

**STATE BANK OF INDIA  
LEAD BANK DEPARTMENT  
NILUMBAGH, BHAVNAGAR**

**MINUTES OF DISTRICT LEVEL CONSULTATIVE COMMITTEE/  
DISTRICT LEVEL REVIEW COMMITTEE MEETING HELD ON 06 SEPTEMBER 2018**

The District Level Consultative Committee Meeting of Bhavnagar district was held on 6 September 2018 at 1700 Hrs at Ayojan Hall, Collector's Office, Bhavnagar to review the performance in various Banking activities and also the progress in implementation of various Government Sponsored Schemes for the quarter ended June 2018.

The meeting was chaired by Shri H R Patel, IAS, District Collector. It was attended by senior Government officials namely Shri N.M.Govani , Deputy Municipal Commissioner, Bhavnagar Municipal Corporation, Shri M.P. Pandya , in-charge DDO and Director DRDA , Bhavnagar, Shri Pravin Darji, Manager & i/c LDO, RBI, Shri MSR Murthy, DDM, NABARD, Bhavnagar and other senior Bankers/ district coordinators and Government officials from various departments .

The list of participants and absentees is appended as Annexure.

Shri S.V.Trivedi, LDM, welcomed the Chairman of DLCC, other participants and with the permission of the chair, the meeting proceeded as per the agenda items. In the beginning itself , he shared the major concerns of the district as (a) Updation of records in election data, (b) Attendance in Seva Setu Programmes, (c) Pradhan Mantri Awas Yojana (G&U), (d) Low off-take of Agricultural Term Loan, (e) Financing under 12 milch animal scheme, (f) Low level of credit linkage of SHGs and (g) pendency in government sponsored schemes.

**AGENDA NO.1 : CONFIRMATION OF PROCEEDINGS OF PREVIOUS MEETING**

LDM has informed that proceedings of the DLCC meeting held on 12th June, 2018 were circulated to all the members vide letter dated 26 June 2018. As no comments / suggestions were received, the house was requested to confirm the proceedings of the previous meeting.

**AGENDA NO.2 : ACTION TAKEN REPORT**

The status of action taken on the points raised during the previous DLCC meeting was highlighted and further measures as advised by DLCC were noted for improvement. It was informed by LDM to the House that due to constant persuasion and follow up with branches and government departments, the reconciliation of pending GSS applications has come to near perfection.

**AGENDA NO.3 : REVIEW OF KEY BANKING PARAMETERS**

LDM while explaining the key banking parameters of the district, has highlighted Deposits, Advances, CD Ratio, Priority Sector Advances, NPA position, etc. The deposits stood at Rs.16025.52 crores, Advances at Rs.8789.45 crores, CD Ratio at 55%, PSA at Rs.1848.40 crores as on 30 June 2018.

#### **AGENDA NO.4 : FINANCIAL INCLUSION PLAN – ROADMAP**

Out of 7 villages identified in the district, where banking outlets are to be provided, it was informed to the House that BC'S were already appointed at 4 villages, 1 village (Piram bet ) is inhabited and in 2 villages, appointment of BC is in progress. The concerned banks were requested to speed up the process and comply with the instructions of RBI.

(Action : Select banks, LDM)

#### **AGENDA NO.5 : PROGRESS UNDER PMJDY**

The LDM has indicated that till date 625378 accounts were opened under PMJDY , out of which 495977 were aadhar seeded , 464464 were issued Rupay Cards and a total of 606967 passbooks were issued. Reacting to this, the Chairman of the Committee has indicated that the district administration has achieved almost 100% of issue of Aadhar Cards and banks may have to seed all the accounts. He also indicated that on-going Seva Setu programme can be utilized for this purpose.

#### **AGENDA NO.6 : GAP IN APPOINTMENT OF BCS**

The issue was discussed and Shri Darji, LDO, RBI, felt that there are number of inactive or dormant BC'S exist and by taking a review of such cases, alternate steps to be taken up by the concerned banks.

(Action : LDM and all banks)

#### **AGENDA NO.7 : PROGRESS UNDER SOCIAL SECURITY SCHEMES**

LDM has appraised the house about the progress under PMSBY (319172 ), PMJJBY 9 ( 102325 ) and APY ( 6992 ) enrollments till date.

#### **AGENDA NO.8 : PROGRESS UNDER PRIME MINISTER MUDRA YOJANA**

The progress under PMMY was presented and it was informed to the House by LDM that 21486 accounts amounting to Rs.22987 lakh were disbursed till date under the scheme.

#### **AGENDA NO.8(A) : PRIME MINISTER AWAS YOJANA (URBAN & GRAMIN)**

LDM while highlighting the features of PMAY (U and G), requested the government officials and bankers to coordinate and extend necessary support to achieve the goal of providing "Housing for all by 2022" as enunciated by Government of India. Shri Govani , Dy. Municipal Commissioner , BMC has indicated that the scheme has to be implemented in its earnest spirit and requested all the bankers to cooperate with the administration.

#### **AGENDA NO.9.1 : PMEGP**

The progress under the programme was highlighted by LDM and requested to clear pendency at bank's level.

### **AGENDA NO.9.2 : NULM**

The representative of NULM has requested the bankers to finance SHGs under NULM also. It was suggested by the House that they should sponsor more applications, so that banks will have option to identify the good working SHGs for timely credit linkage .

### **AGENDA NO.9.3 : STATE GOVERNMENT SPONSORED SCHEMES**

#### **VAJPAI BANKABLE YOJANA :**

The representative from DIC has informed the House that out of a target of 1500 cases, 1143 were sponsored, 280 were sanctioned, 328 rejected and 1380 are pending with the banks. The District Collector and LDM have requested the controlling offices to take note of the branch-wise pendency and insisted prompt action. It was informed that as Dena Bank is under PCA, the cases preferred to Dena Bank are to be dealt with separately.

#### **DTASY :**

Bankers felt that the scheme is not very attractive to the beneficiaries and hence low level of participation.

#### **DCWD and GWEDC :**

The representative from DCWD, has informed the House that out of 188 applications sponsored, 16 were sanctioned and 164 are pending with banks. Reacting to this, District Collector has advised all the branches to dispose the cases favourably before 30 September 2018.

#### **JGVY :**

The progress under JGVY was not taken up as there was no representative from the department.

### **AGENDA NO.10 : REVIEW OF ACP**

It was informed to the House that the overall achievement under ACP for the quarter ended June 2018 was 27% and sector-wise achievement till 30-06-2018 was Total agriculture (28 % ) , MSME (24 % ) , Education (10 % ) , Housing ( 42 % ) and others ( 35 % ) respectively.

It was also informed by LDM that the data provided by banks to SLBC has almost tallied with the consolidation of LBRs received from branches, which was appreciated by the House. Reacting on the issue, DDM, NABARD has appraised the House that as Bhavnagar DCCB has financed crop loan during March 2018, around Rs.600 crore was not reported during the current quarter and hence, there is a shortfall in disbursement of crop loan during the quarter ended June 2018. The ATL reported was Rs.35.87 crore which is considered to be very low and it was suggested to cross-verify the LBRs with respective codes, so that actual disbursement would be known. LDM has also highlighted the Area Development Schemes prepared by NABARD and circulated to all branches along with ACP and requested the banks to increase ATL financing in the district.

### **AGENDA NO.11 : PROGRESS IN SUBMISSION OF LBRs**

LDM and DDM have appreciated the bankers for timely submission of LBRs and cross-tallying with figures submitted on SLBC portal by the controlling offices .

#### **AGENDA NO.12 : REVIEW OF NPAS**

The overall NPAs reported sector-wise are – Crop loan-4%, ATL-6%, MSME-12%, Other PSA-4%, NPS-4%, Housing-1% and Education -4%. Under Government Sponsored Schemes, the position is - PMEGP-8%, VBS-12%, GSCDC-11% and DCWD-17%. The concerned Departments of the State Government were requested to sponsor quality applications and also to help the banks in recovery management.

#### **AGENDA NO.12.1 : PENDING SUBSIDY CLAIMS IN GSS**

No bank has provided data pertaining to pendency of subsidy claims in respect of government sponsored schemes.

#### **AGENDA NO.13 : REVIEW OF RECOVERY POSITION IN RC FILED**

The review of recovery of RCs filed with DC/DDO was presented to the House.

#### **AGENDA NO.14 : RSETI**

Director, RSETI has informed the House regarding number of persons trained and settlement ratio. District Collector has advised RSETI to follow-up with Director, DRDA along with DDO and concerned officers for searching of available land in and around Bhavnagar within 15 days.

#### **AGENDA NO.15 : ISSUANCE OF VARIOUS CREDIT CARDS**

The progress in issue of different types of cards was presented to the House.

#### **AGENDA NO.16 : DETAILS OF VILLAGES NOT HAVING CONNECTIVITY**

The LDM has acknowledged the efforts of BSNL and informed to the House that there are no connectivity problems reported by the bankers in the BLBC meetings.

#### **AGENDA NO.17 : SHG RELATED ISSUES**

Shri P.M.Pandya , Director - DRDA has explained the level of pendency in SHG and requested all the banks to dispose off the cases immediately. It was informed to the House that even after repeated visits to the branches by LDM and DDM, negligible progress is made in credit linkage of SHGs. DDM has informed the House that we have been able credit link only 1200 as on date and requested the bankers to conduct Village Level Programmes wherein the problems of bankers and SHG members can be resolved amicably.

#### **AGENDA NO.18 : DETAILS OF OUTDOOR FINANCIAL LITERACY CAMPS**

Shri P.R.Gohel , SBI FLC Counsellor, Bhavnagar has appraised the House on the activities of FLC.

The LDM appreciated the efforts of the FLC counsellor for spreading financial awareness in the district.

**AGENDA NO.19 : NEGOTIABLE WAREHOUSE RECEIPTS**

No bank has submitted any information and as such no discussion took place.

**AGENDA NO.20 : JOINT LIABILITY GROUPS**

The status of financing of JLGs was presented to the House. It was informed by DDM, NABARD that except BDCCB and SGB, no commercial bank branch has financed JLG in the district and requested them to explore the possibility of financing JLGs.

**AGENDA NO.21 : MEETINGS OF SUB-COMMITTEES HELD DURING THE QUARTER**

No sub committee meeting was held during the quarter due to administrative inconvenience . The LDM requested the DLM of GLPC to convene the same as early as possible in the current quarter.

**AGENDA NO.22 : PROGRESS UNDER STAND UP INDIA**

The progress under SUI was discussed at length in a congenial atmosphere. An interactive meeting with the beneficiaries and bankers has outlined many issues in implementation and hand holding.

**AGENDA NO.23 : ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR.**

The Agenda item of Displaying the timing's of the Clearing house was taken up as per the letter received from Suarashtra Chamber of commerce . All the District coordinators were advised to pass on the necessary instructions to all the Branches to Display various transaction timings in the Banking hall for better customer service and also as per instructions from RBI.

Similarly Opening of new Branches at Alang of Talaja block and Sendarda of Mahuva block were also taken up for discussions and Major Banks were requested to explore the possibilities for the same.

Shri Darji, LDO, RBI has indicated the House that even though there was lot of discussion is being held in the DLCC meetings, the same is not percolating down to branch staff as controlling officers are not passing on the discussions/decisions taken during the meeting. He insisted that everyone should bestow attention to the meeting and participate actively so that the performance of the district can be highlighted. He also appreciated LDM for conduct of the meeting as per SLBC guidelines, keen interest evinced by district administration and bankers for development of the district.

The meeting ended with a vote of thanks proposed by LDM.