



**Bank of Baroda**  
Lead Bank Office  
Dahod

No.:LDM:DHD:2019/09

25-02-2019

**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 21.02.2019.**

Please find enclosed herewith a copy of minutes of District Level Review Committee (DLRC) and District Consultative Committee (DCC) meetings held on 21-02-2019 at Sardar Sabhakhand, Jilla Seva Sadan, Dahod under the Chairmanship of **Shri. R.K. Patel (I.A.S) District Development Officer 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

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**MINUTES OF DISTRICT LEVEL REVIEW COMMITTEE (DLRC) AND DISTRICT CONSULTATIVE COMMITTEE (DCC) MEETINGS FOR DAHOD DISTRICT HELD on 21.02.2019 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 21.02.2019 at Sardar Sabhakhand, Jilla Seva Sadan, Dahod under the chairmanship of Shri R.K. Patel (IAS) DDO and Chairman Dahod District to review the performance of the quarter ended December 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 R.K. Patel (IAS) DDO and Chairman Dahod, Mr. Nirbhay Sharma, Manager RBI Ahmedabad, Mr. Nitin Chaughule, DDM NABARD, Mr. MANOJ C MUDI District agriculture officer, Dr Kamlesh Gosai Dy Dir Animal Husbandry 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, which are as under:

**AGENDA NO: 1:**

**APPROVAL OF THE MINUTES OF THE LAST DLRC/DCC MEETINGS HELD ON 15-11-2018:**

Mr. Muniya, Lead District Manager informed the house that minute of last meeting was circulated to all members on 20-11-2018. 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 letter written to absentee banks controlling heads of UBI, CBI & Corporation bank. In reply they have apologies and confirm that they will remain present in next meetings.

**AGENDA NO: 3:**

**Review of key banking parameters**

As Mr. R.B. Muniya informed house that total branches working in the district is 111 out of which 62 are rural and 49 are semi urban. LDM informed house that deposit of district increased by 257.27 crores from Dec 17 and advances have been increased by 136.42 crores. Agriculture advance has been increased by 91.18 crores. Weaker section advances is 46.56% which is above than RBI guideline of 25%. KCC has been increased by 5203 account. Chairman Sir has said this is good for district.

SBI, Axis bank, Kotak Mahindra Bank & CBI were advise 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 31-12-2018 were 777633 against which 691044 Rupay cards were issued.

Mr. Muniya informed house that out of total accounts 177386 accounts were zero balance. Total balance in PMJDY accounts is 114.41 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-207472

PMJJBY-94274

APY-15456

(B) PMMY LDM informed house that till at the end of quarter total 34249 accounts were disbursed amounted to Rs. 187.45 crores. . (Action: All banks).

(3) Gap in appointment of the BC.

LDM informed house that all SSA are covered by BC. Chairman Sir, advise house that BC should be given a dress code and also informed house that complaints are coming from people regarding BC charging extra commission per transaction.

**AGENDA NO 5:**

**REVIEW OF PROGRESS UNDER VARIOUS Central GOVT. SPONSORING**

**SCHEMES:**

**PMEGP (KVIC+KVIB+DIC)**

LDM informed house that total 163 applications were forwarded to banks by agencies out of which 25 sanctioned by bank 39 rejected and 102 were pending with bank Branches. LDM instructed house that all pending eligible application should be sanctioned immediately on portal. Chairman Sir has advised DIC to provide bank branch wise segment period wise pendency report to LDM for speedy sanction. 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 23 were sanctioned and disbursed by the banks. Representative from Nagar Palika informed house that target is achieved by 100% in the scheme. (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 2350 applications are sponsored by DIC out of which 648 applications are sanctioned 531 applications returned/ reject and 1171 applications are pending with Branches. The target has been achieved by 51.84%. 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. Chairman Sir 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 55 applications were sanctioned by the bank. Total achievement is 79.71%. Representative from GSCDC has assured to achieve 100% target before March 2019.

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

LDM apprised the house that against the target of 168 applications 74 cases sponsored by DCWD out of them 10 application sanctioned and 64 pending. Total achieved 5.95% Chairman 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 60 cases were sponsored 36 sanctioned and 24 cases pending total achieved 36%. No representative is present in the meeting.

Chairman Sir, has advised ITI for arrangement of Seminar before August 2019 and sponsor maximum applications for the benefit of Students self employment.

**AGENDA NO: 7:**

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

LDM informed house that Achievement under this financial year is 48.68% of total Priority sector target. Under Agriculture sector achievement is satisfactory but housing and education sector it is not up to mark. Chairman 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. LDO RBI suggested comparing NPA data year to year. LDM has assured to put up data. All banks were advised to advertise their OTS scheme in Gujarati so that the farmers can take advantage of the scheme. SBI informed that they organize lok adalat Every third Friday of the month.

**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. Chairman has advised DIC to demand subsidy on quarterly basis.

**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 Parlor- facials etc., mobile repairing, automobile.

Ensure settlement of trainees. Coordinate proactively with GM DIC, Bank officials, trainees And other government officials invite them to their training programmes to facilitate credit to trainees.

He was also advised to take up the role of Certified Credit Counselor (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 counseling 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 81528 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.

Campaign to achieve saturation under the Kisan Credit cards (KCC). Village wise camp has been finalized by the lead bank and informed to all branches and controlling heads. All branches have to canvass maximum application from eligible farmers and issued KCC within 15 days. Use common application forms. All district coordinators are advised to collect daily progress report from their branches and report to LDM.

**AGENDA NO: 13**

**SHG related issues- grading of SHGs AND SHG BANK LINKAGE**

LDM appraised the house that total 15845 SHG saving bank account opened in various bank branches with 1577.44 lacs. Total bank linkage 3254 accounts with outstanding amount of 1432.50 lakh. Manager RBI informed house that workshop for bankers should be conducted with NABARD and RSETI. All banks has been instructed to give maximum loan / credit to SHG and VO in the district.

**AGENDA NO: 14**

**Villages not having ICT Connectivity**

LDM informed house that there is connectivity issue in SBI Dhanpur & BGGB Dhanpur in a week 1 to 2 days full day connectivity is not there. Chairman Sir advised concerned bank to switch to JIO network as it is easily available in Dhanpur.

### **AGENDA NO: 15**

#### **Review of Financial Literacy Camp**

- LDM informed house that during the quarter 504 FLC camp were conducted out of which 504 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 summary of FLC camps held in the quarter.

### **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.

### **AGENDA NO: 17**

#### **Doubling of farmers income till 2022**

Chairman Sir has advised to finance for agri processing units like soya processing entrepreneur Masala udyog etc.

**Area Development Scheme:** NABARD has taken an initiative to develop and implement Area Development Scheme (ADS) at district level as a step towards augmenting capital formation at farm level, through institutional credit. An Area Development Scheme is essentially a district level farm sector, area specific bankable scheme, implementable over the next 5 years (2018-2023). The 02 Area Development Scheme on Dairy Development and Goat Development to be implemented in Limkheda and Dhanpur block especially in a cluster for a measurable impact was discussed. The BGGB will finance about 100 units of Dairy activity and 50 units of Goatary activity and Panchmahal District Cooperative Bank will finance 50 units of Dairy activity and 30 units of Goatary activity. As on 31 December 2018, about 34 dairy units amounting Rs. 139.40 lakh and 14 dairy units amounting Rs.91.71 lakh by BGGB and PDCCB respectively has been disbursed. Both the banks have assured to complete the target.

DDM Nabard informed that district do not have a single Godown. All the stake holders including banks were urged to consider building and financing such projects as NABARD provide 33% subsidy.

#### **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 repectively. 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**


- In order to make the BLBC forum strong and effective, Manager RBI requested LDM to provide the list of absentee for proper action against the absent bank. LDM informed house that no bank was absent in last BLBC meeting.
- All bank have been advised to make normal procedure for opening the new account , KYC and loan procedure make smoother to avoid delay and timely approval,
- Dormant account revival process to make smoother to avoid hassle to the account holder.
- All district nodal officers are advised to monitor their villages and taluka branches for smooth functioning.

**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 & DDO  
Dahod

**ANNEXURE '1'**

List of Participants of District Consultative Committee (DCC) and District Level Review Committee (DLRC) meetings held for Dahod district on 21.02.2019.

S.N	Name of Participants	Designation / Institution
1	Mr. R. K. PATEL (IAS)	D.D.O AND CHAIRMAN DAHOD
2	Mr. NIRBHAY SHARMA	MANAGER RBI AHMEDABAD
3	Mr. R B MUNIYA	EDM DAHOD
4	Mr. P.L. PARGI	DRDA DAHOD
5	Mr. B.D. NINAMA	GSCDC
6	Dr. KAMLESH GOSAI	DEPUTY DIRECTOR ANIMAL HUSBANDRY
7	Mr. YASHPAL NASHIKKAR	LEAD BANK OFFICE
8	Mr. NITIN CHAUGHULE	DDM NABARD
9	Mr. KANUBHAI DAMOR	DIRECTOR BSVS
10	Mr. MANOJ C MUDI	DISTRICT AGRICULTURE OFFICER
11	Mr. J.S. PARMAR	CHIEF MANAGER BANK OF BARODA
12	Mr. RAHUL PANDEY	HORTICULTURE DEPARTMENT
13	Mr. RAJESH ARORA	STATE BANK OF INDIA
14	Mr. S.R. PATEL	DISTRICT INDUSTRIAL CENTRE DAHOD
15	Mr. M.M. VASAIYA	DISTRICT INDUSTRIAL CENTRE DAHOD
16	Mr. SUSHIL KUMAR	CENTRAL BANK OF INDIA
17	Mr. D.M. PATEL	DEVELOPING CASTE
18	Mr. VINOD LALWANI	HDFC BANK LTD
19	Mr. HITESH GANAVA	KOTAK MAHINDRA
20	Mr. H.M SOLANKI	BANK OF INDIA
21	Mr. ABHAY KUMAR YADAV	CANARA BANK
22	Mr. HALDAR	INDIAN POST PAYMENT BANK
23	Mr. SHASHANK RAZADE	UCO BANK
24	Mr. VARUN KUMAR	PUNJAB NATIONAL BANK
25	Mr. SUNIL DAMOR	CORPORATION BANK
26	Mr. PRASHANT S PATEL	AGRICULTURE & RURAL DEVELOPMENT BANK
27	Mr. RS BAROT	NAGAR PALIKA DAHOD
28	Mr. DURENDRA PAL SINGH	SYNDICATE BANK
29	Mr. F.M. BHURIA	DENA BANK
30	Mr. B.S. CHAKRAVARTI	BARODA GUJARAT GRAMIN BANK
31	Mr. PANKAJ BHATT	UNITED INDIA INSURANCE CO. LTD.
32	Mr. SUBHASKAR R PATHAK	ORIENTAL BANK OF COMMERCE
33	Mr. VIKAS KUSHVAHA	IDBI BANK
34	Mr. DHARAMRAJ M CHAUHAN	PANCHMAHAL DISTRICT COOPERATIVE BANK
35	Mr. HENISH DUNGAR	AXIS BANK
36	Mr. MOHNISH PALIWAL	UNION BANK OF INDIA

**ANNEXURE '2'****LIST OF NON PARTICIPANTS:**

1. ALLAHABAD BANK
2. ICICI BANK
3. VIJAYA BANK

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