

**MINUTES OF DISTRICT CONSULTATIVE COMMITTEE [DCC] / DISTRICT LEVEL REVIEW COMMITTEE [DLRC] MEETING OF DISTRICT ANAND HELD ON 24.08.2018, FOR THE QE on 30<sup>th</sup> JUNE 2018**

District Consultative Committee [DCC] and District Level Review Committee [DLRC] of District Anand for the QE JUNE 2018 was convened on 24.08.2018 and the same was chaired by Honorable District Collector and District Magistrate Shri Dilipkumar Rana (IAS), to review the Performance of the QE JUNE 2018, at the Conference Hall, Jilla Seva Sadan, Anand.

Shri Deepak M. Brahmhatt, Lead District Manager welcomed the District Collector, Mr. Nirbhoy Sharma – LBO, 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. He 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 10.05.2018**

The Minutes of last meeting held on 10.05.2018 was circulated to all members vide Lead Bank Office Letter dated 11.05.2018. 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 JUNE 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 JUNE 2018. The detail breakup is given below:**

<b>S. No.</b>	<b>Details</b>		<b>Last Qtr.</b>	<b>Last Year Corresp. Period</b>	<b>Present Qtr.</b>	<b>Growt h</b>	<b>Growth</b>
			31.03.18	30.06.17	30.06.18	Q-o-Q	Y-o-Y
<b>1 a)</b>	Branch Expansion	Urban & Metro	67	65	<b>64</b>	-3	-1
		Semi Urban	163	162	<b>170</b>	7	8

		Rural	141	142	<b>148</b>	7	6
		<b>Total</b>	<b>371</b>	<b>369</b>	<b>382</b>	<b>11</b>	<b>13</b>
<b>1 b)</b>	ATMs Expan sion	Rural	155	155	<b>155</b>	0	0
		Semi Urban	137	137	<b>137</b>	0	2
		Urban & Metro	107	107	<b>107</b>	0	1
		<b>Total</b>	<b>399</b>	<b>399</b>	<b>399</b>	<b>0</b>	<b>3</b>

BANK GROUP	MAR 18	JUNE 17	JUNE 18	VARIANCE OVER MAR 18
BANK OF BARODA	57	57	57	0
OTHER NATIONALISED BANKS	155	155	<b>155</b>	0
NATIONALISED BANKS	212	212	<b>212</b>	0
SBI	36	36	<b>36</b>	0
PRIVATE SECTOR	64	62	<b>75</b>	11
DCCB	40	40	<b>40</b>	0
GSCARDB	4	4	<b>4</b>	0
BGGB (RRB)	15	15	<b>15</b>	0
<b>TOTAL</b>	<b>371</b>	<b>369</b>	<b>382</b>	<b>11</b>

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

BANK GROUP	31.03.2018				30.06.2017				30.06.2018			
	R	S	U	T	R	S	U	T	R	S	U	T
BANK OF BARODA	28	22	7	57	28	22	7	57	<b>28</b>	<b>22</b>	<b>7</b>	<b>57</b>
OTHER NATIONALISED BANKS	59	67	29	155	61	67	29	157	<b>60</b>	<b>66</b>	<b>29</b>	<b>155</b>
NATIONALISED BANKS	87	89	36	212	89	89	36	214	<b>88</b>	<b>88</b>	<b>36</b>	<b>212</b>
SBI	10	18	8	36	10	18	8	36	<b>10</b>	<b>18</b>	<b>8</b>	<b>36</b>
DCCB & GSCARDB	19	22	3	44	19	22	3	44	<b>19</b>	<b>22</b>	<b>3</b>	<b>44</b>
BGGB (RRB)	9	5	1	15	9	5	1	15	<b>9</b>	<b>5</b>	<b>1</b>	<b>15</b>
PRIVATE SECTOR	15	28	21	64	15	28	17	60	<b>22</b>	<b>37</b>	<b>16</b>	<b>75</b>
<b>TOTAL</b>	<b>140</b>	<b>162</b>	<b>69</b>	<b>371</b>	<b>142</b>	<b>162</b>	<b>65</b>	<b>369</b>	<b>148</b>	<b>170</b>	<b>64</b>	<b>382</b>

**B - DEPOSIT:**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-June-18	30-June-17	VARIANCE OVER MAR 2018	
				ABSOLUTE	%
BANK OF BARODA	684811.77	682005.80	658584.00	-2805.97	-0.41%
OTHER NATIONALISED BANKS	1345413.00	1353938.78	1204168.62	8525.78	0.63%
NATIONALISED BANKS	2030224.77	2035944.58	1862752.62	5719.81	0.28%
SBI	379271.00	399441.00	359755.35	20170.00	5.32%
DCCB & GSCARDB	75153.32	75531.37	72904.16	378.05	0.50%
BGGB (RRB)	4489.00	4554.00	3792.00	65.00	1.45%
TOTAL	2489138.09	2515470.95	2299204.13	26332.86	1.06%
PRIVATE SECTOR	357224.88	390798.84	334641.66	33573.96	9.40%
GRAND TOTAL	2846362.97	2906269.80	2633845.79	59906.83	2.10%

The overall growth of 2.10 % recorded by all banks during the quarter June 18. The highest positive growth was recorded by Private Banks with 9.40 %, followed by SBI with 5.32 %, BGGB with 1.45 %, Other Nationalized banks with 0.63% and DCCB & GSCARDB with 0.50% whereas Bank of Baroda recorded lowest with negative growth of -0.41% in comparison to Mar 2018.

**C - CREDIT EXPANSION :-**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-June-18	30-June-17	VARIANCE OVER MAR 18	
				ABSOLUTE	%
BANK OF BARODA	107140.30	108823.06	129514.00	1682.76	1.57%
OTHER NATIONALISED BANKS	238211.07	243137.75	169074.88	492668	2.07%
NATIONALISED BANKS	345351.37	351960.81	298588.88	6609.44	1.91%
SBI	117321.00	136598.00	118052.05	19277.00	16.43%

DCCB & GSCARDB	23925.39	23176.31	25542.38	-749.08	-3.13%
BGGB	4439.00	4660.00	3089.00	221.00	4.98%
<b>TOTAL</b>	<b>491036.75</b>	<b>516395.11</b>	<b>445272.31</b>	<b>25358.36</b>	<b>5.16%</b>
PRIVATE SECTOR	225928.02	255798.12	188478.16	29870.10	13.22%
<b>GRAND TOTAL</b>	<b>716964.77</b>	<b>772193.23</b>	<b>633750.47</b>	<b>55228.46</b>	<b>7.70%</b>

The overall positive growth was recorded by all banks with 7.70 %, the highest growth was observed by SBI Bank with 16.43 %, followed by Private Banks with 13.22%, BGGB with 4.98%, and other Nationalized Bank with 2.07% and All Nationalized Bank with 1.91%. The highest negative growth was observed and DCCB and GSCARDB with -3.13 %, in comparison to Mar 18.

**D – CREDIT DEPOSIT RATIO: -**

(Amount in Lakhs)

BANK GROUP	31-Mar-18	30-Jun-18	30-Jun-17	VARIANCE OVER MAR 18
				ABSOLUTE
BANK OF BARODA	15.65	15.96	19.67	0.31
OTHER NATIONALISED BANKS	17.71	17.96	14.39	0.25
NATIONALISED BANKS	17.01	17.29	16.23	0.28
SBI	30.93	34.20	32.81	3.26
DCCB & GSCARDB	31.84	30.68	35.4	-1.15
BGGB	98.89	102.33	81.46	3.44
<b>SUB TOTAL</b>	<b>19.73</b>	<b>20.53</b>	<b>56.32</b>	<b>0.80</b>
PRIVATE SECTOR	63.25	65.46	56.32	2.21
<b>GRAND TOTAL</b>	<b>25.19</b>	<b>26.57</b>	<b>19.50</b>	<b>1.38</b>

The C. D. Ratio of Banks is increased by 1.38 % over Mar 2018.

Excluding the NRI Deposit, the C. D. Ratio comes to 31.75 % which is higher in comparison with Mar 18 Quarter observed as to 30.48 .The total NRI Deposit of the District for QE June is Rs.4,74,016.31 Lacs, in comparison to QE Mar 18 which was observed to be Rs.4,94,172.55 lacs.

**Priority Sector Advances:**

The LDM, Anand District informed the house that percentage of Priority Sector Advances (55.93%) against the Bench mark of 40%, Agriculture Advances (33.27%) against the Benchmark of 18% and Weaker Section (17.83%) 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.

Lead District Officer, RBI Shri Nirbhoya Sharma 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 31.08.2018.

**Readily available data on the below mentioned concerned areas:**

Coverage of PMJDY Accounts of all households as per census 2011: -434740-

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:

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)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+ Urban)				
<b>PSBs</b>	238591	184878	423469	347851	318055	37725.31	419150
<b>RRBs</b>	3272	371	3643	3102	3243	212.00	3643
<b>Private Banks</b>	2727	4901	7628	4626	7040	297.57	1814
<b>GSCB</b>	0	0	0	0	0	0	0
<b>Total</b>	<b>244590</b>	<b>190150</b>	<b>434740</b>	<b>355579</b>	<b>328338</b>	<b>38234.88</b>	<b>424607</b>

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
<b>PSBs</b>	185702	75962	6573	<b>268237</b>
<b>Pvt. Banks</b>	9231	3690	1635	<b>14556</b>
<b>RRBs</b>	1352	772	782	<b>2906</b>
<b>GSCARDB and DCCBs</b>	1381	410	0	<b>1791</b>
<b>Total</b>	<b>197666</b>	<b>80834</b>	<b>8990</b>	<b>287490</b>

Collector Sir also emphasized upon 100% account opening of Petlad block along with 100% Aadhaar seeding/ authentication of accounts to make Petlad block as 100% DBT qualified block in Anand District.

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

Shri Deepak M. Brahmbhatt, LDM, Anand District informed that performance under SACP for the year 2018-19 is 23 % 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 23 % in the First quarter is 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 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 June 2018:**

NRLM (National Rural Livelihood Mission): On behalf of the District Livelihood Manager, LDM, Anand presented the progress of Mission Mangalam and appraised the house that the progress with 11.33% achievement stood stands satisfactory.

Jilla Samaj Kalyan Adhikari requested to present Targets for the year 2018-19: On behalf of the department, LDM, Anand conveyed the given targets of -243- cases and appealed the house to process the applications received under the scheme from time to time and adhering the time frame.

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

The LDM, Anand District informed that all the banks have disbursed Rs. 1944.42 lacs in 22 accounts under Housing Finance during the QE June 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. Henceforth the data will be started from zero figures, i.e. all previously reported data will be not considered and only the newly reported cases will be considered.

Shri Amit Bhatt, DDM NABARD, Anand, requested all banks to secure 100% KCC Distribution and timely submission of LBR. He also talked on the benefit of ADS and DEDS scheme for Dairy entrepreneurs. The LDM has presented the performance of priority sector for QE June 18 on behalf of NABARD.

### **8. Submission of LBR:**

Shri, 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 14 %.

### **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 first quarter of the year. She informed the house that now finance to SHG will be treated as Term Loan instead of Cash Credit.

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

(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)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+Urban)				
PSBs	238591	184878	423469	347851	318055	37725.3	419150
RRBs	3272	371	3643	3102	3243	212	3643
Private Banks	2727	4901	7628	4626	7040	297.57	1814
GSCB	0	0	0	0	0	0	0
<b>Total</b>	<b>244590</b>	<b>190150</b>	<b>434740</b>	<b>355579</b>	<b>328338</b>	<b>38234.88</b>	<b>424607</b>

Bank	Cumulative Enrolment under			Total
	PMSBY	PMJJBY	APY	
PSBs	185702	75962	6573	268237
Pvt. Banks	9231	3690	1635	14556
RRBs	1352	772	782	2906
GSCARDB and DCCBs	1381	410	0	1791
<b>Total</b>	<b>197666</b>	<b>80834</b>	<b>8990</b>	<b>287490</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 and PMSBY.

**Agenda No.11 –Progress In Enrolment Under PMMY Upto June 2018**

(Amount in Lakhs)

S No.	Category	Disbursement target	No. of A/c s	Sanctioned amt.	Disbursed A/c	Disbursed Amt.
1	Shishu		2976	850.31	2232	637.73
2	Kishore		2617	4867.56	1963	3650.67
3	Tarun		567	2516.34	425	1887.25
Total			6160	8234.21	4620	6175.65

**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 June 18 was recorded as 9871 in Numbers. Aggregating an Amount of Rs 24541.54 lacs. The outstanding KCC Numbers was recorded as 113697 with an amount of Rs.195069.51 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	8149327098
2	AXIS	Amul dairy Road	02692-666000
3	BANK OF BARODA	Anand Main	8969825612
4	BANK OF BARODA	Cambay Main	7011631515
5	BANK OF BARODA	Petlad Main	8200496575
6	BANK OF BARODA	Umreth	9327590035
7	BANK OF BARODA	Borsad	9913770269
8	BANK OF INDIA	NRI	02692-256292
9	BGGB	Lambhavel Road	7574803225
10	CANARA BANK	Anand	9480936767

11	CENTRAL BANK OF INDIA	Anand	02692-250240
12	CENTRAL BANK OF INDIA	Sarsa	02692-272028
13	CORPORTION	Anand	7043336630
14	DENA BANK	Vallabh Vidyanagar	9152941876
15	HDFC	Anand Main	9375011970
16	ICICI BANK LTD	Gamdi Word	8238035435
17	KOTAK BANK	Vallabh Vidyanagar	02692-229993
18	PUNJAB NATIONAL BANK	Anand Main	02692-253825
19	PUNJAB NATIONAL BANK	Chikodara Road	02692-264567
20	PUNJAB NATIONAL BANK	Petlad Main	02697-252340
21	PUNJAB NATIONAL BANK	Cambay Main	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	02692-243509
26	UCO BANK	Anand Main	9414551148
27	UNION BANK OF INDIA	Anand Main	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. DEDS:**

For the year 2018-19, the DEDS subsidy is available for SC/ST beneficiaries only which is conveyed to the house.

### **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.

### **18. Swach Sarvekshan Abhiyan:**

DRDA and LDM, Anand requested to all Banks to go through the given link of SSG-2018 for Swachh Sarvekshan Abhiyan and appealed to register on the link for improvement in number of comments on the issue by maximum participation.

**17. Vote of Thanks:**

The meeting was concluded with Vote Of Thanks by Shri Deepak Brahmbhatt, 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: 30.08.2018**

**Annexure-I****DLCC/DLRC Meeting on 28.08.2018 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 Kumar Rana	District Collector and Magistrate	Collector Office, Anand
2	Shree Nirbhoy D Sharma	Manager, RBI	RBI
3	Shree Deepak Brahmhatt	LDM, Anand	Bank of Baroda
4	Shree Amit Bhatt	DDM, Anand	NABARD
5	Mr. BN Patel	Dir. DRDA	Collector Office
6	Mr. Rahul Pareek	Asst. Manager	SBI
7	Ms. Surbhi Gupta	Officer	Lead Bank, BOB
8	Ms. Beena Trivedi	DLM	DRDA, Anand
9	Mr. Minesh Mehta	Dir. BSVS	BSVS, Borsad Anand
10	Mr. J Ahmed	Branch Manager	Bank Of India
11	Mr. BA Prajapati	Branch Manager	Bank of Maharashtra
12	Ms. Sneha	Asst. Manager	Canara Bank
13	Mr. Mitul Contractor	Asst. Manager	Central Bank of India
14	Mr, Rahul Shah	Senior Manager	Corporation Bank
15	Mr. Himanshu Makar	Senior Manager	Dena Bank
16	Mr. Pradeep Kumar	Branch Manager	Dena Bank
17	Ms. Bhumika Shah	Branch Manager	GSCARDB
18	Mr. Hetwant Patel	Branch Manager	ICICI
19	Mr. Tushar Bodas	Branch Manager	IDBI
20	Mr. RR Chauhan	Branch Manager	Indian Bank
21	Mr. V Vishwakarma	Branch Manager	IOB
22	Mr. Mehul Kansara	Branch Manager	IndusInd Bank
23	Mr. Kerur Patel	Branch Manager	IndusInd Bank
24	Mr. Mihir Patel	Branch Manager	Fincare Bank
25	Mr. Sitaram Mane	Branch Manager	Karyur Vysa Bank
26	Mr. A. B. Imandaar	Branch Manager	KDCC
27	Mr. Anupam	SWO(A)	Punjab & Sind Bank
28	Mr. Dinesh Jadhav	Officer	PNB
29	Mr. Vaibhav Deep	Branch Manager	South Indian Bank
30	Ms. Pratiksha Dave	Branch Manager	UCO Bank
31	Mr. Pradeep Solanki	Branch Manager	Union Bank of India
32	Mr. Rajeev	Branch Manager	Vijaya Bank
33	Tejas Gandhi	Branch Manager	Fincare Bank
34	Ratheesh Nair	Branch Manager	RBL Bank

**Annexure-II**

<b>List of Absentee Banks</b>	
<b>SNO.</b>	<b>Bank / Institution</b>
1	Allahabad Bank
2	Andhra Bank
3	Axis Bank
4	Bandhan Bank
5	BGGB
6	DCB
7	Federal Bank
8	HDFC
9	Kotak Bank
10	Laxmi Vilas Bank
11	OBC Bank
12	Syndicate Bank
13	United Bank of India
14	Tamilnadu Mechantile Bank
15	AU Small Finance Bank
16	IDFC Bank
17	Yes Bank