



Bank of Baroda
Lead Bank Office
Dahod

No.:LDM:DHD:2018/127

20-11-2018

**CIRCULAR TO ALL MEMBERS OF
DISTRICT CONSULTATIVE COMMITTEE (DCC) &
DISTRICT LEVEL REVIEW COMMITTEE (DLRC)**

Dear Sir,

**REF: MINUTES OF DISTRICT LEVEL REVIEW COMMITTEE (DLRC) AND
DISTRICTCONSULTATIVE COMMITTEE (DCC) MEETINGS FOR DAHOD
DISTRICT HELD ON 15.11.2018.**

Please find enclosed herewith a copy of minutes of District Level Review Committee (DLRC) and District Consultative Committee (DCC) meetings held on 15-11-2018 at Sardar Sabhakhanda, Jilla Seva Sadan, Dahod under the Chairmanship of **Shri. Vijay Kharadi (I.A.S) District collector and Chairman, Dahod District** which is for your perusal and requisite follow up measures.

We request you kindly to initiate follow up measures with regard to suggestions/issues relating to your department/institutes/agencies in the proceedings.

The details of action taken and progress achieved in respect of the issues/suggestions concerning your department/institutions/agencies may kindly be advised to us.

Yours faithfully,

(R. B. Muniya)
Lead District Manager
Dahod District



Lead Bank Office, Bank of Baroda, Godi Road, Dahod

Phone: 02673-261365 Mobile. 9979864365 Email: ldm.dohad@bankofbaroda.com

MINUTES OF DISTRICT LEVEL REVIEW COMMITTEE (DLRC) AND DISTRICT CONSULTATIVE COMMITTEE (DCC) MEETINGS FOR DAHOD DISTRICT HELD on 15.11.2018 AT SARDAR SABHAKHAND, JILLA SEVA SADAN, CHHAPRI, DAHOD.

The meetings of District Level Review Committee (DLRC) and District Consultative Committee (DCC) for Dahod district was held on **15.11.2018** at Sardar Sabhakhand, Jilla Seva Sadan, Dahod under the chairmanship of **Shri. Vijay Kharadi (I.A.S) District collector and Chairman Dahod District** to review the performance of the quarter ended September 2018, under service area approach, for Dahod District.

The list of participants is enclosed as Annexure '1' and list of non-participants as Annexure '2'.

At the outset Mr. R.B. Muniya, Lead District Manager, Dahod, extended warm welcome to Respected, Shri. Vijay Kharadi (I.A.S) District collector and Chairman Dahod, Shri R.K. Patel (IAS) DDO DAHOD, Mr. C.B.Balat(GAS) Director D.R.D.A. Mr. Nirbhay Sharma ,Manager RBI Ahmedabad, Mr. Nitin Chaughule, DDM NABARD, and all the District Coordinators and participants from various Banks, Govt. officials and representatives of other institutions/agencies.

Thereafter, with the permission of the chair Mr. R.B.Muniya, Lead District Manager, initiated the agenda wise discussions/review with the permission of the Chair, which are as under:

AGENDA NO: 1:

APPROVAL OF THE MINUTES OF THE LAST DLRC/DCC MEETINGS HELD ON 20-08-2018:

Mr. Muniya, Lead District Manager informed the house that minute of last meeting was circulated to all members on 21-08-2018. Chairman Sir had advised all members to read the minutes. Since no comments/amendments were received from any of the members, therefore house was requested to approve the minutes of last meeting. The house approved the minutes of last meeting.

AGENDA NO: 2:

ACTION TAKEN REPORT

LDM Mr. Muniya informed house that no action taken report has been received as per last minutes. Manager RBI advises bankers to submit the action taken reports to LDM.

AGENDA NO: 3:

Review of key banking parameters

As Mr. R.B. Muniya informed house that total branches working in the district is 109 out of which 67 are rural and 42 are semi urban. LDM informed house that deposit of district increased by 300.42 crores from Sept 17 and advances have been increased by 98.11 crores. Agriculture advance has been increased by 88.82 crores. Weaker section advances is 49.29% which is above than RBI guideline of 25%. KCC has been increased by 5775 account. Manager RBI advise to SBI, Axis Bank and CBI to step up their efforts to better the CD ratio. The performance of these banks was poor in the last quarter also.

(Action: LDM and all banks)

AGENDA::04:

PMJDY (Pradhan Mantri Jan Dhan Yojana):

(1). Total accounts opened till 30-09-2018 were 742048 against which 633985 Rupay cards were issued.

Mr. Muniya informed house that out of total accounts 174263 accounts were zero balance. Total balance in PMJDY accounts is 104.26 crores. Chairman has instructed bankers to fund the zero balance accounts.

(Action: LDM and all banks)

(2). PMSBY, PMJJBY, APY & MUDRA LOAN:

(A). PMSBY, PMJJBY & APY

PMSBY-195273

PMJJBY-91984

APY-12794

(B) PMMY LDM informed house that till at the end of quarter total 31940 accounts were disbursed amounted to Rs. 144.85 crores. All pending government sponsored schemes applications should be sanctioned and report under Mudra. (Action: All banks).

DDO has advised to arrange a camp for mudra loan at DIC. GM DIC and LDM Assured to arrange the camp before 15/12/2018.

AGENDA NO 5:

REVIEW OF PROGRESS UNDER VARIOUS Central GOVT. SPONSORING SCHEMES:

PMEGP (KVIC+KVIB+DIC)

LDM informed house that total 109 applications were forwarded to banks by agencies out of which 10 sanctioned by bank 13 rejected and 88 were pending with bank Branches. LDM instructed house that all pending eligible application should be sanctioned immediately on portal. Bank wise review taken by the chairman and instruct to sanction eligible cases on priority basis and make nil pendency on portal.

NATIONAL URBAN LIVELIHOOD MISSION (N.U.L.M.)

LDM informed house that against the target of 36 cases 16 were sanctioned and disbursed by the banks. (Action: LDM and all banks)

AGENDA NO 6:

REVIEW OF PROGRESS UNDER VARIOUS State GOVT. SPONSORING SCHEMES:

1. SHRI VAJPAYEE BANKABLE SCHEME (VBS):

LDM informed house that against the target of 1250 cases 1596 applications are sponsored by DIC out of which 260 applications are sanctioned 212 applications returned/ reject and 1124 applications are pending with Branches. The target has been achieved by 20.8%. Chairman suggested house that DIC and Bankers should come together to reconcile the pending cases. LDM informed house that list of all pending applications sent to concerned branch along with their controlling offices for speedy sanction. DDO advised DIC to sponsor application at least 3 times of the target so that better option could be available for bankers to sanction.

2. **G.S.C.D.C.**

LDM informed the house that against the target of 69 cases 11 applications were sanctioned by the bank. Total achievement is 15.94%. As per latest report 55 application sanctioned by the bank branches which is around 80% of target achieved.

3. **D.C.W.D.**

LDM appraised the house that against the target of 168 applications 70 cases sponsored by DCWD out of them 10 application sanctioned and 60 pending. Total achieved 5.95% DDO sir has advised DCWD to sponsor sufficient application to branches and achieved set target before December quarter end.

4. **G.W.E.D.C** LDM informed house that against the target of 100 cases. No case was sponsored in this scheme. No representative is present in the meeting.

AGENDA NO: 7:

REVIEW OF PERFORMANCE UNDER SERVICE AREA CREDIT PLAN 2018-19 FOR THE QUARTER ENDED SEPT-2018:

LDM informed house that Achievement under this financial year is 40.83% of total Priority sector target. Under Agriculture sector achievement is satisfactory but housing and education sector it is not up to mark. DDO sir has suggested bankers for lending home loans in Urban AWAS yojna with credit linked subsidy scheme. Chairman has advised poor performing banks to increase lending under service area credit plan.

(Action: ALL BANKS)

AGENDA NO: 8:

SUBMISSION OF LBR

LDM informed house that submission of LBR is on time.

AGENDA NO: 9:

REVIEW OF NPA

Bankers have cause concern about the huge NPA in the branches of district. Banks needs support from District administration in this regard. Chairman has assured to give support for NPA recovery.

AGENDA NO: 10:

Long pending subsidy claims.

LDM informed house that subsidy has been released in almost all loan cases in the district and he also advised bankers that subsidy claim form should be submitted as earliest as possible. GM informed that subsidy grant received for general category applicants and will be released shortly. If any particular case to case issue depute your officer at DIC for reconciliation.

AGENDA NO: 11:

Construction of RSETI building.

RSETI building Construction work is ongoing at Limkheda near SDM office. At present 90% work is completed. R-Seti Building inauguration will be done within two months. Chairman Sir had advised RSETI director to finalize the inauguration date.

R-SETI Director was advised to reorient the training programmes as per the demand and needs of the district. He was advised to include courses and conduct classes on hair cutting, Beauty Parlour- facials etc., mobile repairing, automobile.

He was also advised to take up the role of Certified Credit Counsellor (CCC) seriously in the District. CCC is expected to guide new / existing / budding / potential /aspiring MSME entrepreneurs and providing them end-to-end solutions that may be leading to bank connect. It shall include:

- i) Identification of aspirant MSME entrepreneurs;
- ii) Structuring the application with requisite documents / information collection and including verification of primary information/data
- iii) Creating awareness about schemes and facilities available including debt counselling processing and submission of applications to banks or financial institutions online/offline.

AGENDA NO: 12:

PROGRESS IN ISSUANCE OF VARIOUS CREDIT CARDS

(a) KISAN CREDIT CARD

LDM informed house that 80225 KCC has been issued to farmers the remaining will be covered as soon as possible. He also informed house that there are 105000 farmers in the district.

AGENDA NO: 13

SHG related issues- grading of SHGs AND SHG BANK LINKAGE

DLM Aditya Meena appraised the house that total 15691 SHG saving bank account opened in various bank branches with 1574.90 lacs. Total bank linkage 2864 accounts with outstanding amount of 1124.25 lakh. Manager RBI informed house that workshop for bankers should be conducted with NABARD and RSETI. DDM informed house that a restriction has been imposed on Dena Bank by RBI for not financing any more SHG as SHG a/c NPA has been increased.

AGENDA NO: 14

Villages not having ICT Connectivity

LDM questioned regarding ICT connectivity in any banks, since no questioned raised by the banks.

AGENDA NO: 15

Review of Financial Literacy Camp

- LDM informed house that during the quarter 289 FLC camp were conducted out of which 289 camps organized by rural branches. District coordinators were advised to sensitize their rural branches to conduct FL camps once very month (preferably on the third Fridays) and cover salient features of PMFBY to bring more awareness among the farmers. Manager RBI asked Bank-wise Comprehensive data of BCs with their names, area of operation and contact nos. LDM informed that format already been circulated to all banks. After receiving the data submit to RBI.

AGENDA NO: 16

Financing of 12 milch animals.

LDM informed house regarding state government scheme for financing 12 milk animals for self employment. 273 Applications sponsored by panchmahal Dairy against target of 160 out of them 187 applications sanction by banks remaining applications returned by the branches. Dr. R.H. Nayak informed house that out of sanctioned 187 applications 130 application disbursed by the branches 57 accounts had not been disbursed. LDM advised bankers to disburse the pending sanction application on priority basis so that panchmahal dairy proceeds for cattle purchase with beneficiary. This is right time for purchasing of milch animal.

AGENDA NO: 17

Doubling of farmers income till 2022

DDM informed house that under the doubling of farmer's income we had set the target of issuing 5000 new KCC against which 7733 has been issued.

Dairy Development and Goat Development:

DDM NABARD had discussed about the 02 Area Development Scheme on Dairy Development and Goat Development for Limkheda and Dhanpur block respectively. The importance of Area Development Scheme to be implemented in a cluster for measurable impact. He requested the bankers and line departments to extend the support for successfully implementation of the scheme.

- **The Dairy Development scheme will be implemented by BGGB & PDCB in Limkheda block for the period of 5 years (2018-23) with the TFO of Rs.640 lakh & Rs.320 lakh respectively. 57 Applications of Dairy unit are under process by BGGB.**
- **The Goat Development scheme will be implemented by BGGB & PDCB in Dhanpur block for the period of 5 years (2018-23) with the TFO of Rs.225 lakh & Rs.135 lakh respectively.**

AGENDA NO: 18

Any Other Issue

- DDM NABARD share the projections of PLP 2019-20 of Rs.108878.47 lakh and made the presentation of PLP 2019-20 component wise. He expressed the sincere thanks to line departments and bankers for extending the support for the preparation of PLP- 2019-20.
- Lead bank has honored bank of India Dahod branch for coming in 1st position in all over India for maximum aadhar enrollment in bank branch.
- RBI Manager shared the matter regarding incidents of thefts and threatening calls to bank officials in isolated branches of ICICI Bank, raised by Zonal Head of ICICI Bank in Controller's Meeting in Ahmedabad, was taken up in the meeting. DC advised the ICICI bank official to submit reports of FIR so that the matter will be taken up with the local SP.
- In order to make the BLBC forum strong and effective, Manager RBI requested District Collector to sensitize the Government Officials at Block/ Taluka level to invariably attend the BLBC Meetings.

- Review of Aadhar seeding, mobile seeding in all saving bank accounts.

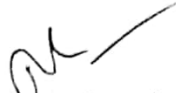
Aadhar seeding work is in progress in all operative account and 79% accounts have been seeded with aadhar.

ACTION ON ABSENTEES:

Chairman Sir, instructed LDM to write letters to absent bank representatives and their concerned regional heads.



Lead Bank office
Bank of Baroda
Godi Road, DOHAD.


R. B. Muniya
LDM DAHOD


Chairman & District.
Collector, Dahod

ANNEXURE '1'

List of Participants of District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings held for Dohad district on 15.11.2018.

S.N	Name of Participants	Designation / Institution
1	Mr. VIJAY KHARADI (I.A.S)	CHAIRMAN & COLLECTOR DAHOD
2	Mr. R. K. PATEL (IAS)	D.D.O DAHOD
3	Mr. C.B.BALAT(GAS)	DIRECTOR D.R.D.A
4	Mr. NIRBHAY SHARMA	MANAGER RBI AHMEDABAD
5	Mr. R B MUNIYA	LDM DAHOD
6	Mr. R.R. PANDEY	HORTICULTURE DEPARTMENT
7	Dr. R.H.NAYAK	DY. DIRECTOR ANIMAL HUSBANDRY
8	Mr. YASHPAL NASHIKKAR	LEAD BANK OFFICE
9	Mr. NITIN CHAUGHULE	DDM NABARD
10	Mr. KANUBHAI DAMOR	DIRECTOR BSVS
11	Dr. R.H.NAYAK	DISTRICT AGRICULTURE OFFICER
12	Mr. J.S. PARMAR	CHIEF MANAGER BANK OF BARODA
13	Mr. BHARGAV DAVE	STATE BANK OF INDIA
14	Mr. RAJESH ARORA	STATE BANK OF INDIA
15	Mr. ADITYA MEENA	GLPC DLM MISSION MANGALAM
16	Mr. SANGADA	DISTRICT INDUSTRIAL CENTRE DAHOD
17	Mr. D. M. PATEL	DISTRICT SOCIAL WELFARE
18	Mr. M.M. MANSURI	DISTRICT SOCIAL WELFARE OFFICER DEVELOPING CASTE
19	Mr. VINOD LALWANI	HDFC BANK LTD
20	Mr. J.S.DABHI	ATMA DAHOD
21	Mr. H.M SOLANKI	BANK OF INDIA
22	Mr. SNEHAL BAMANIA	CANARA BANK
23	Mr. PRADIP KUMAR	VIJAYA BANK
24	Mr. ANSHUL JOHN	UCO BANK
25	Mr. VARUN KUMAR	PUNJAB NATIONAL BANK
26	Mr. PRADEEP KASHYAP	ALLAHABAD BANK
27	Mrs. SHEETAL	NULM DAHOD
28	Mr. RS BAROT	NULM DAHOD
29	Mr. DURENDRA PAL SINGH	SYNDICATE BANK
30	Mrs. L.L. BHURIA	DENA BANK
31	Mr. MAYANK SHARMA	BARODA GUJARAT GRAMIN BANK
32	Mr. PANKAJ SHARMA	ICICI BANK
33	Mr. SURENDRA R. BHATIYA	ORIENTAL BANK OF COMMERCE
34	Mr. PRADEEP KUMAR PRADHAN	IDBI BANK
35	Mr. RAJESH S BHATT	PANCHMAHAL DISTRICT COOPERATIVE BANK
36	Mr. TUSHAR BRAHMBATT	AXIS BANK
37	Mr. ALIASGAR MANDLIWALA	AU BANK

ANNEXURE '2'

LIST OF NON PARTICIPANTS:

1. ARDB (SLDB)
2. UNION BANK OF INDIA
3. CENTRAL BANK OF INDIA
4. CORPORATION BANK

Lead Bank Office, Bank of Baroda, Godi Road, Dahod

Phone: 02673-261365 Mob: 9979864365 Email: ldm.dohad@bankofbaroda.com