

**MINUTES OF DISTRICT CONSULTATIVE COMMITTEE [DCC] / DISTRICT LEVEL REVIEW COMMITTEE [DLRC] MEETING OF DISTRICT ANAND HELD ON 20.12.2018, FOR THE QE on 30<sup>th</sup> Sep 2018**

District Consultative Committee [DCC] and District Level Review Committee [DLRC] of District Anand for the QE SEP 2018 was convened on 20.12.2018 and the same was chaired by Honorable District Collector and District Magistrate Shri Dilip Rana (IAS), to review the Performance of the QE SEP 2018, at the Conference Hall, Jilla Seva Sadan, Anand.

Shri Surendra Gond, DRM Bank of Baroda (Anand Region) and Shri Asilkumar A. Khristi, Lead District Manager, Anand welcomed the District Collector, Mr. Mukesh Modi – 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 Surendra Gond, DRM 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 24.08.2018**

The Minutes of last meeting held on 24.08.2018 was circulated to all members vide Lead Bank Office Letter dated 30.08.2018. 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 SEP 2018:**

Brief of the review in various parameters is as under

**A – BRANCH EXPANSION:-**

**The total -382- Bank Branches along with 399 ATMs are working as on QE 30 SEP 2018. The detail breakup is given below:**

S. No.	Details		Last Qtr.	Last Year Corresp. Period	Present Qtr.	Growth	Growth
			30.06.2018	30.09.2017	30.09.2018	O-o-O	Y-o-Y
1 a)	Branch Expansion	Urban & Metro	64	67	64	0	-3
		Semi Urban	170	163	170	0	7
		Rural	148	141	148	0	7
		Total	382	371	382	0	11
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

BANK GROUP	MAR 18	JUNE 18	SEP 18	VARIANCE OVER MAR 18
BANK OF BARODA	57	57	57	0
OTHER NATIONALISED BANKS	155	155	155	0
<b>NATIONALISED BANKS</b>	212	212	212	0
SBI	36	36	36	0
PRIVATE SECTOR	64	75	75	11
DCCB	40	40	40	0
GSCARDB	4	4	4	0
BGGB (RRB)	15	15	15	0
<b>TOTAL</b>	371	382	382	11

BANK GROUP	31.03.2018				30.06.2018				30.09.2018			
	R	S	U	T	R	S	U	T	R	S	U	T
BANK OF BARODA	28	22	7	57	28	22	7	57	28	22	7	57
OTHER NATIONALISED BANKS	59	67	29	155	60	66	29	155	60	66	29	155
<b>NATIONALISED BANKS</b>	87	89	36	212	88	88	36	212	88	88	36	212
SBI	10	18	8	36	10	18	8	36	10	18	8	36
DCCB & GSCARDB	19	22	3	44	19	22	3	44	19	22	3	44
BGGB (RRB)	9	5	1	15	9	5	1	15	9	5	1	15
PRIVATE SECTOR	15	28	21	64	22	37	16	75	22	37	16	75
<b>TOTAL</b>	140	162	69	371	148	170	64	382	148	170	64	382

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

**B - DEPOSIT: -**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-SEP-17	30-SEP-18	VARIANCE OVER MAR 2018	
				ABSOLUTE	%
BANK OF BARODA	684811.77	697789	693080.14	8268.37	1.21%
OTHER NATIONALISED BANKS	1345413.00	1281329.01	1269304.00	-76109	-5.66%
<b>NATIONALISED BANKS</b>	2030224.77	1979118.01	1962384.14	-67840.63	-3.34%
SBI	379271.00	360122.89	419106	39835	10.50%
DCCB & GSCARDB	75153.32	72283.96	80245.62	5092	6.78%
BGGB (RRB)	4489.00	4208	4877	388	8.64%
<b>TOTAL</b>	2489138.09	2415732.86	2466612.76	22525.33	-0.90%
PRIVATE SECTOR	357224.88	293407.25	411280.69	54055.81	15.13%
<b>GRAND TOTAL</b>	2846362.97	2709140.11	2877893.45	31530.48	1.11%

The overall growth of 1.11 % recorded by all banks during the quarter SEP 18. The highest positive growth was recorded by Private Banks with 15.13 %, followed by SBI with 10.50 %, BGGB with 8.64 %, DCCB and GSCARDB with 6.78%,

Bank of Baroda with 1.21% whereas other Nationalized Banks recorded with negative growth of 5.66% in comparison to Mar 2018.

**C – CREDIT EXPANSION: -**  
(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-SEP-17	30-SEP-18	VARIANCE OVER MAR 18	
				ABSOLUTE	%
<b>BANK OF BARODA</b>	107140.30	100263	<b>129984.07</b>	<b>22843.77</b>	<b>21.32%</b>
<b>OTHER NATIONALISED BANKS</b>	238211.07	186626.31	<b>234170.55</b>	<b>-4040.52</b>	<b>-1.70%</b>
<b>NATIONALISED BANKS</b>	345351.37	286889.31	<b>364154.62</b>	<b>18803.25</b>	<b>5.44%</b>
<b>SBI</b>	117321.00	120265.5	<b>146916</b>	<b>29595</b>	<b>25.23%</b>
<b>DCCB &amp; GSCARDB</b>	23925.39	23268.04	<b>30621.55</b>	<b>6696.13</b>	<b>27.99%</b>
<b>BGGB</b>	4439.00	3616	<b>4966</b>	<b>527</b>	<b>11.87%</b>
<b>TOTAL</b>	491036.75	434038.85	<b>546658.17</b>	<b>55621.41</b>	<b>11.33%</b>
<b>PRIVATE SECTOR</b>	225928.02	216343.92	<b>242599.63</b>	<b>16671.61</b>	<b>7.38%</b>
<b>GRAND TOTAL</b>	716964.77	650382.77	<b>789257.8</b>	<b>72293.02</b>	<b>10.08%</b>

The overall positive growth was recorded by all banks with 10.08 %, the highest growth was observed by DCCB & GSCARDB Bank with 27.99 %, followed by SBI Bank with 25.33%, Bank of Baroda with 21.32%, BGGB with 11.87%, Private Banks with 7.38% and Total Nationalized Bank with 5.44%. The highest negative growth was observed Other Nationalized Banks with -1.70 %, in comparison to Mar 18.

**D – CREDIT DEPOSIT RATIO: -**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-SEP-2017	30-SEP-18	VARIANCE OVER MAR 2018
				ABSOLUTE
BANK OF BARODA	15.65	14.37	<b>18.75</b>	<b>3.11</b>
OTHER NATIONALISED BANKS	17.71	14.57	<b>18.45</b>	<b>0.74</b>
NATIONALISED BANKS	17.01	14.50	<b>18.56</b>	<b>1.55</b>
SBI	30.93	33.40	<b>35.05</b>	<b>4.12</b>
DCCB & GSCARDB	31.84	32.19	<b>38.16</b>	<b>6.32</b>
BGGB	98.89	85.93	<b>101.82</b>	<b>2.94</b>
TOTAL	19.73	17.97	<b>22.16</b>	<b>2.44</b>
PRIVATE SECTOR	63.25	73.74	<b>58.99</b>	<b>-4.26</b>
GRAND TOTAL	25.19	24.01	<b>27.42</b>	<b>2.24</b>

The C. D. Ratio of Banks is increased by 2.24 % over Mar 2018.

Excluding the NRI Deposit, the C. D. Ratio comes to 33.02 % which is higher in comparison with Mar 18 Quarter observed as to 30.48 .The total NRI Deposit of the District for QE SEP is Rs. **487882.43** Lacs, in comparison to QE Mar 18 which was observed to be Rs. **494172.55** lacs.

### Priority Sector Advances:

The LDM, Anand District informed the house that percentage of Priority Sector Advances (58.53%) against the Bench mark of 40%, Agriculture Advances (30.16%) against the Benchmark of 18% and Weaker Section (26.31%) against the Benchmark of 10%. 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 Mukesh Modi 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 Collector Sir, emphasized on deployment of BCs in all service area villages to cater financial inclusion in all the areas of unbanked sectors and pendency of 100% DBT of Petlad Taluka is discussed at length and advised all the Bankers to conclude the work on war footing basis but not later than 31.01.2019.

### 3. Review of Progress under Service Area Credit Plan for the QE SEP 2018

Shri Asilkumar A Khristi, LDM, Anand District informed that performance under SACP for the year 2018-19 is 25 % as per LBR Report. He also requested the banks

to submit the pending LBRs and avoid delay in its submission. Achievement under Service Area Credit Plan is 25 % in the Second quarter is not satisfactory and LDM requested all banks to ensure 100% achievement in the Annual Credit Plan for the ongoing FY 2018-19. He also requested all District coordinators and controlling heads to monitor timely & accurate submission of LBR by the banks to achieve target under ACP 2018-19.

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

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 22.94 % achievement stood stands satisfactory.

#### **5. Review Of Progress Made Under Finance To Minority Community For The QE SEP 2018:**

The LDM, Anand has advised the Bankers to report correct position of Minority Community.

#### **6. Review of Progress made under Housing Finance for the QE SEP 2018:**

The LDM, Anand District informed that all the banks have disbursed Rs. 2555.32 lacs in 200 accounts under Housing Finance during the QE SEP 2018, 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 June 2018:**

The LDM, Anand requested to the District Collector 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.

#### **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 13 % & LBR - U2 with only 13 %. 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 appreciated the cooperation and support given by the Bankers in the Second quarter of the year.

### **10 –Progress under PMJDY In Social Security Schemes**

Coverage of PMJDY Accounts of all households as per census 2011: -423332-

Presence of Brick and Mortar branches: -382-

Presence of BCs: -182-

Consolidated data in respect of total PMJDY accounts as per households mentioned in the survey report census 2011:

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

(Amount in Lakhs)

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)			
<b>PSBs</b>	237774	165713	403487	315904	342152	11924.27
<b>RRBs</b>	4705	2114	6819	6616	5916	277.03
<b>Private Banks</b>	5677	7349	13026	9286	12754	361.95
<b>Total</b>	<b>248156</b>	<b>175176</b>	<b>423332</b>	<b>331806</b>	<b>360822</b>	<b>12563.25</b>

(In

Actual)

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
<b>PSBs</b>	120500	57665	12461	<b>190626</b>
<b>Pvt. Banks</b>	7427	3836	1642	<b>12905</b>
<b>RRBs</b>	2067	899	779	<b>3745</b>
<b>GSCARDB and DCCBs</b>	1381	410	0	<b>1791</b>
<b>Total</b>	<b>131375</b>	<b>62810</b>	<b>14882</b>	<b>209067</b>

Total population of Anand is 20,92,745 as per census 2011 out of them 16,25,522 is adult population as per latest electoral roll, out of which is approx. 18% covered through PMJJBY, PMSBY & APY. 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 Upto Sep 2018**

(Amount in Lakhs)

S. No.	Category	Disbursement target	No. of A/c s	Sanctioned amt.	Disbursed A/c	Disbursed Amt.
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1	Shishu		2597	963.41	1948	722.56
2	Kishore		2926	5250.9	2195	3938.18
3	Tarun		567	2782.94	425	2087.20
Total			6090	8997.25	4568	6747.94

## **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 Sep 18 was recorded as 10928 in Numbers. Aggregating an Amount of Rs 19849.23 lacs. The outstanding KCC Numbers was recorded as 265057 with an amount of Rs.525287.39 Lacs.

## **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. Reporting of Aadhaar Enrollment Centre:**

The undermentioned branches have been identified as Notified centers, in consultation with District Collector for establishment of Aadhaar Enrollment Centre for Anand District.

S. No	Bank	Branch(Aadhaar Enrollment Centre)	Contact No.
1	ALLAHABAD BANK	Anand Branch	8149327098
2	AXIS	Amul dairy Road Branch	02692-666000
3	BANK OF BARODA	Anand Main Branch	02692-250560
4	BANK OF BARODA	Cambay Main Branch	02698-220514
5	BANK OF BARODA	Petlad Main Branch	02697-224303
6	BANK OF BARODA	Umreth Branch	02692-276053
7	BANK OF BARODA	Borsad Branch	02696-221070
8	BANK OF INDIA	NRI Branch	02692-256292
9	BGGB	Lambhavel Road Branch	7574803225
10	CANARA BANK	Anand Branch	9480936767
11	CENTRAL BANK OF INDIA	Anand Branch	02692-250240
12	CENTRAL BANK OF INDIA	Sarsa Branch	02692-272028
13	CORPORTION	Anand	7043336630
14	DENA BANK	Vallabh Vidyanagar	9152941876
15	HDFC	Anand Main Branch	9375011970
16	ICICI BANK LTD	Gamdi Word Branch	8238035435
17	KOTAK BANK	Vallabh Vidyanagar	02692-229993
18	PUNJAB NATIONAL BANK	Anand Main Branch	02692-253825
19	PUNJAB NATIONAL BANK	Chikodara Road Branch	02692-264567
20	PUNJAB NATIONAL BANK	Petlad Main Branch	02697-252340
21	PUNJAB NATIONAL BANK	Cambay Main Branch	02698-220458
22	STATE BANK OF INDIA	Pansora	7600037528
23	STATE BANK OF INDIA	Petlad	7600037529
24	STATE BANK OF INDIA	Cambay	7600037507
25	SYNDICATE BANK	Anand Main Branch	02692-243509

26	UCO BANK	Anand Main Branch	9414551148
27	UNION BANK OF INDIA	Anand Main Branch	6351325462
28	YES BANK LTD.	Anand Main Branch	02692-308200

### **15. 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.

### **16. DEES:**

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

### **17. 100% DBT of Petlad Taluka:**

A detailed discussion took place on ongoing campaign for 100% DBT of Petlad Taluka. The District Collector shown his serious concern for DBT and advice bankers to complete the task within time frame. On behalf of all Bankers LDM Shree, Anand informed that all bank branches have been well guided and instructed to complete the given task within time frame. The issue is taken up on a war footing basis and decided to be monitored and supervised by honorable District Collector Shree.

### **17. 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: 05.01.2019**

**DLCC/DLRC SEP QE, 18 Meeting on 20.12.2018 at Conference Hall, Jilla Seva Sadan, Anand**

<b>Attendance Sheet for Participants present at meeting</b>			
<b>Sr.</b>	<b>Name</b>	<b>Designation</b>	<b>Bank/Institution</b>
1	Hon'able Shree Dilip Rana	District Collector and Magistrate	Collector Office, Anand
2	Shree P. C. Thakor	RAC, Anand	Collector Office, Anand
3	Shree Khant	Dir. DRDA, Anand	Collector Office, Anand
4	Shree M.J. Modi	Manager, RBI	RBI
5	Shree Amit Bhatt	DDM, Anand	NABARD
6	Shree Asilkumar A. Khristi	LDM, Anand	Bank of Baroda
7	Shree Surendra Gond	DRM, Anand	Bank of Baroda
8	Ms. Surbhi Gupta	Officer	Lead Bank, BOB
9	Mr. Neeroj Jugnu	LDM Staff	Lead Bank, BOB
10	Mr. Rahul Pareek	Asst. Manager	SBI
11	Ms. Beena Trivedi	DLM	DRDA, Anand
12	Mr. Minesh Mehta	Dir. BSVS	BSVS, Borsad Anand
13	Mr. S. M. Vohara	Social Defence Officer	Social Defence Office
14	Mr. Lawkumar	Branch Manager	Union Bank of India
15	Mr. Sonu Goyal	Asst. Manager	BGGB
16	Mr. Sahil Goyal	Asst. Manager	Syndicate Bank
17	Mr. P. K. Yadav	Branch Manager	OBC
18	Mr. Prem Kumar	Branch Manager	Canara Bank
19	Mr. Rajeev Rai	Branch Manager	Vijaya Bank
20	Mr. Rajdeepsinh Jadeja	Branch Manager	Indusind Bank
21	Mr. Gaurav Chauhan	Branch Manager	Punjab and Sindh Bank
22	Mr. Pradeep Kumar	Branch Manager	Dena Bank
23	Mr. Tushar Bodas	Branch Manager	IDBI
24	Mr. Arun Choupra	Branch Manager	UCO Bank
25	Mr. Dharmendra	Branch Manager	Allahabad Bank
26	Mr. Rahul Shah	Senior Manager	Corporation Bank
27	Mr. S. C. Maheriya	Officer	GSCDC
28	Mr. Vikram	Officer	Social Welfare Officer
29	Mr. Kartik Panchal	Head Clerk	DIC, Anand
30	Mr. Apurva Katariya	Officer	Central Bank of India
31	Mr. Sanjay Parmar	Branch Manager	Axis Bank
32	Mr. Nilesh	Officer	Axis Bank
33	Mr. D. R.	Officer	Bank of India

34	Mr. D. D. Parmar	Officer	Bank of Maharashtra
35	Mr. Chirag	Officer	Bandhan Bank
36	Ms. Jimmy R. Parmar	Officer	District Child Protection
37	Mr. Tirath Dave	Branch Manager	HDFC Bank
38	Mr. Chandan	Branch Manager	Axis Bank
39	Mr. A. B. Imandaar	Branch Manager	KDCC
40	Ms. Arpita Vaghela	NULM	NULM, Anand
41	Mr. Joshi	Chief Officer	Nagar Palika, Anand

### **Annexure-II**

<b>List of Absentee Banks</b>	
<b>SNO.</b>	<b>Bank / Institution</b>
1	Andhra Bank
2	DCB
3	Federal Bank
4	Kotak Bank
5	Laxmi Vilas Bank
6	South Indian Bank
7	United Bank of India
8	Tamilnadu Mechantile Bank
9	AU Small Finance Bank
10	IDFC Bank
11	Yes Bank
12	ICICI Bank
13	GSCARDB
14	Indian Bank
15	IOB
16	Fincare Bank
17	Karur Vysa Bank
18	Punjab National Bank