

DISTRICT LEVEL CONSULTATIVE COMMITTEE (KUTCH)

MINUTES OF 132nd DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC) AND 1st DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETING FOR KUTCH DISTRICT FOR THE QUARTER ENDED JUNE, 2018 HELD ON 29th August, 2018 at Conference Hall, Collector Office, Bhuj.

The above meeting was held on 29th August, 2018 at 05:30 pm. to review the progress under various key parameters for the quarter ended June 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, Deputy Zonal Manager, Dena Bank, Kutch Zone, Shri Jyotindra Oza, LDO, Reserve Bank of India, Shri K P Der, GM, DIC, 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, Deputy Zonal Manager, Dena Bank, Kutch Zone, Shri Jyotindra Oza, LDO, Reserve Bank of India, Shri K P Der, GM, DIC, 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 Deputy Zonal Manager, Shri C M Saini, Dena Bank for his address to the house.

Deputy Zonal Manager, Shri C M Saini, extended hearty welcome Shri Prabhav Joshi (IAS), District Development Officer, Kutch, Chairperson, DLCC, Shri M K Joshi (GAS), Director DRDA, Shri Jyotindra Oza, LDO, Reserve Bank of India and other Senior Officials in the 132nd 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 June 2018 quarter.

Regarding banking parameters, he stated that the total business has crossed Rs.45927 crores, of which deposits constitute Rs.32730 crores and advances Rs.13197 crores and CD Ratio stood at 40.32 as at the end of June, 2018 which has increased by 0.28% 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 22.05 % 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 2.90% 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 1 training program during the quarter and 21 candidates have been trained and total 6475 candidates have been trained of which 5218 have settled since inception of the center.

Shri Jyotindra Oza, Lead Bank Officer, RBI, urged banks to do timely submission of Lead Bank Reports for better performance in SACP of the district. He shared that performance of banks of Kutch District is poor in conducting FLC Camps and asked all banks to keep two camps per month by all bank branches working in Kutch district. He also added that details provided in agenda should be comparative with previous quarter. He also requested banks to provide banking service in their service area pertaining to their bank branches according to SACP.

Shri Ramesh Chugh, DDM, NABARD informed house that NABARD provides monetary assistance for FLC Camps. He urges all banks to submit timely report to NABARD about FLC Camps done by bank branches in villages to receive monetary assistance. He also urged banks to provide advances in govt scheme for 12 Mitch animals.

Then LDM Shri Sanjay Kumar Sinha initiated the regular agenda wise review. Since there was no comment / Amendment in the minute of 131st 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.

There was proposal for closing satellite branch of Dena Bank at Vadala and Banking Service will be provided by BC. Same way, There was also a proposal to make Dena Bank Dhorodo, satellite branch, which is currently full fledged branch. Lead District Officer, RBI asked dena bank to follow all banking facilities as per guidelines provided by Reserve Bank of India.

Shri Jyotindra Oza has urged Bank of India to provide Banking Services at Dholavira Village, On Which Bank of India responded that BC is already working at Dholavira village. Shri Oza asked them to provide details about number of transactions done by BC in Dholavira Village in next quarter.

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. He informed banks that Government is currently holding camps in various villages and cities under "Seva Setu", Banks should actively participate in these camps and provide services like account opening, aadhar seeding, mobile seeding and others as per Service Area allotted to their bank branches.

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 Vrajesh Dave, Regional Manager, Dena Gujarat Gramin Bank 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: - 29.08.2018

Place: - Bhuj.

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132nd DLCC Meeting

Date 29.08.2018

Time 05:30 PM

Sr. No.	Name	Designation	Bank/Institution	Mobile
1	Shri Prabhav Joshi, IAS	DDO	GoG	9978406238
2	Shri M K Joshi	Director, DRDA	GoG	7567035930
3	Shri C M Saini	Dy. Zonal Manager	Dena Bank	9638019595
4	Shri Jyotindra Oza	Lead District Officer	RBI	9428596111
5	Shri S K Sinha	Lead District Manager	Dena Bank	7567884102
6	Shri Uttam P Thakre	Chief Manager	Bank of India	9767797031
7	Shri K P Der	GM-DIC	GoG	9879596947
8	Shri Ajeet Kumar	Director	RSETI	9913039004
9	Shri Amit Solgama	AM	RBL BANK	9979424092
10	Shri Anand Puar	BSM	Kotak Mahindra Bank	9727700078
11	Shri Arpit Jonwal	Branch Manager	Kotak Mahindra Bank	9825690456
12	Shri Shailendra Bhadrani	Chief Manager	Union Bank of India	9909783899
13	Shri Nirav Tripathi	Branch Manager	HDFC Bank	9374025671
14	Shri Manzil Doshi	Branch Manager	ICICI Bank	9662401664
15	Shri Thankkur Omprakash	Asst. Manager	Canara Bank	9727656101
16	Shri Vinay Soni	Branch Manager	AXIS Bank	8980808291
17	Shri Himanshu Raste	Chief Relationship Officer	Bandhan Bank	7405547640
18	Shri Daxesh Parmar	Branch Operation Manager	HDFC Bank	9979299289
19	Shri Chintan Khova	Branch Manager	Fedral Bank	9824871787
20	Shri Amit Dhamecha	Asst. Manager	Yes Bank	9913367777
21	Shri C N Yadav	Sr. Manager	Central Bank of India	9427201147
22	Shri Piyush Garg	Officer	Andhra Bank	9662668877
23	Shri Ram Singh Gunjan	Asst. Manager	Vijaya Bank	7014911654
24	Shri Deepak Chauhan	Asst. Manager	United Bank of India	9660069367
25	Shri Vishal Yardee	Branch Manager	Bank of Maharashtra	9978664790
26	Shri Bhavik Mehta	Branch Manager	AU BANK	9825759677
27	Shri Bhagirath Jadeja	JO	AU BANK	8238611313
28	Smt. Simran Jat	Branch Operation Manager	Indusind Bank	7575001441
29	Shri Vrajesh Dave	Regional Manager	DGGB	9879527911
30	Shri B K Singh	Sr. Manager	Bank of Baroda	9687650716
31	Shri S K Chaudhary	Dy. Regional Manager	Bank of Baroda	9431743009
32	Shri R C Chugh	Dist. Dev. Manager	NABARD	9998786074
33	Shri Sachin Pandya	DLM	DRDA	9099956370
34	Smt. Nilam Patel	DLM	DRDA	7567899106
35	Shri A R Antani	IPO DIC	DIC	9428812870
36	Shri M A Parmar	Officer	KDCC Bank	7600004132
37	Shri S C Rachchr	Officer	KDCC Bank	9998516149
38	Smt. Kunjal Thacker	BBL	Yes Bank	9925235340
39	Shri Mahaveer Balotiya	Sr. Manager	Punjab National Bank	8511132740
40	Shri Anuj Sahay	AGM	IDBI	9574199919
41	Shri Dhairyia Oza	Branch Operation Manager	DCB	9713256346
42	Shri Roshan K Jain	Branch Manager	IOB	9888324021

43	Shri Kamlesh Salve	AMRD	Syndicate Bank	7228038728
44	Shri Naresh D Jadav	Branch Manager	Karur Vyasa Bank	9909100495
45	Shri Durgesh Kumar	Asst. Manager	UCO Bank	9214179999
46	Shri Rajesh Kumar Sinha	Chief Manager	OBC Bank	9662457825

BANKS NOT PRESENT

Sr. No.	Name of Bank
1	State Bank of India
2	Allahabad Bank
3	Corporation Bank
4	Indian Bank
5	GSCARDB
6	Laxmi Vilas Bank
7	South Indian Bank