



देना बैंक
DENA BANK

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Ref. No: AZO/LBC/233/2019/20

Date: 16.01.2019

To:

**All Members of DLCC/DLRC &
Special Invitees
Ahmedabad District.**

Dear Sir,

Re: **Minutes of 157th District Level Consultative Committee (DLCC/DLRC)
Meeting of Ahmedabad District held on 11.01.2019.**

We forward herewith the minutes of the 157th DLCC/DLRC meeting for Ahmedabad District held on 11.01.2019 at the Conference Hall, Collector Office, Ahmedabad.

We request you to kindly go through the contents & initiate necessary actions on the decisions arrived at in the said meeting where your organization is to take steps and to appraise us on the same.

Yours faithfully,

**Mr. Lalit Vadher
Chief Manager &
Lead District Manager
Ahmedabad**

Encl: as stated above.



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MINUTES OF 157th DISTRICT LEVEL CONSULTATIVE COMMITTEE (DLCC/DLRC) MEETING OF AHMEDABAD DISTRICT HELD ON 11th January 2019 AT 04.00 PM AT "JILLA SEVA SADAN", COLLECTORATE, NR. RTO, AHMEDABAD.

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The 157th DLCC/DLRC Meeting for Ahmedabad District was held on 11th January 2019 at 04.00 pm at the Conference Hall, "Jilla Seva Sadan" (Collector Office), Ahmedabad.

At the outset, Mr. Lalit Vadher, Chief Manager & Lead District Manager, Dena Bank, Ahmedabad extended a very warm welcome to Shri R.R.Gamit, District Planning Officer, Ahmedabad, Ms. Sheela Devi, LBO, RBI, Ahmedabad, Smt Sarbari Mukharjee, DDM, NABARD, Ahmedabad Shri Dinesh Kumar, Deputy Zonal Manager, Dena Bank, Ahmedabad, and representatives from member banks as well as various Government Agencies in the Meeting.

The list of the participants present in the 157th DLCC/DLRC meeting is enclosed.

Mr. Lalit Vadher, Chief Manager & Lead District Manager addressed to members. Giving the brief of the agenda Shri Lalit Vadher informed the house that the C.D Ratio is 106.71 % which is a good thing, moving further he also told the house that Priority Sector Advance has gone up. He added that though new accounts are being opened but Aadhar seeding is very low compared to other districts He urged the house to put extra efforts for the flagship programmes of Government of India. He appreciated and applauded the house for SACP targets achieving 103.91 %. He further appealed all the banks that if this can be achieved; other government sponsored targets can also be achieved and requested all the banks to come together and dispose of all the pendency before 31st January 2019, so that the performance of the district can be improved.

ATR on Action Points of last meeting held on 11.10.2018.

LDM discussed ATRs of all the Action Points one by one and appraised the house.

AGENDA POINT No. 1

Confirmation of the minutes of 156th DLCC/DLRC Meeting held on 11.10.2018.

The minutes of the 156th DLCC/DLRC Meeting held on 13.10.2018 had been circulated to all members vide Lead Bank letter No. AZO/LBC/126/2017/18 dated 11.10.2018. Since no comments/suggestions were received from any members, the same was treated as confirmed by the house.



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AGENDA POINT No.3

Review of Key Banking Parameters in District for quarter ended 30.09.2018.

LDM Informed house about achievement of district in various key banking parameters for the quarter ended September 2018 and praise by the house.

1. Achievement under Total Priority Sector – 18311.91 Cr. against target of 17622.43 CRs. (103.91%).
2. Achievement under Agriculture (Farm Credit-Crop Loan) – 1789.23. Cr against target of 2545.00 (70.30 %)
3. Achievement under Agriculture (Term Loan) – 609.51 Cr against target of 999.98 (60.95 %)
4. Achievement under Agriculture (Infra. & Ancillary) – 1613.98 Cr against target of 579.95 (278.12%)
5. Achievement under Total Agriculture) – 4012.72 against target of 4124.93 (97.28 %)
6. Achievement under MSME – 11314.95 against target of 11665.00 (97.00%).

Achievement under Education – 123.63 Cr against target of 184.99 (66.83%)

Achievement under Housing – 1660.06 Cr against target of 1100.00 (150.91 %)

Achievement under Total Other PS– 938.74 Cr against target of 195.02 (481.31 %)

Total KCC of agriculture for Sep quarter, 2018 is more than total agriculture in Ahmedabad district because of total agriculture disbursement and outstanding data received by SLBC portal and another data of KCC for every quarter is received by All bankers, so difference in KCC and total agriculture. LDM informed the house that please verifies your own bank data of KCC and total agriculture.

AGENDA POINT No. 4

FIP progress Report - Roadmap – Provision of Banking Services in unbanked villages having population less than 2000.

LDM informed the house that keeping in view the on-going implementation of PMJDY, SLBC Convenor Banks and Lead Banks were advised to complete the process of providing banking services in unbanked villages with population below 2000 by August 14, 2015 in line with the PMJDY instead of March 2018 prescribed earlier.

He further acknowledged that as per Pradhan Mantri Jan Dhan Yojana launched on 15.08.2014, banks were expected to ensure that there must be at least one Bank account per household by 26.01.2015; however looking to all out efforts of all banks, this task was completed by 10.12.2014 in Ahmedabad District. Now, every bank branch is expected that Bank account of all citizens is opened in a phased manner so that in real sense 100% Financial Inclusion is achieved. LDM further requested all the banks that if other persons from households approach to open Bank account; banks must open the same under PMJDY with Zero balance and Rupay Debit Card along with Passbook are provided immediately.



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(ACTION:- ALL BANKS)

AGENDA POINT No. 5
Progress under PMJDY:-

LDM informed the house that though the new accounts under PMJDY are being opened, but the position of Aadhar seeding as well as Mobile Number in PMJDY accounts is not satisfactory, and all banks have to speed up the process of Aadhar seeding in the saving account. LDM further gave a suggestion that there should be on-going Camp at every bank branch for taking Consent form for Aadhar Seeding from Customers and also required to display a poster in every bank branch depicting a notice that "Aadhar seeding is done here". MNREGA Camps will be held in December month with Coordination of MNREGA district officials and DRDA Staff support. Our Hon'ble Additional Collector Sir has also minutise the issue regarding Account opening for SHGs at City level under UCD NULM Scheme. All Bankers are advice to contact Taluka Livelihood Manager for Account opening of SHGs at Ahmedabad Municipal Corporation area and also Bank Linkage with the live SHGs.

5.1. Gap in appointment of the BC.

In two village namely Bagodara & Rudatal under SSA of SBI. Bank has advise to appoint two Bank Mitra in the above two village.

5.2 Progress in enrolment in Social Security Schemes:-

LDM informed the house that total 1481576 accounts in Social Security Schemes are enrolled by PSBs, Pvt Banks, RRBs, GSCB and DCCBs. Looking to low enrolments of 97054 APYs only, he further appealed all banks to spread the benefits for pension scheme to unorganised sectors and mobilise maximum number of APY in coming time.

Progress under PMMY

LDM informed the house that progress under PMMY is good as all banks together have disbursed 72687 accounts with an amount of Rs. 633.87 Crores as on 16.11.2018.



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AGENDA POINT NO. 6

Review of Central & State Govt. Sponsored Programmes:-

LDM informed that progress under PMEGP is very bad condition and also told that against the target of 535 projects/applications, 21 projects were sanctioned by banks and even the subsidy is disposed to the respective accounts. LDM further disclosed the performance under State Government Schemes and told that against the target of 4300 applications 2146 under (VBY) Vajpai Bankable Yojana were sanctioned and acclaimed for 49.91 % achievement. LDM also informed the house that GSCDC gained 0.39 % achievement, GDCWB achieved 1.25 % of the target and Dattopant is extended up to 1.67 % of achievement whereas SHG (NRLM) gained 9.49 % of achievement. LDM appealed all banks to dispose of all the pending applications on merits by 30.01.2019.

Pending DIC subsidy

18 branches of PNB have still not received the DIC subsidy. DIC General Manager informs the house that Grant of DIC subsidy is not received from Government of Gujarat. When they will receive the DIC subsidy from Government of Gujarat, they will be release the subsidy.

For SHG loan (NRLM)

- Pending of total 1076 SHG applications (as of Dec.2018) in various banks. LDM inform the house that this pending application should be cleared before the end of January, 2019.
- Renewal of pending loan cases should be done on priority basis with enhanced limit.
- Banks are not updating portal data regularly.
- CBRM committees for recovery/NPS follow up of branches. Banks to instruct their branches for the formation of committees immediately.
- Disburse all sponsored and sanctioned application immediately.

(Action:- All Banks)

AGENDA POINT No. 7

Review of Annual Credit Plan (ACP)- from 01.04.2018 to 30.09.2018

The figures of achievement under various parameters under SACP 2018-19 for the Sept quarter 2018 the achievement was 103.91%



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AGENDA POINT No. 8

Review of NPA & Review of recovery position in Recovery Certificate filed under State Recovery Acts:-

NPA position as of 30.09.2018 was placed before house in almost all the segments of PS & NPS. The total NPA as reported by banks is 4.99% of advances. In Govt. Sponsored programmes, the NPA is 4.60%, 21.45%, 34.88%, 25.00% and 27.27% for PMEGP, VBY (Vajpai Bankable Yojana), GSCDC, and DCWB & GWEDC respectively.

LDM updated the house that till Sept 2018, 5305 cases were filed under State Recovery Act, out of which 58 cases were disposed off and now 5149 cases for Rs. 150.97 Crores are pending with district authorities.

(Action:- All Banks)

AGENDA POINT No. 10

Construction of RSETI Building at Ahmedabad.

While discussing the agenda, Director, RSETI, Ahmedabad informed the house that Hon'ble District Collector, Ahmedabad had allotted land of 3050.00 sq. mtrs, under Town Planning Scheme No. 56 (Sola-Gota-Ognaj) under Survey No. 51 to 55, Final Plot No. 124/2 in the name of Commissioner, Rural Development, Gandhinagar on 07.07.2014 for construction of RSETI building thereon, which was further reduced to 2650.00 sq. mtrs, Hon'ble District Collector, Ahmedabad on 03.12.2014.

The Possession of 2650.00 sq. mtrs was taken from Circle Officer, Gota by Director, DRDA, Ahmedabad and handed over the same to Dena RSETI on 23.06.2015 and thereafter gave letter for commencement of construction process on 29.06.2015.

On 30.06.2015, Bhoomi Poojan (Khat Mahurat) Ceremony was done by Executives of Dena Bank and after usual process for appointment of Architect, floating tenders and awarding work order was carried out.

Director, DRDA, Ahmedabad lodged an application for plan approval on 07.01.2016 at Chief City Planner's office at AMC, Danapith, Ahmedabad and thereafter TP Opinion was sought from TPO by AMC on 17.02.2016, but TPO provided TP Opinion for entire FP and not for specific plot of 2650.00 sq. mtrs, for want of required approved drawing, measurement and Hissa Durasti for all stake holders of FP.

Despite constant follow-up by Director RSETI, LDM and Dena Bank executives with Collector Office, DELR office and Municipal Commissioner's office, the approval has yet not been given by AMC.

(Action:- Director, RSETI/LDM)



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AGENDA POINT No. 11

ISSUANCE OF KISAN CREDIT CARD TO THE FARMERS.

LDM informed the house about covered and uncovered farmers from total farmers, as only 57.13% farmers have been covered as of 30.09.2018 as reported by member banks. LDM informed that the data of total farmers shown as 181437 farmers provided by District Agriculture Office which is as of 2011 based on Census 2011 and thereafter land is being converted to NA but number of farmers remain intact for want of updated data of total farmers. LDM requested District Agriculture Office to furnish latest updated data so that real performance can be judged and reviewed.

(Action:- District Agri. Office, Ahmedabad)

AGENDA POINT No. 12

SHG related issues – Grading of SHGs and SHG-Bank Linkage

LDM informed the house regarding Bank-wise targets and requested all the banks to clear all 306 pending applications by giving minimum 1 lac cash credit to all the SHGs.

(Action:- All Banks)

AGENDA POINT No. 13

Details of Outdoor Financial Literacy Camps conducted by Rural Branches of the Banks

Ms. Sheela Devi BO, RBI informed the house that every branch is required to organise at least one FLC in each Service Area Village on 3rd Friday of the Month; however the data reported by Member Banks is very nominal. Total 794 camps were reported organised during Sept, 18 quarter. Ms. Sheela Devi RBI also told the house that FLC material will be made available to them as and when required by the bank, from RBI office or LBC office. LDM has also advice to take note of FLC with the help of NABARD Assistance wherever required by bank branches

The Meeting was concluded with the vote of thanks.

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LIST OF PRESENT MEMBERS IN 157th DLCC/DLRC MEETING HELD ON 11.01.2019.

Sr.no	Name of Participants (Shri/Smt)	Designation	Institution
1	Shri R.R. Gamit	District Planning Officer	Collector office, Ahmedabad
2	Shri Sheela Devi	AGM	RBI, Ahmedabad
3	Shri Sarbari Mukherjee	AGM	NABARD, Ahmedabad
4	Shri Dinesh Kumar	DZM	Dena Bank, Ahmedabad
5	Shri Lalit Vather	LDM, Ahmedabad	Lead Bank Cell, Ahmedabad
6	Dr. Abhishek Parmar	Director	RSETI, Ahmedabad
7	R.K.Vasava	General Manager	DIC, Ahmedabad
8	Neha Parker	FI, Manager	Dena Bank, Ahmedabad
9	C.S.Mathur	Consultant, MF	GLPC, DRDA, Ahmedabad
10	Aman Gohel	DM	City Union Bank
11	Rajnikant Parmar	Asst. Manager	United Bank of India
12	Sidharth Malik	Senior Manager	Union Bank of India
13	Sameer A Patel	Asst. Manager	Union Bank of India
14	Saurabh Maurya	Manager (ZO)	Allahabad Bank
15	Brijesh Pandey	BM	Kotak Mahindra Bank
16	Rajendra Prasad Chettergi	Chief Manager	Vijaya Bank
17	Dheeraj Kumar Meena	Senior Manager	Vijaya Bank
18	Anurag Sharma	Manager	Federal Bank
19	Nitin.A.Tilak	A.F.O	Bank of Maharashtra
20	Arvind Chauhan	FI, Manager	Corporation Bank
21	N.K. Jain	Dy.Circle Head	Punjab National Bank
22	Ankit Modi	Asst.Vice President	HDFC Bank
23	Mithilesh Jha	Regional Manager	ICICI Bank
24	Yogesh Prajapati	Senior Manager	Catholic Syrian Bank
25	Krishna Kumar Rawat	AGM	Punjab & Sindh Bank
26	V.S. Raghuvanshi	Senior Manager	Syndicate Bank
27	K.K.Vikani	Nodal Officer	Indian Overseas Bank
28	Kirit.F.Bapodariya	AGM	ADC Bank
29	Jagdish Kumar Prajapati	P.O (H.L)	UCD,Ahmedabad
30	Gaurang J Fofalia	BM	Indusind Bank
31	Maunil Hathi	Project Team Leader	Yes Bank
32	Kinnar Patel	Reg.Ops.Head	Equitas Small Finance Ltd
33	S.R.Nahba	AGM	Andra Bank
34	G.M.Rathod	Chief Manager	State Bank of India
35	Devi Sankar Suman	District Coordinator	KVB Bank
36	Salampakawala Asbarep	Manager	J & K Bank
37	N.K. Yadav	Manager	Bank of India



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39	Ritika Iyer	AGM	IDBI Bank
40	Pratik Bhulsara	AVP	Axis Bank
41	Smita Kumari	AEO	Canara Bank
42	Kamlesh Sutariya	Senior Bank	DGGB
43	Bhargav .V. Katodiya	Officer	Bank of Baroda
44	S.Mahendran	Manager	TMB Bank

**LIST OF ABSENT MEMBERS IN 157th DLCC/DLRC MEETING HELD
ON 11.01.2019.**

SR.NO	NAME OF BANK	PRESENT/ABSENT
1	Central Bank of India	Absent
2	Oriental Bank of Commerce	Absent
3	Indian Bank	Absent
4	UCO Bank	Absent
5	GSCARDB	Absent
6	GSCB	Absent
7	Ratnagar Bank	Absent
8	Dhanalaxmi Bank	Absent
9	South Indian Bank	Absent
10	Lakshmi Vilash Bank	Absent
11	TMB Bank	Absent
12	Bandhan Bank	Absent
13	AU Small Finance Bank	Absent
14	DCB Bank	Absent