

## DISTRICT LEVEL CONSULTATIVE COMMITTEE (KUTCH)

MINUTES OF 133<sup>rd</sup> DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC) AND 2<sup>nd</sup> DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETING FOR KUTCH DISTRICT FOR THE QUARTER ENDED September, 2018 HELD ON 17<sup>th</sup> December, 2018 at Conference Hall, Collector Office, Bhuj.

The above meeting was held on 17<sup>th</sup> December, 2018 at 06:00 pm. to review the progress under various key parameters for the quarter ended September 2018 at the Conference Hall, Collector Office, BHUJ - KUTCH which was presided over by District Development Officer, Kutch, Shri Prabhav Joshi (IAS), Chairperson, DLCC. The Meeting was also attended, amongst others, by, Shri Pradymansinh Jadeja, Hon. MLA, Abdasa, Shri M K Joshi (GAS), Director DRDA, Shri B S Rathore, Zonal Manager, Dena Bank, Kutch Zone, Shri C M Saini, Deputy Zonal Manager, Dena Bank, Kutch Zone, Smt. Sheela Devi, LDO, Reserve Bank of India, Shri K P Der, GM, DIC, Shri Ramesh Chugh, DDM, NABARD and other Senior Officials from various Departments of State Govt. as well as executives / representatives from various Banks etc. The list of participants is enclosed.

At the outset, Shri Sanjay Kumar Sinha, Lead District Manager, Dena Bank extended hearty welcome to Shri Prabhav Joshi (IAS), District Development Officer, Kutch, Chairperson, DLCC, Shri Pradymansinh Jadeja, Hon. MLA, Abdasa, Shri M K Joshi (GAS), Director DRDA, Shri B S Rathore, Zonal Manager, Dena Bank, Kutch Zone, Shri C M Saini, Deputy Zonal Manager, Dena Bank, Kutch Zone, Smt. Sheela Devi, LDO, Reserve Bank of India, Shri K P Der, GM, DIC, Shri Ramesh Chugh, DDM, NABARD and other -officials from Govt. of Gujarat, senior executives / representatives from Member Banks etc.

He requested all the Participants in the House to actively interact and participate during the meeting. He then requested Zonal Manager, Shri B S Rathore, Dena Bank for his address to the house.

Zonal Manager, Shri B S Rathore, extended hearty welcome to Shri Prabhav Joshi (IAS), District Development Officer, Kutch, Chairperson, DLCC, Shri Pradymansinh Jadeja, Hon. MLA, Abdasa, Shri M K Joshi (GAS), Director DRDA, Smt. Sheela Devi, LDO, Reserve Bank of India, Shri Ramesh Chugh, DDM, NABARD and other Senior Officials in the 133<sup>rd</sup> DLCC Meeting. He informed to Shri Prabhav Joshi, DDO Kutch that DLCC / DLRC meetings are regularly held on quarterly basis and also the meetings of various sub-committees to discuss various important issues like SACP Review, Low CD Ratio of the district, PMJDY, SHGs and FI progress.

Then LDM Shri Sanjay Kumar Sinha initiated the meeting with Key Indicators of Kutch District for September 2018 quarter.

Regarding banking parameters, he stated that the total business has crossed Rs.48175 crores, of which deposits constitute Rs.34305 crores and advances Rs.13870 crores and CD Ratio stood at 40.43 as at the end of September, 2018 which has increased by 0.11% during the quarter.

He stated that today we have assembled for DLCC meeting and main focus would be to implement PMJDY and related Schemes, Further, He informed the House that Aadhaar Seeding in Accounts is utmost priority for banks as well as District Administration He noted that Aadhaar card penetration is less and also requested all the Banks to see that Aadhaar seeding is done very fast. Stating that associating every household with banking is on the topmost agenda of the Government, he informed that all the Banks are putting their best for achieving targets under Pradhan Mantri Mudra Yojana. He also requested bank to focus on Stand up India Program for Women and SC / ST entrepreneurs to achieve the targets.

Regarding Service Area Credit Plan (SACP) implementation, he mentioned that Banks have achieved 71.06 % of the target and Kutch District didn't achieve 100% target due to nonsubmission of reports by Bank Branches. He urged all banks to submit reports timely.

He informed that the gross NPA has reached to 4.48% of total advances. He requested to Chairperson, DLCC & DLRC for extending the support of the State Govt. machineries for quick disposal of pending cases under State Recovery Act. He mentioned that NPA under DIC sponsored dairy loans in the villages Fotdi and Nagiyari under Dena Bank Samatra and village Bhujpur needs to be paid attention for gearing up recovery process through RC Case and to set an example for recovery mechanism with the assistance of Govt. Departments.

Shri S K Sinha mentioned that it is reported that due to preoccupation and paucity of time, BLBC meetings in many Talukas are not attended by Govt. Officials, Agencies and bankers, as this being the most important Block level forum, requested all Banks and State Govt. functionaries at Block level to priorities' this aspect in such a manner that implementation of BLBC did not suffer, to this, he said that there is RSETI functioning at Bhuj for training the youth for self-employment in the rural areas. These trained candidates should be provided with credit support for employment generation by all the banks for better settlement ratio. The RSETI has conducted 12 training program during the quarter and 326 candidates have been trained and total 6711 candidates have been trained of which 3725 have settled since inception of the center.

Smt. Sheela Devi, Lead Bank Officer, RBI, urged banks to do timely submission of Lead Bank Reports for better performance in SACP of the district. She also take note about absence of banks in DLCC Meeting. She informed all banks to remain present in BLBC and DLCC Meeting. She also asked Shri S K Sinha to submit list of absent banks so the matter can be taken at appropriate level. She seek details about banking services provide at Dholavira from Bank of India, She informed Bank of India to provide all necessary services at Dholavira and explore opportunity to open new bank branch at Dholavira. She asked all banks to keep two FLC camps per month by all bank branches working in Kutch district.

Shri Ramesh Chugh, DDM, NABARD-Kutch had launched the Potential Linked Credit Plan – 2019-20 and highlighted about PLP-2019-20. He indicated that the Potential Linked Credit Plan (PLP) for 2019-20 has been prepared aligning with the Revised RBI guidelines on Priority Sector Lending. It estimates credit flow of ₹ 321720.65 lakh, of which, Crop Production sector has a share of 37.43% at ₹ 120429.99 lakh. Term loan under agriculture is assessed at ₹ 53290,21 lakh accounting for about 16.56%. Under MSME, ₹ 82612.00 lakh has been assessed as potential forming 25.68% and balance at ₹ 65388.45 lakh forming 20.32% has been estimated for other sectors like Exports, Education, Housing, etc.

Area Based Scheme on Dairy Development and Cultivation of Pomegranate value chain seeks to provide a focussed approach for various developmental activities, which can be taken up by the local people on a sustainable basis for income and employment generation through enhancing value chain of Dairy Development and Cultivation of Pomegranate farming in the district. The Plan uses the broad framework of 'Project Approach' for investment and production purposes under various identified components of value chain and the role of various institutions /agencies are dovetailed for the maximisation of benefits.

Project on Climate Change Adaption for Natural Resource Dependent Communities in 12 villages of Banni area, 10 villages in Abdasa Block and 10 villages in Bachau Block (Khadir Beyat) of Kutch district was approved by Government of India, Ministry of Environment, Forest and Climate Change Division on 23 March 2017 at a total cost of ₹ 213587653.00 (Rupees Twenty One crore Thirty Five Lakh Eighty Seven Thousand Six Hundred Fifty Three only). The project will be implemented in four years by NABARD as per the implementation guidelines for NAFCC through

the Executive Agency – Gujarat Ecological Education and Research (GEER) Foundation, the autonomous body of the Forest and Environment Department, Government of Gujarat.

The PLP document, besides discussing the development initiatives taken by GOI and the Government of Gujarat in the fields of agriculture, horticulture and infrastructure, lays emphasis on Doubling of Farmers Income by 2022, Improvement in CD ratio of the district, coverage of all eligible farmers under KCC, Promotion of JLGs and ensuring credit linkage, capacity building of SHGs and upscaling of SHG linkage, ensuring capital formation in agriculture by financing potential sectors mainly Farm Mechanisation, Rural godowns, Dairy, Food and Agro processing, Post-harvest infrastructure, producer organisations, Area Development Plans/Schemes, etc. which calls for collective participation of all stakeholders in the district to firm up the credit plan and to work towards achievement of targets for 2019-20.

Then LDM Shri Sanjay Kumar Sinha initiated the regular agenda wise review. Since there was no comment / Amendment in the minute of 132<sup>nd</sup> DLCC meeting, the same was taken up as read and confirmed by the house.

The Agenda wise discussion took place on progress as per new format of RBI for DLCC for Key Parameters under banking activity review and bankers and agencies were advised to comply on action taken report. Each agenda was critically discussed and was directed to the concerned. The main focus was on submission of LBR reports, Non-attendance of BLBC by the members, activation of RC notice issue mechanism, coverage of villages under FI guidelines, continue improvement of CD ratio, registering sector wise SACP achievement during 2018-19, PMJDY connected products growth through branch and BC network, Govt. sponsored loans review and monitoring, NPAs monitoring, Disposal of pending subsidy release of Govt. Schemes through NEFT /RTGS, Disposal of pending RC Cases, review of RSETI functioning, review of KCC, GCC, ACC, WCC and SCC, SHG / JLG credit linkage review, review of connectivity issue for want of VSAT, FLC Camps review, review of meeting held in the quarter and reallocation of SAA and Wards as BLBC. Shri Sinha discussed about performance of Stand Up India Scheme by stating performance is not up to mark in this scheme and all banks are needed to focus on this scheme.

There was proposal to transfer KDCC Bank Branch from Ravapar to Fatehgadh in Rahpar block, which was approved by the house, providing fulfillment of guidelines provided by Reserve Bank of India.

Shri Sinha informed the house regarding MSME Support and Outreach Campaign. He urged all banks to co-operate to arrange this camps in better way and spread awareness about banking schemes and govt schemes to beneficiary working in MSME Sector.

Shri Prabhav Joshi, District Development Officer and chairperson has asked all banks to provide banking facility to all villages in Kutch district He assured to pass on necessary instruction to Authorities for issuance of RC Notice for effecting recovery in Bad loans. All members are advised to actively participate and contribute significantly in this financial year. A priority should also be given to DIC Bankable and other Govt. Sponsored scheme for reducing the return and reject ratio by quality sponsoring and joint appraisal by banks and agencies. He informed banks that Government is currently holding camps in various villages and cities under “Seva Setu”, Banks should actively participate in these camps and provide services like account opening, aadhar seeding, mobile seeding and others as per Service Area allotted to their bank branches.

Shri Sinha added that in today's meeting all the agenda items have been covered and discussed in one way or the other. However, he invited the members of DLCC for any issues, discussion, on any agenda item, but there was no representation from any of the members in the house, the meeting was concluded with an appeal for better performance in the financial year 2018-19 by all stake holders.

Shri C M Saini, Deputy Zonal Manager, Dena Bank extended Vote of Thanks to all members.

Sanjay Kumar Sinha  
Lead District Manager  
& Convener, DLCC,DLRC  
Kutch District

Prabhav Joshi, IAS  
DDO & Chairperson DLCC,  
Kutch District

Date: - 17.12.2018

Place: - Bhuj.

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# 133<sup>rd</sup> DLCC & 2<sup>nd</sup> DLRC Meeting

Date 17.12.2018

Time 06:00 PM

Sr. No.	Name	Designation	Bank/Institution	Mobile
1	Shri Prabhav Joshi, IAS	DDO	GoG	9978406238
2	Shri Pradyumansinh Jadeja	Hon. MLA	Abdasa	
3	Shri B S Rathore	Zonal Manager	Dena Bank	
4	Shri C M Saini	Dy. Zonal Manager	Dena Bank	9638019595
5	Smt. Sheela Devi	LDO	RBI	9571638703
6	Shri S K Sinha	Lead District Manager	Dena Bank	7567884102
7	Shri K P Der	GM-DIC	GoG	9879596947
8	SHRI R C CHUGH	DDM	NABARD	9998786074
9	Shri Ajeet Kumar	Director	RSETI	9913039004
10	Shri M K Joshi	Director, DRDA	GoG	7567035930
11	Shri R M Jhala	PO ICDS	GoG	9998562668
12	Shri Uttam P Thakre	Chief Manager	Bank of India	9767797031
13	Dr. K G Bramhbhatt	Dy. Director AH	District Panchayat	9426704429
14	Shri Nilesh Kumar	Branch Manager	Canara Bank	8238091956
15	Shri Shailendra Bhadrani	Chief Manager	Union Bank of India	9909783899
16	Shri Manas Ranjan Mangraj	Manager	Corporation Bank	8770413005
17	Shri Amaendhra Henlen	Branch Manager	Bank of Maharashtra	7600882356
18	Shri Raza Imam	Sr. Manager	Allahabad Bank	8674889224
19	Shri Prabinkumar Biswas	Branch Manager	United Bank of India	9635427379
20	Shri Durgesh Kumar	Asst. Manager	UCO Bank	9214179999
21	Shri Ashwin N Mehta	Dist. Manager	GSCARDB	9426788973
22	Shri Anuj Sahay	AGM	IDBI	9574199919
23	Smt. Simran Jat	Branch Operation Manager	Indusind Bank	7575001441
24	Shri Abhishek Kumar	Deputy Manager	ICICI Bank	7227029534
25	Shri Bijumone S.	AVP & BH	Fedral Bank	7907946229
26	Dr. Rudresh Zula	FIC Incharge	Bank of Baroda	8866327287
27	Shri Mahaveer Balotiya	Sr. Manager	Punjab National Bank	8511132740
28	Shri Rajveer Choudhary	AD (Handicraft)	DC (HC)	9782567699
29	Shri M L Sompura	Sr. Ad. Officer	DGGB	9427201146
30	Shri Sachin Pandya	DLM	DRDA	9099956370
31	Shri Sachin Goswami	Officer	Kotak Mahindra Bank	9099091674
32	Shri Bhavin Senghani	DLM	DRDA	9979284660
33	Shri Girish P Joshi	ASI	Police Dept.	9427201745
34	Shri Sursh C Rachchh	Sr. Officer	KDCC Bank	9998516149
35	Shri Meet Parmar	Sr. Officer	KDCC Bank	7600004732
36	Shri Ajay Mavadiya	Branch Manager	Laxmi Vilas Bank	7400095365

## BANKS NOT PRESENT

Sr. No.	Name of Bank
1	State Bank of India
2	Andhra Bank
3	Central Bank of India
4	Indian Bank
5	Indian Overseas Bank
6	Oriental Bank of Commerce
7	South Indian Bank
8	Syndicate Bank
9	Vijaya Bank
10	Axis Bank
11	Development Credit Bank
12	HDFC Bank
13	Karur Vyasa Bank
14	Yes Bank
15	Ratnakar Bank Ltd.
16	AU Small Finance Bank Ltd.