

MINUTES OF DISTRICT CONSULTATIVE COMMITTEE [DCC] / DISTRICT LEVEL REVIEW COMMITTEE [DLRC] MEETING OF DISTRICT ANAND HELD ON 24.07.2019, FOR THE QE on 31st March, 2019

District Consultative Committee [DCC] and District Level Review Committee [DLRC] of District Anand for the QE March 2019 was convened on 24.07.2019 and the same was chaired by Honorable District Development Officer Shri Amit Yadav (IAS), to review the Performance of the QE March 2019, at the Conference Hall, Jilla Seva Sadan, Anand.

Shri R. K. Patil, DGM Bank of Baroda (Anand Region) and Shri Asilkumar A. Khristi, Lead District Manager, Anand welcomed the District Development Officer, Mr. Shailendra Gupta – Rep. of RBI, Ahmedabad, Mr. Amit Bhatt – DDM, NABARD, all Govt. officials and participating representatives of member bank in the meeting on behalf of Bank of Baroda - the Lead Bank of Anand District. Shri R. K. Patil, DGM Bank of Baroda (Anand Region) has also addressed to the house by outlined the gist of Agenda and major concern therein.

The LDM introduced the house with the dignitaries present and started the meeting with the permission of the chair.

1 - To confirm the minutes of last DCC meeting held on 20.12.2018

The Minutes of last meeting held on 20.12.2018 was circulated to all members vide Lead Bank Office Letter dated 05.01.2019. He requested the house to confirm the minutes and house unanimously accord their sanction to the minutes.

2 - Review of Key Banking Parameters for the QE March 2019:

Brief of the review in various parameters is as under

A – BRANCH EXPANSION:-

The total -395- Bank Branches along with 399 ATMs are working as on QE 31 MARCH 2019. The detail breakup is given below:

S. No.	Details		Last Qtr.	Last Year Corresp. Period	Present Qtr.	Growth	Growth
			31.12.2018	31.03.2018	31.03.2019	Q-o-Q	Y-o-Y
1 a)	Branch Expansion	Urban & Metro	67	67	71	4	4
		Semi Urban	168	163	170	2	7
		Rural	146	141	154	8	13
		Total	381	371	395	14	24
1 b)	ATMs Expansion	Rural	155	155	155	0	0
		Semi Urban	137	137	137	0	0
		Urban & Metro	107	107	107	0	0
		Total	399	399	399	0	0

* (R = RURAL; S = SEMI URBAN; U = URBAN; T = TOTAL)

- No Bank reported ATM expansion from last one year.
- -14- New Branches reported in the QE March, 2019.
- IDBI Bank has converted to Private Bank.

B - DEPOSIT: -

(Amount in Lakhs)

BANK GROUP	31-Dec-18	31-MAR-18	31-MAR-19	VARIANCE OVER DEC 2018	
				ABSOLUTE	%
BANK OF BARODA	689867.2	684811.77	713240.27	23373.07	3.39
OTHER NATIONALISED BANKS	1242821.45	1345413.00	1244538.45	1717	0.14
NATIONALISED BANKS	1932688.65	2030224.77	1957778.72	25090.07	1.30
SBI	404083	379271.00	421291	17208	4.26
DCCB & GSCARDB	79750.38	75153.32	83277.58	3527.20	4.42
BGGB (RRB)	2768	4489.00	5422.48	2654.48	95.9
TOTAL	2419290.03	2489138.09	2467769.78	48479.75	2
PRIVATE SECTOR	425628.51	357224.88	475533.83	49905.32	11.73
GRAND TOTAL	2844918.54	2846362.97	2943303.61	98385.07	3.46

The overall growth of 3.46 % recorded by all banks during the quarter MAR 19. The highest positive growth was recorded by BGGB with 95.9 %, Pvt. Banks with 11.73%, DCCB & GSCARDB with 4.42%, SBI with 4.26%, Bank of Baroda with 3.39%, Nationalized Bank with 1.30% and Other Nationalized Bank with 0.14% in comparison to DEC 2018.

C – CREDIT EXPANSION: -

(Amount in Lakhs)

BANK GROUP	31-Dec-18	31-MAR-18	31-MAR-19	VARIANCE OVER DEC 18	
				ABSOLUTE	%
BANK OF BARODA	140758.01	107140.30	147762.15	7004.14	4.98
OTHER NATIONALISED BANKS	207351.35	238211.07	215076.44	7725.09	3.73
NATIONALISED BANKS	348109.36	345351.37	362838.59	14729.23	4.23
SBI	156582	117321.00	162847.90	6265.90	4.00
DCCB & GSCARDB	28047.83	23925.39	29903.79	1855.96	6.62
BGGB	5218.78	4439.00	5415.87	197.09	3.78
TOTAL	537957.97	491036.758	561006.15	23048.18	4.28
PRIVATE SECTOR	245528.09	225928.02	280931.05	35402.96	14.42
GRAND TOTAL	783486.06	716964.778	841937.2	58451.14	7.46

The overall positive growth was recorded by all banks with 7.46 %, the highest growth was observed by Private Banks with 14.42% followed by DCCB & GSCARDB with 6.62%, Bank of Baroda with 4.98% , Nationalized Bank with 4.23% , SBI Bank with 4%, BGGB with 3.78%, Private Banks with 1.21% and Nationalized Banks with 3.73 % in comparison to DEC 18.

- Respected DDO, Anand advised that credit can be increase by giving loans in PMAY and SHGs.

D – CREDIT DEPOSIT RATIO: -

(Amount in Lakhs)

BANK GROUP	31-Dec-18	31-MAR-18	31-MAR-19	VARIANCE OVER
				DEC 2018
				ABSOLUTE
BANK OF BARODA	20.40	15.65	20.72	0.31
OTHER NATIONALISED BANKS	16.68	17.71	17.28	0.60
NATIONALISED BANKS	18.01	17.01	18.53	0.52
SBI	38.75	30.93	38.65	-0.10
DCCB & GSCARDB	35.17	31.84	35.91	0.74
BGGB	188.54	98.89	99.88	-88.66
TOTAL	22.24	19.73	22.73	0.50
PRIVATE SECTOR	57.69	63.25	59.08	1.39
GRAND TOTAL	27.54	25.19	28.61	1.07

The C. D. Ratio of Banks is increased by 1.07 % over DEC 2018.

Excluding the NRI Deposit, the C. D. Ratio comes to 36.62 % which is higher in comparison with DEC,18 Quarter observed as to 33.19. The total NRI Deposit of the District for QE Dec,18 is Rs. **644088.62** Lacs, in comparison to QE Dec 18 which was observed to be Rs. **484153.31** lacs.

Priority Sector Advances:

The LDM, Anand District informed the house that percentage of Priority Sector Advances (63.21%) against the Bench mark of 40%, Agriculture Advances (31.43%) against the Benchmark of 18% and Weaker Section 18% against the Benchmark of 10%. He detailed discussed in the weaker section.

He requested bankers to continue the momentum of finance to these sections and ensure correct classification of advances under each Section to keep it above the bench mark level so as to reach the target of doubling the farmer's income by 2022.

Rep. of RBI Shri Shailendra Gupta emphasized the banks to improve the CD ratio of their banks to come up to the expected level of CD ratio and also stressed upon display of financial literacy posters in bank premises and regular conduct of Financial Literacy Camps during the quarter and in future.

He also shown his concern for non-participation of representatives from different banks in quarterly BLBC and DLRC meetings. He raised his concern over various issues like SHG loans, timely submission of Key banking data and LBR and presence of all member bank representatives_in DLCC, DLRC, CD ratio, BLBC meeting. Absenteeism should be invariably be reported to RBI.

Hon'ble DDO Sir, emphasized on DRI Advances and asked about the eligibility criteria for DRI Advance. He also said that he will provide the eligible customers for the same so that target of 1% DRI advance can be achieve by all the Banks.

3. Review of Progress under Service Area Credit Plan for the QE MARCH 2019

Shri Asilkumar A Khristi, LDM, Anand District informed that performance under SACP for the year 2018-19 is 79 % i.e. 312106 lacs against the target of 393642.05 lacs. Data as follows:

(Amount in Lakhs)

Review of Annual Credit Plan (ACP) 2018-19

S. No.	Sectors	Mar-19					
		ACP Current Year 2018-19 (Amt. in Lakhs)					
		Annual Allocation		Achieve. Up to current qtr. 31.03.2019		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agriculture	96213	172142.18	118790	199007	123%	116%
	Of which Crop Loan	56619	103285.31	52917	77872	93%	75%
	Of which Allied+ATL	39594	68856.87	65873	121135	166%	176%
2	MSME	61439	119999.50	24771	79747	40%	66%
3	Education	2752	15000.39	597	2215	21%	15%
4	Housing	8102	24999.98	2349	11859	29%	47%
5	Others	31795	61500.00	2839	19278	9%	31%
	Total Priority Sector Advances	200301	(Total of 1 to 5)	149340	312106	75%	79%
			393642.05				

(SOURCE: Key Banking Data and SLBC Data QE MAR 2019)

The achievement of 79 % with Rs. 3121.06 Crores against the total ACP target of Rs. 3936.42 Crores is satisfactory. The sector wise performance under agriculture is 116 %, MSME is 66 %, Education is 15 % Housing with 47 % and OPS observed with 31 % to the stipulated targets mentioned in ACP 2018-19. To double Agri. Lending by 2022, this pace is to be accelerated.

4. Review of Progress made under Govt. Sponsored Programs for the QE SEP 2018:

District has done excellently well in VBS i.e. 384.62% achievement in the Gujarat State. Hon'ble DDO Sir, emphasized on GSCDC (bankable) scheme as it is a serious matter of concern and District achieved only 6.57%. NRLM (National Rural Livelihood Mission): District Livelihood Manager, Anand Beena Trivedi presented the progress of Mission Mangalam and appraised the house that the progress with 53.74 % achievement stood stands not satisfactory.

PROGRAMME	TARGET	SPONSORED	SANCTIONED		REJECTED/ RETURNED	PENDING	% Achievement
			NO	AMT.			
1. DIC							
<i>I) PMEGP</i>	44	32	-	-	-	-	-
<i>ii) JGVY</i>	00	00	00	00	00	00	00
<i>iii) VBS</i>	1300	7134	5000	4926.98	1707	427	384.62
<i>iv) Dantopant</i>	60	400	70	67.14	22	308	116.67
2. GDCW	243	196	26	17.31	20	150	10.70
3. GSCDC (Bankable)	137	72	9	9.45	54	9	6.57

4. NULM Individual (SEP-I) SHG Linkage	35	75	37	29.74	25	28	105.71
	15	24	21	20.17	0	3	140.00
5. GWEDC	40	113	62	10.97	0	51	155
6. MISSION MANGLAM Rural	2964	2654	1593	1081.93	443	618	53.74

▪ Source: Govt. Depts.

5. Review Of Progress Made Under Finance To Minority Community For The QE MARCH 2019:

	OUTSTANDING AT THE END OF PREVIOUS QUARTER i.e. 31.12.2018		DISBURSED UP TO THE QUARTER i.e. 31.03.2019		OUTSTANDING AS AT THE END OF THE CURRENT QUARTER i.e.31.03.2019		%AGE TO TOTAL P.S. ADVANCES
	DEC 18		MAR 19		MAR 19		
	A/C	AMT.	A/C	AMT.	A/C	AMT.	
SIKHS	1974	8389.77	24	50.34	2012	8474.29	1.59%
MUSLIMS	17151	24874.54	1968	7322.89	17281	73609.67	13.83%
CHRISTIANS	12946	29136.76	231	380.51	12917	28835.13	5.42%
JAINs	65	3212.64	4568	118.14	128	3342.22	0.63%
TOTAL	32137	65622.71	6791	7871.88	32337	114261.31	21.47%

6. Review of Progress made under Housing Finance for the QE MARCH 2019:

The LDM, Anand District informed that all the banks have disbursed Rs. 4236.88 lacs in 337 accounts under Housing Finance during the QE MARCH 2019, which is satisfactory up to the current quarter. He also requested the Banks to put all out efforts to Housing Finance because it will not only improve the Priority Sector but also the C. D. Ratio of the District. Moreover coverage of PMAY and CLSS can be improved through housing finance.

7. Review of Progress made under Recovery Certificate filed by banks for the year ended MARCH 2019:

The LDM, Anand requested to the District Development Officer to advise Revenue Authorities to provide the Progress of Recovery Certificate to Lead District Manager on Quarterly basis so that the Progress can be reviewed in the meeting.

The LDM requested district administration to provide support to the banks in RC filed cases. He also stressed upon the pending applications at branch level in government sponsored program and instructed district co coordinators to monitor with the branches and avoid long pendency.

Hon'ble DDO Sir asked the detailed pendency at which level and which dept. cases are pending. The same has been communicated to the concern reported Banks. They will provide the same.

8. Submission of LBR:

Shri, Rep of LDO, RBI, stressed upon timely submission of LBR, so as to depict the correct picture of bank growth in the District. The LDM informed the house at the cost of repetition bank wise submission of LBR as LBR – 2 with 89.07 % & LBR -

U2 with only 93.51 %. LDM, Anand, requested all banks to timely submission of LBR.

9. Mission Mangalam:

DLM GLPC, Anand presented the progress report of Sakhi Mandal to house and informed 50% achievement and many applications are pending at various Branch Level. Hon'ble DDO Sir took this matter very seriously and directed all the Banks to dispose of all the pending applications immediately.

10 -Progress under PMJDY In Social Security Schemes

Branch specific data in respect of PMJDY, PMJJBY, PMSBY, APY and Rupay cards:

Bank	Cumulative Enrolment under		Total
	PMSBY	PMJJBY	
All Bank	247148	103897	351045

LDM, Anand requested all the member Banks to distribute 100% Rupay Card and nil pendency at Branch Level.

Agenda No.11 -Progress In Enrolment Under PMMY Up to March 2019

(Amount in Lakhs)

S. No.	Category	Disbursement target	No. of A/c s	Sanctioned amt.	Disbursed Amt.
1	Shishu		52747	152.84	152.18
2	Kishore		13149	159.97	154.41
3	Tarun		12097	115.51	112.1
Total			77993	428.32	418.69

* Source- SLBC, Gujarat

12. Coverage of Farmers Under KCC:

Out of -382- Bank branches, -262- branches have been identified for implementation of Kisan Credit Cards Scheme in our district. KCCs Cumulative issued till QE March 19 was recorded as 21607 in Numbers. Aggregating an Amount of Rs 48477.36 lacs. The outstanding KCC Numbers was recorded as 92834 with an amount of Rs. 172570.89 Lacs.

- Source: Key Banking Data

Dr. Snehal Patel informed that Fisheries & Animal Husbandry also fixed the Scale of Finance at District Level. He also requested as and when individual Bank decide the SOF for the same, Branches have to put notice and inform Animal Husbandry Dept. and sanction KCC in Fisheries & Animal Husbandry. District level SOF already circulated to the all Branches.

13. Progress of Baroda Swarojgar Vikas Sansthan:

Director, BSVS, Anand, informed the house about the progress of RESTI (BSVS), Borsad for year 2018-19. He also requested all the member banks to make people

aware about existence of said Centre within vicinity of the people to avail benefit of skill building through it.

14. REVIEW OF IMPLEMENTATION OF -12- MILCH ANIMAL SCHEME FY 2018-19:

Dr. Snehal Patel- Deputy Director of Animal Husbandry told that all the Scheme are same as last year.

15. Reporting of Aadhaar Enrollment Centre:

The District has 28- identified as Notified centers, in consultation with District Collector for establishment of Aadhaar Enrollment Centre for Anand District.

16. Double the farmers Income by 2022 (RBI):

The LDM Anand, suggested and discussed the strategy, how bankers can contribute to GOI mission to double the income of Farmers by 2022.

17. DEDS:

For the year 2018-19, the DEDS subsidy is available for SC/ST beneficiaries only which is conveyed to the house. DDM, NABARD talked on the benefit of ADS and DEDS scheme for Dairy entrepreneurs. PLP for the financial year 2018-19 was launched by Respectable Collector, Anand.

18. CONTINUATION OF MOMENTUM IN AADHAAR AUTHENTICATION OF PMJDY ACCOUNT AND ALL SAVING ACCOUNT BY ALL BANKS AND MAKE THEM NIL PENDENCY.

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/c s (Rs. In lacs)
	Rural	Urban	Total (Rural+Urban)			
PSBs	255003	176841	431844	345915	361611	13538.95
RRBs	5884	2523	8407	8040	6975	313.86
Private Banks	5636	13703	19339	15212	19040	353.77
Total	266523	193067	459590	369167	387626	14206.58

Bank	%Aadhaar Seeding
PSBs	80.10%
RRBs	95.63%
Private Banks	78.66%
GSCARDB	0
Total	80.33%

19. WARD ALLOCATION:

In Borsad Taluka reallocation of wards has been implemented and same has been updated in the ACP 2019-20.

WARD ALLOCATION OF URBAN / SEMI URBAN CENTRE IN ANAND DISTRICT							
01.03.2019							
SNO.	NAME OF URBAN & SEMI URBAN CENTRE	WARD NO.	BLOCK / PART NO.	NAME OF BANK	NAME OF BRANCH	HOUSEHOLD	POPULATION
10	BORSAD	1		DENA BANK	BORSAD	1266	6537
		2		ALLAHABAD BANK	BORSAD	1567	7380
		3		CENTRAL BANK OF INDIA	BORSAD	1520	7428
		4		CORPORATION BANK	BORSAD	749	3894
		5		STATE BANK OF INDIA	BORSAD	754	3635
		6		UCO BANK	BORSAD	649	3286
		7		BANK OF BARODA	BORSAD	1187	5766
		8		PUNJAB NATIONAL BANK	BORSAD	774	3992
		9		UNION BANK OF INDIA	BORSAD	806	4598

20. Vote of Thanks:

The meeting was concluded with Vote Of Thanks by Shri Asilkumar A Khristi, LDM, Anand.

**** The list of participants and absentee banks are enclosed as Annexure I and II to this letter.**

**Lead Bank Cell
Bank of Baroda
Anand District
Anand**

Date: 01.08.2019

DLCC/DLRC QE March, 19 Meeting on 24.07.2019 at Conference Hall, Jilla Seva Sadan, Anand

Attendance Sheet for Participants present at meeting			
Sr.	Name	Designation	Bank/Institution
1	Hon'able Shree Amit Yadav	District Development Officer	Collector Office, Anand
2	Shree R. M. Khant	Dir. DRDA, Anand	Collector Office, Anand
3	Shree Shailendra Gupta	LDO, RBI	RBI
4	Shree Amit Bhatt	DDM, Anand	NABARD
5	Shree R. K. Patil	DGM, Anand	Bank of Baroda
6	Shree Asilkumar A. Khristi	LDM, Anand	Bank of Baroda
7	Miss. Surbhi Gupta	Officer	Lead Bank, BOB
8	Mr. Neeroj Jugnu	LDM Staff	Lead Bank, BOB
9	Miss. Beena Trivedi	DLM, Anand	DRDA Office, Anand
10	Mr. Deepak Parmar	Consultant	NRLM/GLPC, Anand
11	Mr. Vraj Trivedi	Community Organized	NULM, Anand
12	Mr. A. N. Patel	DSWO	DSWO, Anand
13	N. K. Vohara	IPO	DIC, Anand
14	Mr. Vikas Soni	Branch Manager	Allahabad Bank
15	Miss Guddi Khaton	Branch Manager	Andhra Bank
16	Mr. Sanjay Patel	Branch Manager	Axis Bank
17	Mr. I. Ahmad	Branch Manager	Bank of India
18	Mr. Avinash D.	Branch Manager	Bank of Maharashtra
19	Mr. Sonu Goyal	Asst. Manager	BGGB
20	Mr. B. Rajgopala	Regional Manager	BGGB
21	Miss Sunita Bangotra	Chief Manager	Canara Bank
22	Mr. Parag Jawale	Chief Manager	Central Bank of India
23	Mr. Rahul Shah	Senior Manager	Corporation Bank
24	Mr. Dhiraj Yadav	CSE	DCB
25	Mr. Sijo Jose	Sr. Manager	Federal Bank
26	Mr. P. P. Shah	District Manager	GSCARDB
27	Mr. Tirath Dave	Branch Manager	HDFC Bank
28	Mr. Harisht Parekh	Dy. Branch Manager	Indian Bank
29	Mr. Prabhat Kumar	Branch Manager	Indian Overseas Bank
30	Mr. Prashant	Branch Manager	Karur Vysa Bank
31	Mr. Manoj	Branch Manager	Laxmi Vilas Bank
32	Mr. P. K. Yadav	Sr. Branch Manager	OBC
33	Mr. Gaurav Chauhan	Branch Manager	Punjab and Sindh Bank
34	Mr. Arun Vankar	Branch Manager	Punjab National Bank

35	Mr. Vaibhav	Branch manager	South Indian Bank
36	Mr. Rahul Pareek	Asst. Manager	SBI
37	Miss Irena	Sr. Branch Manager	Syndicate Bank
38	Mr. P. K. Solanki	Branch Manager	UBI
39	Mr. Tarun Mahavar	Branch Manager	United bank of India
40	Mr. Rajnish Kumar	Branch Manager	UCO
41	Mr. Rajdeepsinh Jadeja	Branch Manager	Indusind Bank
42	Mr. Chandresh Khatri	Branch Manager	Yes Bank
43	Mr. Naresh Golkani	Branch Manager	Fincare Bank
44	Mr. Kamlesh Nimbark	Branch Manager	RBL
45	Miss Sucheta Panchal	Branch Manager	AU Small Finance Bank
46	Mr. Dinesh Kumar Makwana	Branch Manager	KDCC

Annexure-II

List of Absentee Banks	
SNO.	Bank / Institution
01	Bandhan Bank
02	ICICI Bank
03	IDBI Bank
04	Indusind Bank
05	Ujjivan Small Finance Bank
06	TM Bank
07	IDFC
08	Equitas Small Finance Bank
09	Kotak Bank