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Ref. No: AZO/LBC/232/2018/19

Date: 13.10.2018

To:

All Members of DLCC/DLRC &  
Special Invitees  
Ahmedabad District.

Dear Sir,

**Re: Minutes of 156<sup>th</sup> District Level Consultative Committee (DLCC/DLRC)  
Meeting of Ahmedabad District held on 11.10.2018.**

We forward herewith the minutes of the 156<sup>th</sup> DLCC/DLRC meeting for Ahmedabad District held on 11.10.2018 at the Conference Hall, Collector Office, Ahmedabad.

We request you to kindly go through the contents & initiate necessary actions on the decisions arrived at in the said meeting where your organization is to take steps and to appraise us on the same.

Yours faithfully,

  
**Mr. Lalit Vadher  
Chief Manager &  
Lead District Manager  
Ahmedabad**

Encl: as stated above.



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**MINUTES OF 156<sup>th</sup> DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC/DLRC) MEETING OF AHMEDABAD DISTRICT HELD ON 11<sup>th</sup> October 2018 AT 04.30 PM AT "JILLA SEVA SADAN", COLLECTORATE, NR. RTO, AHMEDABAD.**

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The 156<sup>th</sup> DLCC/DLRC Meeting for Ahmedabad District was held on 11<sup>th</sup> October 2018 at 04.30 pm at the Conference Hall, "Jilla Seva Sadan" (Collector Office), Ahmedabad.

**At the outset, Mr. Lalit Vadher, Chief Manager & Lead District Manager, Dena Bank, Ahmedabad** extended a very warm welcome to Shri Mahesh Babu, District Development Officer, Shri Mehul Dave, Residential Additional Collector, Ahmedabad, Ms. Sheela Devi, LBO, RBI, Ahmedabad, Smt Sarbari Mukharjee, DDM, NABARD, Ahmedabad Shri Dinesh Kumar, AGM, Dena Bank, Ahmedabad, and representatives from member banks as well as various Government Agencies in the Meeting.

The list of the participants present in the 156<sup>th</sup> DLCC/DLRC meeting is enclosed.

Mr. Lalit Vadher, Chief Manager & Lead District Manager address to members. Giving the brief of the agenda Shri Lalit Vadher informed the house that the C.D Ratio is 106.27 % which is a good thing, moving further he also told the house that Priority Sector Advance has gone up. He added that though new accounts are being opened but Aadhar seeding is very low compared to other districts He urged the house to put extra efforts for the flagship programmes of Government of India. He appreciated and applauded the house for SACP targets achieving 62.25 %. He further appealed all the banks that if this can be achieved; other government sponsored targets can also be achieved and requested all the banks to come together and dispose of all the Pendency before 31st October 2018, so that the performance of the district can be improved.

**ATR on Action Points of last meeting held on 26.06.2018.**

LDM discussed ATRs of all the Action Points one by one and appraised the house.

**AGENDA POINT No. 1**

**Confirmation of the minutes of 155<sup>th</sup> DLCC/DLRC Meeting held on 26.06.2018.**

The minutes of the 155<sup>th</sup> DLCC/DLRC Meeting held on 22.03.2018 had been circulated to all members vide Lead Bank letter No. AZO/LBC/125/2017/18 dated 18.06.2018. Since no any comments/suggestions were received from any members, the same was treated as confirmed by the house.



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### **AGENDA POINT No.3**

#### **Review of Key Banking Parameters in District for quarter ended 30.06.2018.**

LDM Informed house about achievement of district in various key banking parameters for the quarter ended June 2018 and praise by the house.

Quarterly gap in rural branches as 30.06.2018

1. 10 rural branches in Ahmedabad district was close in June quarter,2018. List of close list of rural branches in Ahmedabad district.

SR.NO	Name of Bank	Rural Branches	Approval by Bank	Nearest Bank Branch & BC
1	Dena Bank	Mota Goriya	YES	ADC, Mota Goriya
2	Dena Bank	Otariya	YES	ADC, Otariya
3	Dena Bank	Manipura	YES	Bank Correspondents (Dena Bank)
4	Dena Bank	Tagadi	YES	ADC, Tagadi
5	Dena Bank	Karakthal	YES	Bank Correspondents (Dena Bank)
6	Dena Bank	Kumarkhan	YES	Bank Correspondents (Dena Bank)
7	Union Bank of India	Durgi	YES	Union Bank of India, Bagodara
8	Union Bank of India	Shiyal	YES	Union Bank of India, Bagodara
9	SBI	Bagodara	YES	SBI, Bavla
10	SBI	Dholera	YES	SBI, Gambh

2. Achievement under Total Priority Sector – 10970.32 Cr. against target of 17622.41 CRs. (62.25%).

Total priority sector advances decrease before last quarter March,2018 because of June quarter is the first financial quarter and March quarter is last quarter of the financial year so total profit of the June quarter is low.

3. Achievement under Agriculture (Farm Credit-Crop Loan) – 1582.61. Cr against target of 2545.00 (62.18 %)
4. Achievement under Agriculture (Term Loan) – 443.47 Cr against target of 999.98 (44.35 %)
5. Achievement under Agriculture (Infra. & Ancillary) – 854.26 Cr against target of 579.95 (147.29%)
6. Achievement under Total Agriculture) – 2880.34 against target of 4124.93 (69.83%)
7. Achievement under MSME – 6182.01 against target of 11665.00 (53.00%).

Total MSME advance of the June quarter is low of the previous quarter because of June is the first quarter of financial year and March is the last quarter of the financial year.

Achievement under Education – 56.64 against target of 184.99 (30.62%)

Achievement under Housing – 1159.32 against target of 1100.00 (105.39%)

Achievement under Total Other PS– 442.15 against target of 195.02 (226.72%)



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**AGENDA POINT No. 4**

**FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population less than 2000.**

LDM informed the house that keeping in view the on-going implementation of PMJDY, SLBC Convenor Banks and Lead Banks were 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 2018 prescribed earlier.

He further acknowledged that as per Pradhan Mantri Jan Dhan Yojana launched on 15.08.2014, banks were expected to ensure that there must be at least one Bank account per household by 26.01.2015; however looking to all out efforts of all banks, this task was completed by 10.12.2014 in Ahmedabad District. Now, every bank branch is expected that Bank account of all citizens is opened in a phased manner so that in real sense 100% Financial Inclusion is achieved. LDM further requested all the banks that if other persons from households approach to open Bank account; banks must open the same under PMJDY with Zero balance and Rupay Debit Card along with Passbook are provided immediately.

**(ACTION:- ALL BANKS)**

**AGENDA POINT No. 5**

**Progress under PMJDY:-**

LDM informed the house that though the new accounts under PMJDY are being opened, but the position of Aadhar seeding as well as Mobile Number in PMJDY accounts is not satisfactory, and all banks have to speed up the process of Aadhar seeding in the saving account. LDM further gave a suggestion that there should be on-going Camp at every bank branch for taking Consent form for Aadhar Seeding from Customers and also required to display a poster in every bank branch depicting a notice that "Aadhar seeding is done here". MNREGA Camps will be held in December month with Coordination of MNREGA district officials and DRDA Staff support. Our Hon'ble Additional Collector Sir has also minutise the issue regarding Account opening for SHGs at City level under UCD NULM Scheme. All Bankers are advice to contact Taluka Livelihood Manager for Account opening of SHGs at Ahmedabad Municipal Corporation area and also Bank Linkage with the live SHGs.

**5.1. Gap in appointment of the BC.**

Due to typing error uncovered SAS (d) shown as 04 which is nil. No BC gap in Uncovered SSA



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## **5.2 Progress in enrolment in Social Security Schemes:-**

LDM informed the house that total 1403679 accounts in Social Security Schemes are enrolled by PSBs, Pvt Banks, RRBs, GSCB and DCCBs. Looking to low enrolments of 94159 APYs only, he further appealed all banks to spread the benefits for pension scheme to unorganised sectors and mobilise maximum number of APY in coming time.

## **Progress under PMMY**

LDM informed the house that progress under PMMY is good as all banks together have disbursed 57745 accounts with an amount of Rs. 422.31 Crores as on 31.08.2018. LDM informed that overall performance under PMMY is satisfactory and also First in the state among all districts.

## **AGENDA POINT NO. 6**

### **Review of Central & State Govt. Sponsored Programmes:-**

LDM informed that progress under PMEGP is very bad condition and also told that against the target of 535 projects/applications, 21 projects were sanctioned by banks and even the subsidy is disposed to the respective accounts. LDM further disclosed the performance under State Government Schemes and told that against the target of 4300 applications 1540 under (VBY) Vajpai Bankable Yojana were sanctioned and acclaimed for 35.81 % achievement. LDM also informed the house that GSCDC gained 1.16 % achievement, GDCWB achieved 0.00 % of the target and Dattopant is extended up to 1.67 % of achievement whereas SHG (NRLM) gained 3.90% of achievement. LDM appealed all banks to dispose of all the pending applications on merits by 31.10.2018.

**(Action:- All Banks)**

## **AGENDA POINT No. 7**

### **Review of Annual Credit Plan (ACP)- from 01.04.2018 to 30.06.2018**

The figures of achievement under various parameters under SACP 2018-19 for the June quarter 2018 the achievement was 62.25%

## **AGENDA POINT No. 8**

### **Review of NPA & Review of recovery position in Recovery Certificate filed under State Recovery Acts:-**

NPA position as of 30.06.2018 was placed before house in almost all the segments of PS & NPS. The total NPA as reported by banks is 4.99% of advances. In Govt. Sponsored programmes, the NPA is 4.60%, 21.45%, 34.88%, 25.00% and 27.27% for PMEGP, VBY (Vajpai Bankable Yojana), GSCDC, and DCWB & GWEDC respectively.



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LDM updated the house that till June 2018, 7641 cases were filed under State Recovery Act, out of which 1242 cases were disposed off and now 6399 cases for Rs. 54.50 Crores are pending with district authorities.

Hon'ble DDO, Sir has advised all Banks to take steps in all eligible NPA borrowers where SARFESI order has been issued by District Magistrate, Ahmedabad..

Sir has also advised banks to provide all necessary documents to DC Branch for earliest actions under SARFESI Act.

**(Action:- All Banks)**

### **AGENDA POINT No. 10**

#### **Construction of RSETI Building at Ahmedabad.**

While discussing the agenda, Director, RSETI, Ahmedabad informed the house that Hon'ble District Collector, Ahmedabad had allotted land of 3050.00 sq. mtrs, under Town Planning Scheme No. 56 (Sola-Gota-Ognaj) under Survey No. 51 to 55, Final Plot No. 124/2 in the name of Commissioner, Rural Development, Gandhinagar on 07.07.2014 for construction of RSETI building thereon, which was further reduced to 2650.00 sq. mtrs, Hon'ble District Collector, Ahmedabad on 03.12.2014.

The Possession of 2650.00 sq. mtrs was taken from Circle Officer, Gota by Director, DRDA, Ahmedabad and handed over the same to Dena RSETI on 23.06.2015 and thereafter gave letter for commencement of construction process on 29.06.2015.

On 30.06.2015, Bhoomi Poojan (Khat Mahurat) Ceremony was done by Executives of Dena Bank and after usual process for appointment of Architect, floating tenders and awarding work order was carried out.

Director, DRDA, Ahmedabad lodged an application for plan approval on 07.01.2016 at Chief City Planner's office at AMC, Danapith, Ahmedabad and thereafter TP Opinion was sought from TPO by AMC on 17.02.2016, but TPO provided TP Opinion for entire FP and not for specific plot of 2650.00 sq. mtrs, for want of required approved drawing, measurement and Hissa Durasti for all stake holders of FP.

Despite constant follow-up by Director RSETI, LDM and Dena Bank executives with Collector Office, DELR office and Municipal Commissioner's office, the approval has yet not been given by AMC.

If the construction is not commenced by 30.06.2018; the grant of Rs. 100.00 lacs given by Ministry of Rural Development, (MoRD) Government of India for construction will get lapsed.

Shri Mahul Dave, Residential Addl. Collector, Ahmedabad informed Director, RSETI, Ahmedabad and Deputy Zonal Manager, Dena Bank, Ahmedabad to hold separate meeting with Hon'ble District Collector with all the details of the land and assured to look into the matter.

**(Action:- Director, RSETI/LDM)**



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**AGENDA POINT No. 11**

**ISSUANCE OF KISAN CREDIT CARD TO THE FARMERS.**

LDM informed the house about covered and uncovered farmers from total farmers, as only 57.13% farmers have been covered as of 30.06.2018 as reported by member banks. LDM informed that the data of total farmers shown as 181437 farmers provided by District Agriculture Office which is as of 2011 based on Census 2011 and thereafter land is being converted to NA but number of farmers remain intact for want of updated data of total farmers. LDM requested District Agriculture Office to furnish latest updated data so that real performance can be judged and reviewed.

**(Action:- District Agri. Office, Ahmedabad)**

**AGENDA POINT No. 12**

**SHG related issues – Grading of SHGs and SHG-Bank Linkage**

LDM informed the house regarding Bank-wise targets and requested all the banks to clear all 306 pending applications by giving minimum 1 lac cash credit to all the SHGs.

**(Action:- All Banks)**

**AGENDA POINT No. 13**

**Details of Outdoor Financial Literacy Camps conducted by Rural Branches of the Banks**

Ms. Sheela Devi BO, RBI informed the house that every branch is required to organise at least one FLC in each Service Area Village on 3<sup>rd</sup> Friday of the Month; however the data reported by Member Banks is very minimal. Total 876 camps were reported organised during June, 18 quarter. Ms. Sheela Devi RBI also told the house that FLC material will be made available to them as and when required by the bank, from RBI office or LBC office. LDM has also advice to take note of FLC with the help of NABARD Assistance wherever required by bank branches

**(Action:- All Banks)**

**Agenda Point No. 18**

**Closure of Satellite Bank Branches of Dena Bank by BC banking outlet.**

The house has been approved such closure of Satellite Bank branches of Dena Bank by BC Banking outlet.

1. ADC Bank branches are available at the Mota Goriya & Otariya.
2. Bank Correspondents of Dena Bank and ADC bank branches are available at the Manipura and Tagadi.
3. Bank Correspondents of Dena Bank are available at Karakthal and Kumarkhan.

**The Meeting was concluded with the vote of thanks.**

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**LIST OF MEMBERS PRESENT IN 156<sup>th</sup> DLCC/DLRC MEETING HELD ON 11.10.2018.**

Sr.no	Name of Participants (Shri/Smt)	Designation	Institution
1	Shri Mahesh Babu	DDO, Ahmedabad	Jilla Panchayat
2	Shri Mehul Dave	RAC, Ahmedabad	Collector office, Ahmedabad
3	Shri Sheela Devi	AGM	RBI, Ahmedabad
4	Sarbari Mukherjee	AGM	NABARD, Ahmedabad
5	Lalit Vather	LDM, Ahmedabad	Lead Bank Cell, Ahmedabad
6	Dr. Abhishek Parmar	Director	RSETI, Ahmedabad
7	C.S. Mathur	Constiant, MF	GLPC, Ahmedabad
8	Apurva Shah	DLM, Ahmedabad	DRDA, Ahmedabad
9	Shyam Mohan Singh	APM- MF	DRDA, Ahmedabad
10	Saurabh Maurya	Manager	Allahabad Bank
11	Sidharth Malik	Senior Manager	Union Bank of India
12	Amar Goel	Deputy Manager	City Union Bank
13	R.K.Singh	Chief Manager	UCO Bank
14	V.D.Virman	officer	UCO Bank
15	Navin Kumar	officer	Punjab & Sindh Bank
16	Vishal Aswar	Reginoal Co-ordinator	IDBI Bank
17	Yogesh Prajapati	Senior Manager	Coatholic Syrian Bank
18	Pushparagsingh D. Rana	ASM	Federal Bank
19	Ankit Modi	Asst. Vice. President	HDFC Bank
20	Devi Shankar Suman	Manager	KVB Bank
21	Ajay Uthapa	Manager	Karnataka Bank
22	Navin Kumar Yadav	Manager	Bank of India
23	Shivendra Shukla	Chief Manager	Indian Bank
24	V.S.Raghuvansam	Senior Manager	Syndicate Bank
25	Panday Jitalben V	Probationay Officer	District Social Defence Office
26	Pradeep Shukla	Senior Manager	Punjab National Bank
27	Kirit Bapodariya	AGM	ADC Bank
28	Ghambhir Singh B Gohil	Manager	ADC Bank
29	Maunil Hathi	Manager Operation	Yes Bank
30	Prakash Swami	Branch Manager	TMB Bank
31	Shetal Shah	BM	DCB Bank
32	Parag Panchal	AVP-1	Indusind Bank
33	Kamlesh Kiriti	Senior Manager	DGGB Bank
34	Pratik Bhulsal	Asst. Vice. President	Axis Bank
35	Mithilesh Jha	Regional Manager	ICICI Bank
36	S.K.Guad	District Coordinator	Corporation Bank
37	R.P.Bahera	District Coordinator	Andhra Bank



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38	L.Panigrahi	Chief Manager	United Bank of India
39	G.M. Rathod	Chief Manager	State Bank of India
40	P.Vengopal	Chief Manager	State Bank of India
41	Shahi Bhadresh Prasad	Chief Manager	Bank of India
42	Dr. Yogesh Maitrak	Director, Ahmedabad	UDC, Ahmedabad
43	Dheeraj Kumar Meena	Senior Manager	Vijaya Bank
44	Bhargav Katodiya	Nodal Officer	Bank of Baroda
45	K.K.Vikani	Nodal Officer	Indian Overseas Bank
46	Mehmood Khan	Associate Executive	J & K Bank
47	C.K.Patel	Manager	Central Bank of India
48	Vishal Vadgama	Senior Manager	Bandhan Bank
49	Hitesh Patel	Operational Manager	Kotak Mahindra Bank