

DISTRICT LEVEL CONSULTATIVE COMMITTEE (KUTCH)

MINUTES OF 134th DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC) AND 3rd DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETING FOR KUTCH DISTRICT FOR THE QUARTER ENDED December, 2018 HELD ON 26th February, 2019 at Conference Hall, Collector Office, Bhuj.

The above meeting was held on 26th February, 2019 at 04:30 pm. to review the progress under various key parameters for the quarter ended December 2018 at the Conference Hall, Collector Office, BHUJ - KUTCH which was presided over by District Development Officer, Kutch, Shri Prabhav Joshi (IAS), Chairperson, DLCC. The Meeting was also attended, amongst others, by,, Shri M K Joshi (GAS), Director DRDA, Shri C M Saini, Dy. Zonal Manager, Dena Bank, Bhuj Zone, Shri M J Modi, LDO, Reserve Bank of India, Shri Pankaj Kumar, Regional Manager, SBI, Shri Ramesh Chugh, DDM, NABARD and other Senior Officials from various Departments of State Govt. as well as executives / representatives from various Banks etc. The list of participants is enclosed.

At the outset, Shri Sanjay Kumar Sinha, Lead District Manager, Dena Bank extended hearty welcome to Shri Prabhav Joshi (IAS), District Development Officer, Kutch, Chairperson, DLCC, Shri M K Joshi (GAS), Director DRDA, Shri C M Saini, Dy. Zonal Manager, Dena Bank, Bhuj Zone, Shri M J Modi, LDO, Reserve Bank of India, Shri Pankaj Kumar, Regional Manager, SBI, Shri Ramesh Chugh, DDM, NABARD and other -officials from Govt. of Gujarat, senior executives / representatives from Member Banks etc.

He requested all the Participants in the House to actively interact and participate during the meeting. He then requested Dy. Zonal Manager, Shri C M Saini, Dena Bank for his address to the house.

Dy. Zonal Manager, Shri C M Saini, extended hearty welcome to Shri Prabhav Joshi (IAS), District Development Officer, Kutch, Chairperson, DLCC, Shri M K Joshi (GAS), Director DRDA, Shri C M Saini, Dy. Zonal Manager, Dena Bank, Kutch Zone, Shri M J Modi, LDO, Reserve Bank of India, Shri Pankaj Kumar, Regional Manager, SBI, Shri Ramesh Chugh, DDM, NABARD and other Senior Officials in the 134th DLCC Meeting. He informed to Shri Prabhav Joshi, DDO Kutch that DLCC / DLRC meetings are regularly held on quarterly basis and also the meetings of various sub-committees to discuss various important issues like SACP Review, Low CD Ratio of the district, PMJDY, SHGs and FI progress.

Then LDM Shri Sanjay Kumar Sinha initiated the meeting with Key Indicators of Kutch District for December 2018 quarter.

Regarding banking parameters, he stated that the total business has crossed Rs.46548 crores, of which deposits constitute Rs.32667 crores and advances Rs.13791 crores and CD Ratio stood at 42.22 as at the end of December, 2018 which has increased by 1.79% during the quarter.

He stated that today we have assembled for DLCC meeting and main focus would be to implement PMJDY and related Schemes, Further, He informed the House that Aadhaar Seeding in Accounts is utmost priority for banks as well as District Administration He noted that Aadhaar card penetration is less and also requested all the Banks to see that Aadhaar seeding is done very fast. Stating that associating every household with banking is on the topmost agenda of the Government, he informed that all the Banks are putting their best for achieving targets under Pradhan Mantri Mudra Yojana. He also requested bank to focus on Stand up India Program for Women and SC / ST entrepreneurs to achieve the targets.

Regarding Service Area Credit Plan (SACP) implementation, he mentioned that Banks have achieved 89.79 % of the target and Kutch District didn't achieve 100% target due to nonsubmission of reports by Bank Branches. He urged all banks to submit reports timely.

He informed that the gross NPA has reached to 4.62% of total advances. He requested to Chairperson, DLCC & DLRC for extending the support of the State Govt. machineries for quick disposal of pending cases under State Recovery Act. He mentioned that NPA under DIC sponsored dairy loans in the villages Fotdi and Nagiyari under Dena Bank Samatra and village Bhujpur needs to be paid attention for gearing up recovery process through RC Case and to set an example for recovery mechanism with the assistance of Govt. Departments.

Shri S K Sinha mentioned that it is reported that due to preoccupation and paucity of time, BLBC meetings in many Talukas are not attended by Govt. Officials, Agencies and bankers, as this being the most important Block level forum, requested all Banks and State Govt. functionaries at Block level to priorities' this aspect in such a manner that implementation of BLBC did not suffer, to this, he said that there is RSETI functioning at Bhuj for training the youth for self-employment in the rural areas. These trained candidates should be provided with credit support for employment generation by all the banks for better settlement ratio. The RSETI has conducted 7 training program during the quarter and 180 candidates have been trained and total 6870 candidates have been trained of which 5578 have settled since inception of the center.

Smt. M J Modi, Lead Bank Officer, RBI, urged banks to do timely submission of Lead Bank Reports for better performance in SACP of the district. He also takes note about absence of banks in DLCC Meeting. He informed all banks to remain present in BLBC and DLCC Meeting. He also asked Shri S K Sinha to submit list of absent banks so the matter can be taken at appropriate level. He seek details about banking services provide at Dholavira from Bank of India, He informed Bank of India to provide all necessary services at Dholavira and explore opportunity to open new bank branch at Dholavira. He asked all banks to keep two FLC camps per month by all bank branches working in Kutch district.

Shri Ramesh Chhugh, DDM, NABARD inform house about Area Based Scheme on Dairy Development and Cultivation of Pomegranate value chain seeks to provide a focussed approach for various developmental activities, which can be taken up by the local people on a sustainable basis for income and employment generation through enhancing value chain of Dairy Development and Cultivation of Pomegranate farming in the district. The Plan uses the broad framework of 'Project Approach' for investment and production purposes under various identified components of value chain and the role of various institutions /agencies are dovetailed for the maximisation of benefits.

Then LDM Shri Sanjay Kumar Sinha initiated the regular agenda wise review. Since there was no comment / Amendment in the minute of 133rd DLCC meeting, the same was taken up as read and confirmed by the house.

The Agenda wise discussion took place on progress as per new format of RBI for DLCC for Key Parameters under banking activity review and bankers and agencies were advised to comply on action taken report. Each agenda was critically discussed and was directed to the concerned. The main focus was on submission of LBR reports, Non-attendance of BLBC by the members, activation of RC notice issue mechanism, coverage of villages under FI guidelines, continue improvement of CD ratio, registering sector wise SACP achievement during 2018-19, PMJDY connected products growth through branch and BC network, Govt. sponsored loans review and monitoring, NPAs monitoring, Disposal of pending subsidy release of Govt. Schemes through NEFT /RTGS, Disposal of pending RC Cases, review of RSETI functioning, review of KCC, GCC, ACC, WCC and SCC, SHG / JLG credit linkage review, review of connectivity issue for want of VSAT, FLC Camps review, review of meeting held in the quarter and reallocation of SAA and

Wards as BLBC. Shri Sinha discussed about performance of Stand Up India Scheme by stating performance is not up to mark in this scheme and all banks are needed to focus on this scheme.

Shri Sinha informed the house regarding MSME Support and Outreach Campaign. He urged all banks to co-operate to arrange these camps in better way and spread awareness about banking schemes and Govt schemes to beneficiary working in MSME Sector.

As per Revenue Department, Government of Gujarat, Notification No.SCY-102018-791-S.1 Dtd.30/10/2018 has declared 11 districts of Gujarat (viz. Ahmedabad, Banaskantha, Bhavnagar, Devbhoomi Dwarka, Jamnagar, Kutch, Mehsana, Morbi, Patan. Rajkot & Surendranagar) as moderate to severely drought affected areas owing to condition arising from low amount of precipitation, depleting ground and surface water, poor crop conditions etc.

The affect of draught in Kutch is discussed in the meeting in length and it is decided to extend the relief measures to the affected farmers who have availed agriculture and allied credit facilities as per Reserve bank of India Master directions vide No.RBI/FIDD/2018-19/64 Master Direction FIDD.CO.FSD.BC No.9/05.10.001/2018-19 October 17, 2018 (All scheduled commercial banks including Small Finance Banks and excluding Regional Rural Banks) & RBI/FIDD/2018-19/65 Master Direction FIDD.CO.FSD.BC No.10/05.10.001/2018-19 October 17, 2018 (Regional Rural Banks) pertaining to Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018.

Three Villages Fotdi, Nagiyari and Bhujodi were re-allotted to new bank branches. Fotdi and Nagiyari village were allotted to Dena Bank Samtra are now re-allotted to Axis Bank, Fotdi and Bank of India, Samtra, respectively. Bhujodi Village was previously allotted to Dena Bank, Madhapar is now allotted to HDFC Bank, Bhujodi.

Shri Prabhav Joshi, District Development Officer and chairperson has asked all banks to provide banking facility to all villages in Kutch district He assured to pass on necessary instruction to Authorities for issuance of RC Notice for effecting recovery in Bad loans. All members are advised to actively participate and contribute significantly in this financial year. A priority should also be given to DIC Bankable and other Govt. Sponsored scheme for reducing the return and reject ratio by quality sponsoring and joint appraisal by banks and agencies.

Shri Sinha added that in today's meeting all the agenda items have been covered and discussed in one way or the other. However, he invited the members of DLCC for any issues, discussion, on any agenda item, but there was no representation from any of the members in the house, the meeting was concluded with an appeal for better performance in the financial year 2018-19 by all stake holders.

Shri Pankaj Kumar, Regional Manager, State Bank of India extended Vote of Thanks to all members.

Sanjay Kumar Sinha
Lead District Manager
& Convener, DLCC,DLRC
Kutch District

Prabhav Joshi, IAS
DDO & Chairperson DLCC,
Kutch District

Date: - 26.02.2019

Place: - Bhuj.

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134th DLCC & 3rd DLRC Meeting

Date 26.02.2019

Time 04:30 PM

Sr. No.	Name	Designation	Bank/Institution	Mobile
1	Shri Prabhav Joshi, IAS	DDO	GoG	9978406238
2	Shri C M Saini	Dy. Zonal Manager	Dena Bank	9638019595
3	Shri M J Modi	LDO	RBI	9824059858
4	Shri S K Sinha	Lead District Manager	Dena Bank	7567884102
5	Shri M K Joshi	Director, DRDA	GoG	7567035930
6	Shri Uttam P Thakre	Chief Manager	Bank of India	9767797031
7	Shri C N Yadav	Sr. Manager	Central Bank of India	9427201147
8	Shri Jaykumar Shah	Manager Khadi	DIC	8419548624
9	Shri Ajeet Kumar	Director	RSETI	9913039004
10	Shri Nilesh Kumar	Branch Manager	Canara Bank	8238091956
11	Shri Vinay Soni	Branch Head	Axis Bank	8980808291
12	Shri Shailendra Bhaduriya	Chief Manager	UNION BANK OF INDIA	9909183899
13	Shri Anuj Sahay	AGM	IDBI	9574199919
14	Shri Anshul Bhargva	Officer	Vijaya Bank	9663753261
15	Shri Roshan K Jain	Branch Manager	IOB	9888324021
16	Shri Durgesh Kumar	Asst. Manager	UCO Bank	9214179999
17	Shri Chirag Chandarvadiya	Deputy Manager	ICICI Bank	9512021088
18	Shri Nishant Mer	Officer	RBL Bank	9033344101
19	Shri Himanshu Raste	Deputy Manager	Bandhan Bank	7405547640
20	Shri Nirav Tripathi	Branch Manager	HDFC BANK	9374025671
21	Shri Daxesh Parmar	Branch Manager	HDFC BANK	9979299299
22	Shri Ajay Mavadiya	Branch Manager	Laxmi Vilas Bank	7400095365
23	Shri Rajesh Kumar Sinha	Chief Manager	OBC Bank	9662457825
24	Shri Madan Mohan Agrwal	Manager	Fedral Bank	7383134807
25	Shri Bijumone S.	AVP & BH	Fedral Bank	7907946229
26	Shri M L Sompura	Sr. Ad. Officer	DGGB	9427201146
27	Shri Birendra Kumar Singh	Sr. Manager	BOB	9427201146
28	SHRI R C CHUGH	DDM	NABARD	9998786074
29	Shri Pankaj Kumar Singh	RM, Kutch	State Bank of India	7600036040
30	Shri Salim S Khoja	ABM	AU BANK	9426788880
31	Shri Chintan Mehta	BM	AU BANK	8980012179
32	Shri Mahaveer Balotiya	Sr. Manager	Punjab National Bank	8511132740
33	Shri Ashwin N Mehta	Dist. Manager	GSCARDB	9426788973
34	Smt. Simran Jat	Branch Operation Manager	Indusind Bank	7575001441
35	Shri Sachin Pandya	DLM	DRDA	9099956370
36	Shri Girish P Joshi	ASI	Police Dept.	9427201745
37	Shri Jatin Kandiya	Cashier	DCB Bank	9099094409
38	Shri Piyush Garg	Officer	Andhra Bank	9586520711

BANKS NOT PRESENT

Sr. No.	Name of Bank
1	Allahabad Bank
2	Bank of Maharashtra
3	Corporation Bank
4	Indian Bank
5	Syndicate Bank
6	United Bank of India
7	KDCC Bank
8	Kotak Mahindra Bank
9	Karur Vyasa Bank
10	Axis Bank
11	South Indian Bank
12	Yes Bank