

DISTRICT LEVEL CONSULTATIVE COMMITTEE (KUTCH)

MINUTES OF 135th DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC) AND 4th DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETING FOR KUTCH DISTRICT FOR THE QUARTER ENDED March, 2019 HELD ON 26th June, 2019 at Conference Hall, Collector Office, Bhuj.

The above meeting was held on 26th June, 2019 at 05:00 pm. to review the progress under various key parameters for the quarter ended March 2019 at the Conference Hall, Collector Office, BHUJ - KUTCH which was presided over by Collector & District Magistrate, Kutch, Remya Mohan (IAS), Chairperson, DLCC. The Meeting was also attended, amongst others, by, Shri M K Joshi (GAS), Director DRDA, Shri M C Gupta, Regional Manager, Bank of Baroda, Bhuj Region, Smt. Sheela Devi, LDO, Reserve Bank of India, 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 Remya Mohan (IAS), Collector & District Magistrate, Kutch, Chairperson, DLCC, Shri M K Joshi (GAS), Director DRDA, Shri M C Gupta, Regional Manager, Bank of Baroda, Bhuj Region, Smt. Sheela Devi, LDO, Reserve Bank of India, Shri Ramesh Chugh, DDM, NABARD and other -officials from Govt. of Gujarat, senior executives / representatives from Member Banks etc.

Before starting of Meeting, Shri Sanjay Kumar Sinha requested Chairperson and other dignitaries to launch Service Area Credit Plan for Financial Year 2019-20. He informed house that Total Target for FY2019-20 is Rs. 3265 Crore. Target for Agriculture is Rs. 1762 Crore and for SSI target is Rs. 651 Crore. He requested all banks to do timely submission so that all banks can achieve this target in FY 2019-20

He requested all the Participants in the House to actively interact and participate during the meeting. He then requested Regional Manager, Shri M C Gupta, Bank of Baroda for his address to the house.

Regional Manager, Shri M C Gupta, extended hearty welcome Remya Mohan (IAS), Collector & District Magistrate, Kutch, Chairperson, DLCC, Shri M K Joshi (GAS), Director DRDA, Smt. Sheela Devi, LDO, Reserve Bank of India, Shri Ramesh Chugh, DDM, NABARD and other -officials from Govt. of Gujarat in the 135th DLCC Meeting. He informed to Remya Mohan, Collector 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 he initiated the meeting with Key Indicators of Kutch District for March 2019 quarter.

Regarding banking parameters, he stated that the total business has crossed Rs.49019 crores, of which deposits constitute Rs.34929 crores and advances Rs.14090 crores and CD Ratio stood at 40.34 as at the end of March, 2019 which has decreased by 1.90% 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 105.87 % of the target. He urged all banks to submit reports timely so same can be achieved in FY 2019-20.

He informed that the gross NPA has reached to 4.49% 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 (Now Bank of Baroda) 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 M C Gupta 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 7 training program during the quarter and 97 candidates have been trained and total 7076 candidates have been trained of which 4139 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 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. She asked banks with lower CD Ratio to submit action plan to increase the CD Ratio. Indian Overseas Bank, Bank of India, Union Bank of India, Punjab National Bank, Andhra Bank and Syndicate bank are informed to submit their action plan to Lead Bank Cell.

Then LDM Shri Sanjay Kumar Sinha initiated the regular agenda wise review. Since there was no comment / Amendment in the minute of 134th 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.

Bank of Baroda and Baroda Gujarat Gramin Bank has requested to close satellite branches of their bank. They informed that all villages will be served through BC.

Remya Mohan, Collector & District Magistrate and chairperson has asked all banks to provide banking facility to all villages in Kutch district she 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. She asked all banks to give special emphasis to help artisans and provide more advances.

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 2019-20 by all stake holders.

Shri Vrajesh Dave, Regional Manager, Baroda Gujarat Gramin Bank extended Vote of Thanks to all members.

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

Remya Mohan, IAS
Collector & Chairperson DLCC,
Kutch District

Date: - 26.06.2019

Place: - Bhuj.

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135th DLCC Meeting

Date 26.06.2019

Time 05:00 PM

Sr. No.	Name	Designation	Bank/Institution	Mobile
1	Remya Mohan	Collector & DM	GoG	
2	Shri M C Gupta	Regional Manager	Bank of Baroda	
3	Smt. Sheela Devi	LDO	RBI	9571638703
4	Shri S K Sinha	Lead District Manager	Bank of Baroda	7567884102
5	Shri M K Joshi	Director, DRDA	GoG	7567035930
6	Shri R C Chugh	DDM	NABARD	9998786074
7	Shri Bhavin K Senghani	DLM	DRDA	9979284660
8	Shri J L Patel	MFC	DRDA	9898359452
9	Shri Ajeet Kumar	Director	RSETI	9913039004
10	Shri Jaykumar Shah	Manager Khadi	DIC	8419548624
11	Shri Uttam P Thakre	Chief Manager	Bank of India	9767797031
12	Shri Shailendra Bhaduriya	Chief Manager	UNION BANK OF INDIA	9909183899
13	Shri Mohit Arora	Branch Manager	Indian Bank	9306216785
14	Shri Nilesh Kumar	Branch Manager	Canara Bank	8238091956
15	Shri Tushar Parmar	RBH	HDFC BANK	9925393693
16	Shri Harpalsinh Jadeja	Branch Head	Yes Bank	9825890088
17	Shri Durgesh Kumar	Asst. Manager	UCO Bank	9214179999
18	Shri Meet Parmar	Sr. Officer	KDCC Bank	7600004732
19	Shri Raza Imam	Sr. Manager	Allahabad Bank	9451998180
20	Shri Abhishek Kumar	Deputy Manager	ICICI Bank	9924501992
21	SHRI Rakesh Kumar Jain	Sr. Manager	IOB	9000924021
22	Shri Mahaveer Balotiya	Sr. Manager	Punjab National Bank	8511132740
23	Shri Anuj Sahay	AGM	IDBI	9574199919
24	Shri Anshul Bhargva	Officer	Vijaya Bank Now BOB	9663753261
25	Shri Hemal Shah	Branch Manager	Andhra Bank	9586520711
26	Shri Bijumone S.	AVP & BH	Fedral Bank	7907946229
27	Shri Vijay Patade	Asst. Manager	Central Bank of India	9998754947
28	Shri M P Jepar	Manager	BGGB	9979424676
29	SHRI V S DAVE	Regional Head	BGGB	9979856174
30	Shri M K Vishwakarma	Chief Manager	State Bank of India	7600036456
31	Dr. Rudresh Zula	PS Incharge	Bank of Baroda	8866327287
32	Smt. Simran Jat	Branch Operation Manager	Indusind Bank	7575001441
33	Shri Vinay Soni	Branch Manager	AXIS BANK	8980808291
34	Shri Harsh Mehta	Branch Manager	RBL Bank	9638397591
35	Shri Salim Khoja	ABM	AU BANK	9426788880
36	Shri Chintan Mehta	BM	AU BANK	8980012179

BANKS NOT PRESENT

Sr. No.	Name of Bank
1	Bank of Maharashtra
2	Corporation Bank
3	Oriental Bank of Commerce
4	Syndicate Bank
5	United Bank of India
6	GSCARDB
7	DCB
8	Kotak Mahindra Bank
9	Karur Vyasa Bank
10	South Indian Bank
11	Laxmi Vilas Bank