANKS	532	0	50	56	57	163

18. 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
-	-	NIL	NIL	NIL	NIL

19. 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.
32	1	1	2	2	33	38

20. 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

21. Doubling Farmer's Income:

Following steps can be planned to doubling Farmer's income:

- Scaling up of seed village program .
- Promotion of commodity specific Producers Organization for value chain management, particularly for coarse cereals and pulses
- Awareness creation on soil and water testing of farm land to improve soil health and suitability of irrigation water to stabilize farm productivity.
- Creating awareness about the importance of improved varieties through demonstration.
- Introduction of short duration crops in between main crops.

(Source: PLP 2018-19, NABARD)

22. Next DLCC Meeting will be held before 16.08.2019

23. **Observations:** We are receiving information from the branches that information and guidelines for PMFBY are not yet provided. We request to Department of Agriculture to kindly update all banks earliest so process can be smoothly completed.

24. **BRANCH EXPANSION**

RBI has urged the current status to open Bank Branch at Dholavira Village, pertaining to Service Area of Bank of India. Bank of India responded that they have appointed BC in Dholavira Village.

BGGB and BOB have requested to close following Satellite Branches.

Bank	Current Position	New Position
BGGB BERAJA	Satellite Branch	Closing Branch (Service will be provided through BC)
BGGB UGEDI	Satellite Branch	Closing Branch (Service will be provided through BC)
BGGB DEVISAR	Satellite Branch	Closing Branch (Service will be provided through BC)
BGGB AMARDI	Satellite Branch	Closing Branch (Service will be provided through BC)
BGGB KANAKPAR	Satellite Branch	Closing Branch (Service will be provided through BC)
BGGB PALANSVA	Satellite Branch	Closing Branch (Service will be provided through BC)
BOB CHITROD	Satellite Branch	Closing Branch (Service will be provided through BC)
BOB BHIMASAR	Satellite Branch	Closing Branch (Service will be provided through BC)
BOB KHEDOI	Satellite Branch	Closing Branch (Service will be provided through BC)
BOB CHANDIYA	Satellite Branch	Closing Branch (Service will be provided through BC)

BOB SINGORA	Satellite Branch	Closing Branch (Service will be provided through BC)
BOB NAGALPAR	Satellite Branch	Closing Branch (Service will be provided through BC)
BOB LAKHAPAR	Satellite Branch	Closing Branch (Service will be provided through BC)

Request to all banks & RBI to inform us about details of new bank branches opened in Kutch District in last Financial Year.

25. Any other matter with permission of the chair.

DENA BANK, LEAD BANK CELL, REGIONAL OFFICE, BHUJ

KEY BANKING INDICATORS OF KUTCHH DIST. AS OF MARCH 2019

NAME OF DISTRICT: KUTCH

ANNEXURE - I

Rs. In Lakhs

Sr. No.	Name of Bank	No.of BrnchS	Total Deposits	Total Advances	Normal CDR	NRI Deposits	Other Advances	Net CDR	Total Agr. Adv.	SSI/NFS Advances	Total Priority Sector	% to Total Advances	Total Weaker Sector	% to Total Advances	% to Pri. Sec. Advances	Total Adv. To Women	Total Adv. to Minority	Total Adv. To SC/ST
1	ALLAHABAD	3	12832	9093	70.86	32	0	71.04	116	491	1182	13.00	91	1.00	7.70	15	19	15
2	ANDHRA	2	7952	1445	18.17	273	0	18.82	38	275	805	55.71	16	1.11	1.99	245	46	18
3	BOB	42	478401	119329	24.94	251804	0	52.66	50936	30072	99398	83.30	30160	25.27	30.34	10062	3562	4722
4	BOI	26	422527	50127	11.86	129321	0	17.10	18296	8795	21042	41.98	8128	16.21	38.63	756	195	26
5	BOM	3	5954	3279	55.07	1178	0	68.66	102	1272	2783	84.87	203	6.19	7.29	114	126	324
6	CANARA	5	12108	20899	172.60	456	0	179.36	1035	2854	12003	57.43	458	2.19	3.82	130	823	328
7	CBI	17	152960	51548	33.70	24558	0	40.15	17524	14795	39319	76.28	1991	3.86	5.06	81	1620	37
8	CORPORATION	6	86509	25592	29.58	34854	0	49.54	2594	12234	23375	91.34	2845	11.12	12.17	6749	1778	1653
9	DENA	54	452226	102736	22.72	155457	0	34.62	57895	20917	80804	78.65	28431	27.67	35.19	10456	6379	4880
10	INDIAN	5	24900	9522	38.24	2600	0	42.70	26	997	1767	18.56	120	1.26	6.79	126	104	156
11	IOB	7	75656	4671	6.17	3616	0	6.48	410	2064	2878	61.61	300	6.42	10.42	109	119	97
12	OBC	3	44150	21356	48.37	864	0	49.34	7557	5275	12949	60.63	864	4.05	6.67	1867	252	307
13	PNB	12	86377	15321	17.74	19352	0	22.86	3627	4036	10926	71.31	1801	11.76	16.48	1509	658	286
14	SYNDICATE	3	30550	5729	18.75	0	0	18.75	1779	3246	5712	99.70	522	9.11	9.14	384	612	234
15	UCO	3	8649	8234	95.20	321	0	98.87	201	458	661	8.03	109	1.32	16.49	96	116	138
16	UNION	10	111413	13736	12.33	46748	0	21.24	4268	752	11450	83.36	270	1.97	2.36	325	177	163
17	UNITED	2	1897	5021	264.68	0	0	264.68	8	985	1658	33.02	382	7.61	23.04	192	139	164
18	VIJAYA	4	18986	8797	46.33	3	0	46.34	1210	1925	6210	70.59	186	2.11	3.00	690	1050	102
19	SBI	40	609504	159144	26.11	270107	0	46.89	19120	5920	81294	51.08	54242	34.08	66.72	22420	4103	8354
	SUB TOTAL	247	2643551	635579	24.04	941544	0	37.34	186742	117363	416216	65.49	131119	20.63	31.50	56326	21878	22004
20	DCCB - KDCC	19	15158	9352	61.70	0	0	61.70	11741	0	11811	126.29	3995	42.72	33.82	159	146	195
21	GSCARDB	6	310	4499	1451.29	0	0	1451.29	4335	0	4483	99.64	148	3.29	3.30	198	93	0
	SUB TOTAL	25	15468	13851	89.55	0	0	89.55	16076	0	16294	117.64	4143	29.91	25.43	357	239	195
22	DGGB	53	144992	52350	36.11	2056	0	36.62	41102	288	49739	95.01	9423	18.00	18.94	9352	5235	3377
	SUB TOTAL	53	144992	52350	36.11	2056	0	36.62	41102	288	49739	95.01	9423	18.00	18.94	9352	5235	3377
23	AXIS	21	134243	107450	80.04	25967	0	99.24	9435	15751	41308	38.44	1852	1.72	4.48	2802	1203	965
24	DCB	1	20147	7267	36.07	3456	0	43.54	239	5881	6213	85.50	656	9.03	10.56	154	827	33
25	FEDRAL	3	7732	9924	128.35	693	0	140.99	2665	34	4151	41.83	1996	20.11	48.08	290	187	9
26	HDFC	17	190880	283026	148.27	26853	0	172.55	20764	51381	107857	38.11	5329	1.88	4.94	8456	3959	955
27	ICICI	14	124524	163304	131.14	1758	0	133.02	11048	53890	70218	43.00	6971	4.27	9.93	29906	4972	163
28	IDBI	5	135398	9379	6.93	915	0	6.97	3219	4071	7639	81.45	1369	14.60	17.92	34	265	122
29	INDUSIND	4	12155	21137	173.90	3057	0	232.33	2362	390	2764	13.08	1807	8.55	65.38	226	232	41
30	LVB	1	2061	1962	95.20	51	0	97.61	0	0	1092	55.66	0	0.00	0.00	239	3	182
31	KOTAK	3	31774	29180	91.84	7537	0	120.39	2302	1164	3516	12.05	311	1.07	8.85	0	268	277
32	KVB	1	3757	7140	190.05	379	0	211.37	78	488	3054	42.77	1	0.01	0.03	31	35	0
33	SIB	2	4945	9835	198.89	134	0	204.43	2262	1906	5175	52.62	0	0.00	0.00	0	0	231
34	YES BANK	2	16639	49888	299.83	447	0	308.10	2334	4059	17930	35.94	0	0.00	0.00	0	246	176
35	RBL	1	454	3778	832.16	0	0	832.16	3239	208	3593	95.10	443	11.73	12.33	2627	46	89
36	AU SMALL	2	4174	3905	93.56	470	0	105.43	1559	7651	9250	236.88	1562	40.00	16.89	212	770	96
	SUB TOTAL	77	688883	707175	102.655	71717	0	114.58	61506	146874	283760	40.13	22297	3.15	7.86	44977	13013	3339
	GRAND TOTAL	402	3492894	1408955	40.34	1015317	0	56.87	305426	264525	766009	54.37	166982	11.85	21.80	111012	40365	28915