



भारतीय स्टेट बैंक  
State Bank of India

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Dt.19/09/2018

To,

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Dear Sir,

**Lead Bank Scheme**

**Proceedings of DCC & DLRC Meetings for June'18 Quarter  
of Jamnagar District held on 15/09/2018**

We append below the proceedings of above said meeting for your perusal, record and necessary action. The next meeting of the forum will meet in near future. You are, therefore, requested to reply the action point/s, if any, pertaining to you/your office/ department at the earliest. You are also requested to send any suggestion/amendment, if you find any in the proceedings.

Yours faithfully,

Chief Manager  
(Lead Bank),  
J a m n a g a r.

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**Proceedings\_ of the DCC Meeting  
of Jamnagar District held on 15/09/2018**

The DCC meeting of Jamnagar District was held on 15/09/2018 to discuss the policy matter for the year 2018-19. The Meeting was chaired by Shri Ravishankar, Dist Collector and attended by ,Shri Rajendra V.Sarvaiya Additional Collector, Shri S.B.Singh, AGM Central Bank of India,Shri Shri Ranjay Pandey,Chief Manager Bank of India,Shri Kedar Chaudhri Chief Manager, SBI RBO-3 SBI Jamnagar, Shri Mukesh J. Modi Manager, FIDD, RBI Ahmedabad, Shri S.P.Khanna Chief Manager. Bank of Baroda,and other officials from various banks and Govt. agencies/ departments.

At the outset, Shri U.P.Shukla, Convener DCC and Chief Manager, Lead Bank, extended warm welcome to all the participants.

**Agenda 01 :: Confirmation of minutes of previous meeting**

Shri U.P.Shukla informed that the proceedings of previous meeting held on 29/06/2018 were circulated vide letter No. LBS/LBO/77 dated 06/07/2018 and it may be treated as read and confirmed as no suggestions/amendments were received.

**Agenda 02: Review of key banking parameters:**

The deposit was increased QOQ by 798.37 and YOY by 443.68 Lakh. Advances increase by 175.41 Lakh QOQ and YOY by – negative growth of 2533.81. The CD ratio of district stood at 61.61 %. Chairman has pointed out that CD Ratio declined by 2.19% is a matter of concern and Bank's to verify the advances portfolio and take the steps to increase in next coming quarter. Other parameters of Agriculture Advances which increase by 21,309.00 QOQ and declined in YOY by -68.27 Lakh at the end of current quarter. priority sector advances also increased by 115.35 Lakh QOQ and 146.56 Lakh YOY quarter as compared to last quarter. LDM has requested member Bank's to increase the priority sector advances .

**Agenda 03: The review of road map under FIP:**

All the banks were instructed to follow the FIP guidelines as it was noticed that BCs/BMS of some of banks were inactive. Chairman pointed out that Bank's to increase BCs and Govt. Department will also help to identify the BCs from their present VCs. LDM requested member Bank's to appoint BC's in 12 unbanked Rural Centres where services not available and name of villages were also advised to banks earlier through communication. The same is also to be provided to Government Authorities also. **(Action by banks )**

**Agenda 04: Progress under PMJDY Aadhar Seeding and GAP in Appointment of BCs.**

The progress under various schemes PMJDY, PMJBY, PMSBY, APY, PMMY was reviewed. In APY performance of some Bank's are very poor, The chairman instructed banks to encourage labor community for opening of APY Accounts. Representative from Dist.Panchayat also informed house that Anganwadi Workers and Asha Workers female members should be enrolled under APY. In AADHAR seeding in remaining cases work should be completed earliest.

**(Action by banks )**

**Agenda 05: Progress made under Central Govt. Sponsored Schemes implementation.**

**PMEGP and NULM:** Progress under Central Govt. Schemes were reviewed. Pendency of loan application under scheme were discussed. Subsidy if pending should be informed to NULM Deptt.

**Agenda 06: State Government Sponsored Schemes:**

**DIC:**

Overall performance under Vajpayee Bankable Scheme was 6.381%. For PMEGP it is 5.36%. The General Manager of DIC Shri Lokhande informed house that still 7 applications were pending of PMEGP which was sanctioned already by Task force committee. All banks were advised to process all pending applications at branches immediately and reconcile with Deptt. Banks were advised to disposed of 119 pending application at the earliest. The District Collector shows concern for pending DIC Loans Application. He has instructed house that Banker's to complete the sanction procedure of loan applications in eligible cases urgently. Many applications are pending with Bank's. GM DIC informed house that pending subsidy cases if any not lodged by Bank's to lodge the same to DIC

**GSCEDC:**

Under the scheme, against the target of 230 applications, the agency had sponsored 111 applications and the Banks had sanctioned 4 applications. The achievement was only 1.74%.

**DCWD (GBCDC):**

Against the target of 158 applications under the scheme, the agency had sponsored 18 applications. 12 applications had been sanctioned by the Banks which stood as 7.59% achievement.

**SHGs Linkages:**

While reviewing the position of SHG cases. It was stated that the target for the year 2018-2019 is 1279 against

the same 345 Applications were sponsored. 335 applications were sanctioned which stood as 97.10% achievement. Banks were requested to finance more to SHGs. Representative from DRDA also informed house that application sponsored from GLPC should be given due weight age and target also to be achieved by all concern Bank's.

#### **Agenda 07: Review of performance under ACP 2018-19**

As stated by LDM, the overall achievement up to June 2018 Quarter under ACP 2018-19 was Rs.2024.08 Cr. against the target of Rs.2981.95 Cr which stood at 67.87 %. Some of the banks have zero or negligible performance for the period under review i.e. Allahabad,,BOM,CANARA,IOB,INDIAN,OBC,,P&SB and United BOI.South Indian Bank, Yes bank and City Union Bank. All the banks were instructed to achieve the targets allotted to them.

While reviewing the NPA, there was highest NPA in Govt. sponsored schemes. Therefore, all the agencies were requested to sponsor the cases on quality basis and endeavor the support for the recovery.

**(Action: All the Banks)**

#### **Agenda 08 : Doubling of Farmers' Income by year 2022:**

Shri U.P.Shukla CM, LB, read out the position of finance made by Bank's in Dairy Horticulture ,Poultry and Fisheries. Chairman has also informed house that in the area of Agri. Term Loans finance should be increased and potential should be tapped with. Dr. B.D. Patel informed the house the details of the recent Dairy Scheme launched by Govt. for 12 milch animals. He urged Bank's to finance more under the scheme to achieve the District Targets.. It will help to increase farmers income.

#### **Agenda :09:Pradhan Mantri Awas Yojna:**

Progress under the scheme reviewed. Chairman express concern for financing under the scheme into rural areas. No any Bank financing under the scheme in rural areas.The strategy for to finance under PMAY in Rural Areas should be chalked out.. He desired from Bank's to finance more under PMAY scheme to needy people.

#### **Agenda 10:Progress in installation of Aadhar Enrollment Kit in Bank Branches.**

Progress under Aadhar Enrolment and activation of kit reviewed. Chairman instructed Bank's where till the kit is not activated to activate and enroll more Aadhar enrolment as well corrections.

#### **Agenda 11: Review of Progress made in Submission of LBRs.**

Shri Shukla Chief Manager, Lead Bank informed the House that as at the end of the quarter under review, the submission of LBR-2, U-2 & LBR 3 was 16% ,6% & 8% respectively. 100% submission of LBRs could not be made in spite of continuous follow up made by Lead Bank. the instructions. In spite of various efforts banks i.e. BOM ,CBI,Corporation,Syndicate,SBI,INDIAN,P&SB,United BOI, HDFC,Axis Bank have not submitted LBRs since April-2018 to June 2018. Shri Modi from RBI also noted with concern the non submission of LBRs. He informed house that non submission of LBRs viewed by RBI seriously and every Bank's to submit LBR timely without fail. LDM requested member Banks to submit LBRs regularly.

**(Action: All the Banks)**

#### **Agenda 12: Review of NPA:**

NPA under various schemes were reviewed. Chairman informed house that Dist. Collector Authorities are ready for taking action under NPA. Bank's to file immediately action under SARFAESI to protect Bank's public money.

**Agenda 13:& 14:Pending Subsidy claims and Review of recovery position in Recovery Certificate filed under State Recovery Act.:**

Proress under pending subsidy claims and Recovery certificates filling were discussed.

Under the SARFAESI Act. Chairman and District Collector informed house that Bank;s should verify the recorded address of borrower filling the case under SARFAESI. He also pointed out that the notices issued by DM being returned with remark person not residing at the address. This will delay the procedure under SARFAESI. Shri Shukla LDM also shared the list of Dist. Collector Authorities pending cases under SARFAESI action.. Chairman also informed house that before filling the cases Bank's to attached the recent verified address and copy of symbolic possession taken and panchnama thereof. Pending cases were discussed.

**(Action: All the Banks)**

**Agenda 15:Training at RSETI**

Director from RSETI explained the training conducted and settlement ratio was also discussed..LDM informed house that 1 programs comprising 29 beneficiaries were conducted during the quarter. Further, it was informed that total 1 programmes covering 29 beneficiaries were conducted during current year. Chariman express the concern for the settlement ratio. The same should be increased.

**(Action: RSETI)**

**Agenda 16:Progress in issuance of various Credit Card Schemes.**

Shri Shukla ready out the progress made under various credit card schemes. Chairman informed house that KCC No. of accounts should be increased and Agriculture finance should be given more attention.

**(Action: All the Banks)**

**Agenda 17: SHG related issues- grading of SHGs and SHG-Bank linkage.**

Shri Navinkumar Singh DLM discussed the SHG related issues and he informed house that achievement under the SHGs is low at present, the same should be increase to achieve the budgetedTargets of SHGs.

**Agenda 18:Details of outdoor Financial Literacy Camps conducted by rural Brances of Banks:**

Shri Shukla LDM read out the details of the FLC Camps conducted by Bank's. He also informed house that FLC appointed at Lead Bank will ne available on call from member Bank's Shri Mukesh J Modi from RBI shows concern for conducting FLC camps. He also instructed the house that FLC camp by Rural Branches to be conducted invariably and the same should be 2 or more per rural Branch.

**(Action: All the Banks)**

**Agenda 19: Negotiable Warehouse Receipts to farmers by WDRA.**

No bank has financed under these schemes.

**Agenda 20: Joint Liability Group- Formation and Credit:**

Earlier in Dhrol Block of SBI the finance under JLG were performed. At present the concern Company tie up with SBI not completed. LDM requested SBI authorities to complete the tie up formalities with JLG finance company to increase finance under JLG.

**(Action: SBI Bank)**

**Agenda 21: Details of various meetings of sub-committees held during the quarter.**

Shri Shukla read the details of the same as there is no any data to inform.

**Agenda 22:Activity Related to NABARD:**

Area Development scheme of NABARD discussed. The Target set by NABARD to Bank's were handed over to member Bank's.

**Agenda 23:Any Other matter with permission of the chair.**

The Chairman informed RBI official to check the Intt. Calculations made by Small Finance Bank's. He has pointed out that in recent cases under SARFAESI there is huge amount of un applied Intt. Portion. He also instructed the AU Small finance Bank not to use Muscle Man for recovery process. He also urged RBI Official to verify the intt. Calculations by RBI Authorized Officials.

There was no other matter to be discussed, the meeting was concluded with vote of thanks by Shri U.P.Shukla LDM Jamnagar

**List of Absentees**

SrNo.	Institution
1	Dena Bank.
2	Indian Bank.
3	OBC
4	United Bank of India.
5	Federal Bank
6	GSARDB
7	UCo Bank
8	Catholic Syrion
9	Indus Ind Bank
10	Laxmi Vilas Bank
11	Karnataka Bank
12	Tamil Nad Mercantile Bank.

**List of the participants**

<b>Sr No</b>	<b>Name</b>	<b>Designation</b>	<b>Institution</b>
1	Shri Ravishankar	Dist Collector	Collectorate, Jamnagar
2	Shri Rajendra V Sarvaiya	Add.Collector	Collectorate, Jamnagar
3	Shri S.B.Singh	AGM	Central Bank of India
4	Shri Ranjay Pandey	Chief Manager	Bank of India
5	Shri Kedar Chaudhri	Chief Manager	SBI RBO 3 Jamnagar
6	Shri U P Shukla	LDM	Lead Bank - Jamnagar
7	Shri Mukesh J Modi	LDO	RBI,LDM,Ahmedabad
8.	Shri Ravindrasinh Jadeja	DPP Manager	Kotak Bank
9	Shri Avneesh Kumar	Asstt.Manager	Syndicate Bank
10	Shri Vinay Kumar	Officer	Punjab National Bank.
11	Shri Arvind Kumat	Asst.Manager	Union Bank of India
12	Shri Narendra Priyadarshi	Officer	Allahabad Bank
13	Shri J.H.U Memon	AO	SGB
14	Shri Vinay Kumar	Manager	Andhra Bank
15	Shri Jinal Shah	Chief Manager	ICICI Bank
16	Shri Rohit Raina	Senior Manager	Canara Bank
17	Shri Bhavik Shah	DCO	South Indian Bank
18	Shri Sachechan Kumar	Branch Head	Corporation Bank.
19	Shri Nirav Bhatu	Asstt.Manager	IDBI Bank
20	Shri Davender kumar	Officer Credit	Bank of India
21	Shri C.D.Amlani	Divisional Engineer	BSNL
22	Shri Sandip Parmar	ABM	AU Small Finance Bank
23	Shri I.B.Hathi	Asst.Manger	SBI RASMECC
24	Shri Rajat N	Officer	Bank of Baroda
25	Navin Singh	DLM GLPC	DRDA
26	Shri M.S.Lokhande	General Manager	DIC
27	Shri Siddharth Joshi	BM	Yes Bank
28	Dr. B.D.Patel	Dist. Ani.Hus.Officer	Jilla Panchyat
29	Shri Hari Chand	Branch Manager	Bank of Maharashtra
30	Shri R.N.Tadvi	Director	RSETI
31	Shri M.C.Chauhan	Manager	JDCB
32	Shri Rajnish Basu	Asst.Manager	Indian Overseas Bank
33	Shri Hardik Zinzuwadia	Deptt.Manager	Axis Bank Ltd.
34	Shri Vikrant Jaiswal	Asst.Manager	Citi Union Bank Ltd.
35	Shri Bhupinder Ahinwar	Asst.B.M.	Vijaya Bank