

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 04-12-2018 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 **04-12-2018** 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 04.12.2018 in Sankalan hall at JILLA SEVA SADAN, Chhotaudepur.

To review the status at the Quarter End September, 2018

The DLCC/DLRC meeting of Chhota Udepur District was convened on 4th December, 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 17-09-2018

The minutes of last DLCC meeting held on 17-09-2018 has been sent to members vide letter No. SGZ: BR: LB: CHH/4/237 dated 4th October, 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 September 2018.

LDM recapped that as reported under SLBC data to our office, at the end of September 2018, total number of Bank Branches are 89 out of which 61 branches are located in rural areas and 28 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 29 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 increased by Rs. 45.67 crores from Rs. 2123.16 to Rs. 2168.83 crores and the **advances** have also increased by Rs. 21.94 crores, from Rs. 1156.92 crores to Rs. 1178.86 crores during the quarter under review. The **CD Ratio** have decrease from 54.49 to 54.35, i.e. -0.19 %.

LDM Mr. Pathak shows their concern over low CD Ratio especially 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%.

Review priority sector Advances:-

The **achievement** under the **ACP 2018-19** reported under **Priority sector** was at 35.43 %. The achievement under total **agriculture sector** was Rs. 284.35 crore against the target of Rs. 822.65 crores (34.56%) out of which achievement under **Crop Loan** was Rs. 195.95 crore against the target of Rs. 606.62 crore (32.30%). Achievement under **MSE** was 49.34 %, under **Education** it was 16.50 %, **Housing** 33.48% and others 8.78%. The achievement under **NPS** was Rs. 39.05 crore against the target of Rs.111.76 crore i.e. 34.94%.

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 Central Bank of India, Indian Overseas Bank and Punjab National Bank.

Review Progress of Kisan Credit Card Scheme as on September 2018

Total outstanding KCCs at the end of September 2018 are 477.22 crores in 31313 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. DRDA strictly advised all the Bank/Branches to maximize the subscription of Social Security Schemes and also to achieve 100% Aadhar seeding in all SB a/cs and PMJDY a/cs.

District Collector advised all the Bank/Branches to open women's a/c to enable benefits of Ujjawala Bharat scheme and other State and Central Government schemes. In this matter LDM requested to take help of BCs.

In last DLCC/DLRC meeting issue has been raised regarding false behavior of SBI Kadwal Branch Manager. This issue remain unsolved and no action had been taken by their higher authorities. Complain has been raised again by Shri Rachit Raj, DDO Chhotaudepur stating that Branch Manager asking wrong questions to the beneficiaries while withdrawing of subsidy amount.

DDO Chhotaudepur and District Collector advised LDM to take strict action against the SBI Kadwal Branch Manager and follow up with their higher authorities.

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.

To review progress in enrollment under Social Security Scheme.

Enrollment under PMSBY, PMJJBY and Atal Pension is 88779, 61495, and 8586 enrolled respectively as on 30-09-2018 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 and 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. 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.

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. Gamit expressed his deep concern over the pendency of Mission Mangalam Applications at Bank/Branch level. Also shows his concern 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. Gamit Director DRDA also complains about SBI- Kadwal, Jabugam and Tejgadh for not 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. LDM also 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
29th January, 2019

LEAD BANK CELL, Bank of Baroda, Chhotaudepur- Attendance Sheet**DLCC MEETING ON 04-12-2018 at 04.00 P.M. at Sankalan Hall, Chhotaudepur**

	Name of participant	Designation	Institute
1.	Shri Sujal Mayatra (IAS)	DM, Collector Chhotaudepur	Collector Office, Chhotaudepur
2.	Shri Rachit Raj (IAS)	DDO Chhotaudepur	Jilla Panchayat Chhotaudepur
3.	Shri P A Gamit	DRDA Director	Collector Office, Chhotaudepur
4.	Dr. M R Chauhan	CDHO	Health, DHO
5.	Mr. Darshan Deore	DDM	NABARD , Chhotaudepur
6.	Mr. K C Pathak	LDM Chhotaudepur	BOB Chhotaudepur
7.	Mr. Kanu Parmar	BSVS Director Chhotaudepur	RSETI
8.	Mr. Hiren Lakhlani	Chief Manager	SBI Chhotaudepur
9.	Mr. Harsh Bhanvadia	Manager FI	State Bank of India, RO
10.	Mr. Shailesh Gamit	Branch Manager	Corporation Bank
11.	Mr. Ajay Kumar	Asst. 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. Yogesh Joshi	Manager RADD	Union Bank of India, RO
17.	Mr.Keshav Kumar	Branch Manager	UBI Chhotaudepur
18.	Mr. Ravi Yadav	Branch Manager	BGGB, Chhotaudepur
19.	Mr. Rupesh Kumar	Branch Manager	IDBI Branch Manager
20.	Mr. Ketan Pandit	GLPC Chhotaudepur	DLM
21.	Mr. Vallabh Patel	Sr. Manager	BOI, Vadodara RO
22.	Mr. Mehul Patel	Branch Manager	BOI Dhokaliya
23.	Mr. Baldev Singh	Branch Manager	PNB Chhotaudepur
24.	Mr. V F Patel	Manager	BCCB, Vadodara RO
25.	Mr. S S Jayswal	Branch Manager	BCCB Chhotaudepur
26.	Mr. Deep Adhyaru	Asst. Manager	AU Small Fin. Bank, Bodeli
27.	Mr. Bhavesh Patel	Branch Manager	YES Bank, Bodeli
28.	Mr. Mahendra Kumar	Branch Manager	CBI Chhotaudepur
29.	Mr. Jay Waghela	Assistant	Lead Bank BOB Chhotaudepur

Absent Banks :

- 1) Vijaya Bank
- 2) Land Development Bank
- 3) Kotak Mahindra Bank
- 4) Axis Bank
- 5) ICICI Bank