

**LETTER TO ALL MEMBERS OF CHHOTA UDEPUR DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC) & DISTRICT LEVEL REVIEW COMMITTEE (DLRC)**

Dear Sir,

***Re: Minutes of DLCC/DLRC Meeting held on 17-09-2018 at Jilla Seva Sadan, Sankalan Hall, Collector office, Chhotaudepur.***

We forward herewith the minutes of DLCC/DLRC meeting held at **Jilla Seva Sadan, Sankalan Hall, Collector office, Chhotaudepur** on **17-09-2018** to review the status for the quarter ended **June-2018** under the Chairmanship of **Shri Sujal Mayatra**, IAS, District Magistrate and Collector Chhotaudepur and **Shri Rachit Raj**, IAS, District Development Officer (DDO) Chhotaudepur.

We request you to initiate necessary action on the discussion and decisions taken during the meeting as also monitor the progress and report to the undersigned to enable us to present the same before the house in the next meeting.

Yours faithfully,

**(K C PATHAK)**  
**Lead District Manager.**  
**ChhotaudepurDistrict.**

*Encl: As above*

## **Minutes of DLCC/DLRC Meeting held on 17.09.2018 in Sankalan hall at JILLA SEVA SADAN, Chhotaudepur.**

### **To review the status at the Quarter End 30<sup>th</sup> June, 2018**

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The DLCC/DLRC meeting of Chhota Udepur District was convened on 17<sup>th</sup> September, 2018 in **Sankalan Hall of JILL SEVA SADAN under Chairmanship of Shri Sujal Mayatra**, IAS, District Magistrate and Collector Chhotaudepur Shri Rachit Raj, IAS, District Development Officer (DDO) Chhotaudepur.

The list of participants is annexed.

The meeting started with the welcome speech by Shri Pathak and welcome all the participants. Later on Collector Chhotaudepur Shri Sujal Mayatra sir and DDO Chhotaudepur Shri Rachit Raj sir Joined the meeting.

Shri Pathak took up agenda-wise review in the meeting.

### **Approval of minutes of last DLCC meeting held on 12-06-2018**

The minutes of last DLCC meeting held on 12-06-2018 has been sent to members vide letter No. SGZ: BR: LB: CHH/4/229 dated 29<sup>th</sup> June, 2018. As no suggestions/ comments are received by Lead Bank, the house confirmed **the minutes.**

### **Review of Branch and ATMs Expansion for the quarter ended June 2018.**

LDM recapped that as reported under SLBC data to our office, at the end of June 2018, total number of Bank Branches are 88 out of which 61 branches are located in rural areas and 27 branches are located in semi urban area. Amongst these branches major portion is represented by Bank of Baroda, having 22 branches and State Bank of India, having 18 branches. In all eleven nationalized banks have 60 branches. He added that the district is having 5 private sector banks representation having 7 branches in semi urban area and 4 branches in rural area. Regional rural banks have 3 branches, 10 district co-operative bank branches and 4 land development bank Branches also 1 AU Small Finance Bank.

There are 48 ATMs in Rural area and 28 ATMs in Semi Urban area.

Mr.Pathak had also requested to keep LDM office apprised of opening/closure/ merger/shifting of branches invariably so that the data/records can be updated.

## Review Deposit, Advances & Credit Deposit Ratio:-

Shri Pathak started agenda-wise review of the meeting. The **deposits** have decreased by Rs. 108.02 crores from Rs. 2231.18 to Rs. 2123.16 crores and the **advances** have also decreased by Rs. 61.53 crores, from Rs. 1218.45 crores to Rs. 1156.92 crores during the quarter under review. The **CD Ratio** have decrease from 54.61 to 54.49, i.e. -0.12 %.

LDM Mr. Pathak and representative from RBI Mr. N.G.Dhone LDO shows their concern over low CD Ratio specially in State Bank of India (CD Ratio 34.81%), Punjab National Bank (CD Ratio 25.51%), Dena Bank (CD Ratio 38.78%).

In this matter LDM Mr Pathak advise all the Bank/Branches to concentrate on MSME and increase CD Ratio of Chhotaudepur District as it is way below with comparison with State CD Ratio over 80%.

LDM Mr. Pathak shows deep concerned over YES Bank's poor performance in the Chhotaudepur District. As Bank's having its branch in Bodeli from more than 3 years and they have almost NIL portfolio in advances. As LDO RBI Mr. N.G.Dhone advise LDM to report the higher authority in this regard.

## Review priority sector Advances:-

The **achievement** under the **ACP 2018-19** reported under **Priority sector** was at 20.92 %. The achievement under total **agriculture sector** was Rs. 179.01 crore against the target of Rs. 822.65 crores (21.76%) out of which achievement under **Crop Loan** was Rs. 118.53 crore against the target of Rs. 606.62 crore (19.53%). Achievement under **MSE** was 22.15 %, under **Education** it was 6.68 %, **Housing** 24% and others 2.26%. The achievement under **NPS** was Rs. 26.95 crore against the target of Rs.111.76 crore i.e. 24.11%.

The DDM NABARD & LDM expressed concern on low achievement of Priority sector targets and advised banks to accelerate their lending operation in the district, particularly in the Agriculture Term Loan sector. LDM also show his concern over CD ratio of Dena bank, Indian Overseas Bank and Punjab National Bank.

## Review Progress of Kisan Credit Card Scheme as on June 2018

Total outstanding KCCs at the end of June 2018 are 463.72 crores in 31423 accounts. DDM NABARD expressed concern on low achievement under crop loan and low coverage of farmers under KCC. The house was informed about the issuing KCC RuPay cards to all KCC holders. As per SLBC guidelines each Farmer/ Agri. Laborer in all villages must have KCC. All the Banks are requested by LDM to cover all the farmers and ensure that not a single farmer is left out in villages under service area. All Banks were requested to communicate to all Rural & Semi Urban/urban/ Agricultural branches that they should locate such farmers who have not yet been given agriculture credit so far, in their Service Area and they should be linked with Credit as per their eligibility at the earliest.

## **Review Progress under PMJDY a/c**

The house was advised to sensitize the villagers and move them towards digital banking, while also popularizing the social security schemes viz. PMJDY, PMSBY, PMJJY, APY, etc. LDM requested all bankers for 100% Aadhar seeding in all SB a/cs and PMJDY a/cs.

There has been lots of complaint received from the customers regarding account opening in State Bank of India-Tejgadh, Rangpur and Zoz branches. Also in last DLCC/DLRC meeting it was discussed regarding false behavior of SBI Kadwal Branch manager. Various Govt. representatives like DLM GLPC and DRDA Director of Chhotaudepur complaints about the same. The issue remain the same and again they have requested for the solution from their higher authorities.

In this regard representative from the RBI Mr. N.G.Dhone LDO show his serious concern and advise LDM Mr Pathak to take strict action in this matter.

## **Review of Gap in appointment of the BCs**

LDM requested to all the Bank/Branches to appoint BCs in all rural branches and also requested to make sure all the BCs having up to date information regarding Digital Payment Methods.

LDM Mr Pathak show his concern over 41 uncovered SSA of Corporation Chhotaudepur due to poor connectivity. And advise Corporation Chhotaudepur to appoint BC as soon as possible. In this regard LDO Mr N.G.Dhone strictly advise Corporation bank to appoint BC at uncovered SSA in 30 days and report accordingly.

## **To review progress in enrollment under Social Security Scheme.**

Enrollment under PMSBY, PMJJBY and Atal Pension is 89237, 65215, and 8886 enrolled respectively as on 30-06-2018 in district.

DDO Chhotaudepur Shri Rachit Raj, IAS shows his serious concern over performance under Social Security Schemes like PMSBY, PMJJBY and Atal Pension Yojana and said that it affects the ranking of our District on all India level. He also advises all the Bankers to perform well under these schemes.

LDM Mr Pathak advise all the Bank/Branches to progress under social security scheme and conduct camps in all villages every week. LDO RBI Mr N.G.Dhone also advises all bankers to take help of FLCs if needed for conducting financial literacy camps in villages. LDM also requested all bankers to take help of Government Departments for conducting FLC camps in villages.

LDM requested all banks for Aadhar seeding in PMJDY a/cs .The performance under PMJDY and its social security schemes was reviewed and the LDM pointed out the low achievement rate under Atal Pension Yojana.

## **Review of Progress under PMMY**

LDM requested to all the Bank/Branches to increase portfolio under PMMY scheme. Mr. Chetan Salot, BSVS Director Chhotaudepur, Bank of Baroda also talked about the rejection cases under RSETI trained candidates. On this Collector Chhotaudepur Shri Sujal Mayatra, IAS shows his concern over the pending loan application of RSETI certified candidates at Branch level and advises all the Bankers that they cannot reject the BSVS-RSETI certifies candidate's loan application directly without prior permission of the higher authorities and requested to all the Bank/Branches to give loan to Certified Trainees. DDM NABARD concerned over very low progress of Stand Up India scheme and requested all Bank/Branches to finance under this scheme.

## **Review of Progress under PMEGP**

LDM expressed concern over the pending applications in Bank/Branches and requested all the Bank/Branches to open PMEGP PORTAL regarding Online Application for PMEGP loan and dispose of all application pending and claim subsidy online.

LDM Mr Pathak discussed about the pendency of the application at branch level at SBI and Vijaya Bank and advise all the Bankers to dispose of application in 15 days.

## **Review of State Govt. Sponsored Schemes.**

The LDM continued to review the Government Sponsored Schemes. All the Bank/Branches complained about non-receipt of subsidy from DIC and LDM also repeatedly reminded to DIC member present in meeting to do the needful at the earliest, to keep enthusiasm amongst the bankers.

Collector Chhotaudepur Shri Sujal Mayatra, IAS shows his concern over not performing by Dena Bank, Union Bank of India and Corporation Bank under the state Govt. Sponsored Schemes.

LDM requested all the Bank/Branches not to keep pending any loan case of Govt. Sponsored Scheme in branches and dispose of within 15 days, if rejected then requested to justify the reason of rejection.

## **Review of submission of LBR-2**

The **LBR** submission during the quarter was reported at 80.00%. LDM requested to all the Bank/Branches to submit their monthly LBR-2 regularly with proper LBR codes. And also shows concerned about submission of LBR-2 of Private Sector Banks.

LDM show his concern over non submission of LBR-2 from many of State Bank of India branches and Corporation Bank, ICICI Bank, Axis Bank, Kotak Bank and advise them to submit LBR-2 on time.

## **Review of recovery position in Recovery Certificate filed under State Recovery Acts.**

The Banks /branches are requested to provide correct status of pending cases. The bank wise positions in respect of state Recovery All banks are requested to send updated position of branches in Chhotaudepur District.

## **Review of SHG related issue**

LDM requested to all the Bank/Branches to work with "Panch Sutra". He requested to bankers to refer all SHGs applications and not to keep pending application at branch level. He also requested to Bank/Branches to be positive while granting loans to SHGs & convey this message to all their branches.

DRDA Director Mr. Pagi expressed his deep concern over the pendency in coding of SHGs A/cs and long pendency of CC application at branch level. In this regard LDM Mr Pathak advise all the Bank/Branches to not to pending any CC application at branch level more than 15 days.

Mr. Pagi Director DRDA also complains about SBI- Rangpur, Zoz, Tejgadh for cooperating with SHG members for opening of new SB accounts also advise all the Bank/Branches to cooperate with SHGs members who is working as BCs at Branch.

DLM Chhotaudepur Mr. Ketan Pandit discussed as per new guidelines to convert all the SHG cash credit account into the "Term Loan".

## **Review of RSETI**

During review, it was informed to the House that "process of appointment of Architect is completed. Architect has visited the site on 01.06.2018 and as per his request, we have started process of obtaining Soil Testing Report."

## **Review of outdoor Financial Literacy Camps conducted by rural branches**

LDM suggested to all Bank/Branches to conduct Financial Literacy Camps in rural area and educate them regarding social security schemes. LDO RBI, Shri N.G.Dhone requested all bankers to hold Financial literacy camp every month by each bank branch in district and have to establish relation with people and educate them regarding all the products in bank.

**(K C Pathak)**

LDM, Chhotaudepur District  
04<sup>th</sup> October, 2018

**LEAD BANK CELL, Bank of Baroda, Chhotaudepur- Attendance Sheet****DLCC MEETING ON 17-09-2018 at 04.00 P.M. at Sankalan Hall, Chhotaudepur**

	<b>Name of participant</b>	<b>Designation</b>	<b>Institute</b>
1.	Shri Sujal Mayatra (IAS)	DM, Collector Chhotaudepur	Collector Office, Chhotaudepur
2.	Shri Rachit Raj (IAS)	DDO Chhotaudepur	Jilla Panchayat Chhotaudepur
3.	Shri R M Pagi	DRDA Director	Collector Office, Chhotaudepur
4.	Mr. N G Dhone	RBI Ahmedabad	LDO
5.	Mr. Darshan Deore	DDM	NABARD , Chhotaudepur
6.	Mr. K C Pathak	LDM Chhotaudepur	BOB Chhotaudepur
7.	Mr. Chetan H Salot	BSVS Director Chhotaudepur	RSETI
8.	Mr. Hiren Lakhani	Chief Manager	SBI Chhotaudepur
9.	Mr. Anil Rohit	Director DICCI	DICCI Vadodara Chapter, Vadodara
10.	Mr. M G Prajapati	Education Department	DPEO/DEO
11.	Mr. Gaurav Vaniya	Ass. Branch Manager	Corporation Bank
12.	Mr. L I Bhagora	Branch Manager	Dena Bank Chhotaudepur
13.	Mr. Rajeev Ranjan Swansi	Sr Branch Manager	BOB Chhotaudepur
14.	Mr. Dhaval Thakar	Branch Manager	HDFC Bank Chhotaudepur
15.	Mr. Arpit Kumar	Branch Manager	IOB Amroli
16.	Mr. Keshav Kumar	Branch Manager	UBI Chhotaudepur
17.	Mr. Bipin Khokhariya	DSO Colloctor office	Chief Supply Instructor
18.	Mr. Rupesh Kumar	Branch Manager	IDBI Branch Manager
19.	Mr. Ketan Pandit	GLPC Chhotaudepur	DLM
20.	Mr. Kiran Patel	Branch Manager	ICICI Chhotaudepur
21.	Mr. Mehul Patel	Branch Manager	BOI Dhokaliya
22.	Mr. M B Nair	Branch Manager	PNB Chhotaudepur
23.	Mr. Shirish Patel	Branch Manager	Vijaya Bank Chhotaudepur
24.	Mr. S S Jayswal	Branch Manager	BCCB Chhotaudepur
25.	Mr. G. P Joshi	I INS	DIC Chhotaudepur
26.	Mr. Nandkishor Bhoi	Dep Manager	Kotak Bank Bodeli
27.	Mr. Kuldipsinh Gohil	DTC	DPC RNTCP
28.	Mr. Aadam	Bharti AXA Insurance	District Coordinator
29.	Mr. Mukesh Parmar	BCCB	FLC Counselor
30.	Mr. Jay Waghela	Assistant	Lead Bank BOB Chhotaudepur

**Absent Banks :**

- 1) Central Bank of India

- 2) Land Development Bank
- 3) Baroda Gujarat Gramin Bank
- 4) Axis Bank
- 5) YES Bank