



**Bank of Baroda**  
Lead Bank Office  
Dahod

No.:LDM:DHD:2019/63

10-06-2019

**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 27.05.2019.**

Please find enclosed herewith a copy of minutes of District Level Review Committee (DLRC) and District Consultative Committee (DCC) meetings held on 27-05-2019 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



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**MINUTES OF DISTRICT LEVEL REVIEW COMMITTEE (DLRC) AND DISTRICT CONSULTATIVE COMMITTEE (DCC) MEETINGS FOR DAHOD DISTRICT HELD on 27.05.2019 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 **27.05.2019** 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 March 2019, 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 (IAS) District Collector and Chairman, Dahod District, Shri R.K. Patel (IAS) DDO Dahod, Mr. M.J. Dave (GAS) RAC Dahod, Mr. Nirbhay Sharma ,Manager RBI Ahmedabad, Mr. Vishal Sharma, DDM NABARD, 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 21-02-2019:**

Mr. Muniya, Lead District Manager informed the house that minute of last meeting was circulated to all members on 25-02-2019. 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**

- SBI, Axis Bank, Kotak Mahindra Bank, corporation bank, UBI and CBI were advised to step up their efforts to better the CD ratio. The performance of these banks was poor in the last quarter also. LDM was advised to raise action para against these banks so that the CD Ratio could be monitored in the next quarter.
- Chairman Sir, has instructed to provide the status of Baroda Gujarat Gramin Bank Mobile ATM VAN and also provide transaction report of Panchmahal district cooperative bank mobile ATM.

**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 428.48 crores from March 18 and advances have been increased by 287.89 crores. Agriculture advance has been increased by 130.83 crores. Weaker section advances is 48.07% which is above than RBI guideline of 25%. KCC has been increased by 6158 account. Chairman Sir has said this is good for district.

SBI, Axis Bank, Kotak Mahindra Bank, corporation bank, UBI and CBI were advised 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 31-03-2019 were 825480 against which 729365 Rupay cards were issued.

Mr. Muniya informed house that out of total accounts 162883 accounts were zero balance. Total balance in PMJDY accounts is 129.51 crores. **Chairman Sir has instructed bankers to fund the zero balance accounts and also instructed to close those accounts which are more than 3 years old with zero balance and not seeded with Aadhar. District coordinators are also instructed to report the zero balance closing of accounts on Daily basis to LDM.**

**(Action: LDM and all banks)**

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

(A). PMSBY, PMJJBY & APY

PMSBY-212492

PMJJBY-96211

APY-16926

**(B) PMMY LDM informed house that till at the end of quarter total 35754 accounts were disbursed amounted to Rs. 268.21 crores . (Action: All banks).**

**(3) Gap in appointment of the BC.**

LDM was advised to take up the matter with banks and expedite appointing BOs/ reclassify existing BCs as BOs in Tier 5 centers and report the same to SLBC. Presently the District has 56 URCs in Tier 5 centres.

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**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 40 sanctioned by bank 51 rejected and 76 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. DDO sir advised house to search for soya processing units and fund them under PMEGP scheme.

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

LDM informed house that against the target of 36 cases 29 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 2911 applications are sponsored by DIC out of which 1016 applications are sanctioned 1895 applications returned/reject. The target has been achieved by 81.28% and secured second position in state. Chairman Sir has instructed house to achieve 100% target. DDO sir has advised DIC to provide age wise report in DIC cases.

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

LDM informed the house that against the target of 69 cases 90 applications were sanctioned by the bank. Total achievement is 130.43%. Chairman has appreciated banks to achieve target by more than 100%.

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

LDM appraised the house that against the target of 168 applications 82 cases sponsored by DCWD out of them 13 application sanctioned and 69 rejected. Total achieved 7.73% Chairman Sir has advised DCWD to sponsor sufficient application to branches and achieved set target.

4. **G.W.E.D.C** LDM informed house that against the target of 100 cases 60 cases were sponsored 38 sanctioned and 22 cases pending total achieved 38%. No representative is present in the meeting.

5. **BANKABLE SCHEME FOR ITI PASSOUT STUDENT**

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 MARCH-2019:**

LDM informed house that Achievement under this financial year is 75.01% 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. All banks were advised to advertise their OTS scheme in Gujarati so that the farmers can take advantage of the scheme.

## **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 DIC informed house that subsidy grant received and will be released in all pending subsidy claims. Chairman has advised DIC to demand subsidy on quarterly basis.

## **AGENDA NO: 11:**

### **Construction of RSETI building.**

RSETI building Construction work is completed at Limkheda near SDM office. At present we are waiting for electric connection. The deposit money has been to MGVCCL. 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. Chairman Sir has instructed that for training of agriculture and dairy invite Dr. Kamlesh Gosai as faculty.

Director BSVS 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 83429 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.

DDO Sir, informed house that 150000 farmers were registered in Pradhan Mantri Kisan Samman Nidhi. Bank can collect the list from agriculture department and cover remaining farmers in KCC.

**(Action banks)**

### **AGENDA NO: 13**

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

LDM appraised the house that total 16022 SHG saving bank account opened in various bank branches with 1580.09 lacs. Total bank linkage 3187 accounts with outstanding amount of 2099.25 lakh. DDM NABARD informed house that in E-Shakti project 3500 SHGs were registered. DDO Sir, has advised GLPC to active remaining SHGs.

### **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. No representative from BSNL attends the meeting.

### **AGENDA NO: 15**

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

- LDM informed house that during the quarter 64 FLC camp were conducted out of which 64 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. Manager RBI also informed house about the Celebration of Financial literacy week from 3<sup>rd</sup> June to 7<sup>th</sup> June 2019 with theme Agricultural Financing for your crops & Responsible Borrowing. LDM has informed house that already prepared roadmap for FLC camps in the district.

### **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**


- DDM NABARD has discussed regarding PLP 2020-21. Discussion held with all line departments and finalize 1000 crore for Dahod district.
- Merger of Baroda Gujarat Gramin Bank Chakaliya branch with Pethapur branch was discussed in the forum by BGGB DRM Mr. Panchal. Looking to the population of the village and centralize location of chakaliya bank branch is required. Manager RBI refused to merge the branch.

**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, DAHOD.

  
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 Dahod district on 27.05.2019.

S.N	Name of Participants	Designation / Institution
1	Mr. VIJAY KHARADI (IAS)	DISTRICT COLLECTOR AND CHAIRMAN DAHOD
2	Mr. R. K. PATEL (IAS)	D.D.O
3	Mr. M.J. DAVE	RAC DAHOD
4	Mr. C.B. BALAT	DIRECTOR DRDA
5	Mr. NIRBHAY SHARMA	MANAGER RBI AHMEDABAD
6	Mr. R B MUNIYA	LDM DAHOD
7	Mr. P.L. PARGI	DRDA DAHOD
8	Mr. J.B. DAVE	GM DISTRICT INDUSTRIAL CENTRE DAHOD
9	Dr. KAMLESH GOSAI	DEPUTY DIRECTOR ANIMAL HUSBANDRY
10	Mr. YASHPAL NASHIKKAR	LEAD BANK OFFICE
11	Mr. VISHAL SHARMA	DDM NABARD
12	Mr. KANUBHAI DAMOR	DIRECTOR BSVS
13	Mr. RAJESH KUMAR	MSME DI- AHMEDABAD
14	Mr. MANOJ C MUDI	DISTRICT AGRICULTURE OFFICER
15	Mr. J.S. PARMAR	CHIEF MANAGER BANK OF BARODA
16	Mr. D.B. PATEL	DPEO
17	Mr. BHARGAV DAVE	STATE BANK OF INDIA
18	Mr. S.R. PATEL	DISTRICT INDUSTRIAL CENTRE DAHOD
19	Mr. M.M. VASAIYA	DISTRICT INDUSTRIAL CENTRE DAHOD
20	Mr. PRASHANT	CENTRAL BANK OF INDIA
21	Mr. P.B. CHAREL	DISTRICT REGISTRAR COOP SOCIETY
22	Mr. M.M. MANSURI	GBCDC
23	Mr. VINOD LALWANI	HDFC BANK LTD
24	Mr. UPESH JAISWAL	ICICI BANK
25	Mr. H.M SOLANKI	BANK OF INDIA
26	Mr. ABHISHEKH LAVANIA	CANARA BANK
27	Mr. PRADEEP KASHYAP	ALLAHABAD BANK
28	Mr. SHASHANK RAZADE	UCO BANK
29	Mr. ANAND SINH MUNIYA	PUNJAB NATIONAL BANK
30	Mr. PIYUSH CHAUDHARY	CORPORATION BANK
31	Mr. RS BAROT	NAGAR PALIKA DAHOD
32	Mr. DURENDRA PAL SINGH	SYNDICATE BANK
33	Mr. C.B. DAMOR	DENA BANK
34	Mr. ASHOK	BARODA GUJARAT GRAMIN BANK
35	Mr. MAYANK SHARMA	BARODA GUJARAT GRAMIN BANK
36	Mr. SANJAY PUROHIT	BARODA GUJARAT GRAMIN BANK
37	Mr. SURENDRA BHATIA	ORIENTAL BANK OF COMMERCE
38	Mr. DHEERAJ PAL	IDBI BANK
39	Mr. DHARAMRAJ M CHAUHAN	PANCHMAHAL DISTRICT COOPERATIVE BANK
40	Mr. SAGAR GODSE	UNION BANK OF INDIA

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

1. KOTAK MAHINDRA
2. VIJAYA BANK
3. INDIAN POST PAYMENT BANK
4. AXIS BANK

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