

MRO/ LBC/386/2018

Date: 29.04.2019

All the Members of
District Level Consultative Committee (DLCC) &
District Level Review Committee (DLRC)
of Mehsana District.

Dear Sir,

Re; Minutes of 142ND DLCC & IIIrd DLRC Meeting of Mehsana District held on 07TH Mar. 2019.

With reference to the above we are enclosing herewith the minutes of 142nd DLCC & IIIrd DLRC meeting of Mehsana District held on 07.03.2019 at V.C Hall, Collector Office, Ground floor, Mehsana.

We request you to kindly circulate the same to your Branches/ Departments concerned for suggestions if any and implementation of action suggested.

Yours faithfully,

Convenor &
Lead District Manager,
Mehsana District.

Encl. : a/a

The Minutes of 142nd District Level Consultative Committee(DLCC) Meeting & IIIrd District Level Review Committee (DLRC) Meeting of Mehsana District for the quarter Dec, year 2018-2019, held on 07th Mar, 2019. at V.C Hall, Collector Office,Ground Floor, Mehsana.

The Meeting was chaired by **Shri H.K.Patel (IAS), District Collector, Mehsana**. The meeting was attended by Shri M.L.Meena, Dy. Zonal Manager Dena Bank & Co-chairman, Shri. S.K.Singh, Dy.Regional Head, Union Bank of India, Shri V.P.Parmar, Regional Head, DGGB, Shri S.K.Gupta, LDO From RBI, Shri R.K.Shelar, DDM, NABARD, Shri R.D.Meena Director, Rseti Mehsana and Shri Deependra Singh LDM & Convenor.

The list of other participants is annexed herewith. Following bank representatives were absent – Indusind Bank, UCO, Andhra Bank, RBL, UJJIVAN, KVB, HDFC Bank, KMB, TMB

Shri Deependra Singh, LDM & Convenor welcomed **Shri H.K.Patel (IAS), District Collector, Mehsana** and other members. With the permission of the Chair, LDM carried out the proceedings as per agenda notes submitted to the members.

Agend No. :1 (a) :Confirmation of the proceeding of Last Meeting held on 08.01.2019

The proceedings of the 141st DLCC Meeting and 2nd DLRC Meeting for the year 2018-19 of Mehsana district was held on 08-01-2019 were circulated to all the members by Lead Bank Cell, Mehsana vide their letter no. MRO/ LBC/365/2018 Dt. 22nd Jan 2018 since, no members has suggested any changes/ amendment, etc., the same may be approved by the house unanimously.

Agend No. 1 (b) ATR on Action Points of previous meeting: LDM discussed the action point report of previous meeting.

Agenda No:2(A):Review of Key Banking Parameters in District for quarter ended Dec. 2018.

(i) LDM informed that during the review quarter ended Dec. – 2018, as compared from 1st April 2018, 6 branch were added to the banking network in the district. Thus, there are **376** branches of **34** banks working in the district as at the end of Dec. – 2018 .

- Deposits increased by Rs. 256 lakhs and stood at 1379268 lakhs and the Advances increased by Rs. 13941 lakhs and stood at Rs. 1193372 lakhs at the end of Dec - 2018.
- The CD ratio at the end of previous quarter was at 86.52 %.
Two banks have CD ratio below 30%, are Indian Bank(25.34%) and Syndicate Bank(29.13%),
- Priority sector advances increased by Rs. 39738 lakh over previous quarter and increased by 1.18% Q-to-Q and stood at Rs. 820612 lakh. That is 68.76% against bench mark of 40%.
- Agriculture advance increased by 32783 lakh over previous quarter and increased by 7.46% on Q-to-Q basis and stood at 471960 lakh that is 39.54% of total advance. against bench mark of 18.00%.
- SME Sector advances decreased by 1383 lakh over previous quarter and decreased by 0.62% on Q-to-Q basis and stood at 222765 lakh that is 18.66% of total advance..
- Weaker Section Advance increased by Rs. 10638 lakh compare to last quarter and stood at 15.31%. Against bench mark of 10%.

(Action:All Member Banks)

(B)Review of Annual Credit Plan (ACP)

LDM informed that, Upto the Third quarter of 2018-19, banks have made total fresh disbursement of Rs. 411555 lakhs under Priority Sector, as against the annual target of Rs.600000 lakhs, thereby registering achievement of 68.59% against the SACP target for the year 2018-19.

LDM informed that on Y-o-Y basis, achievement during quarter Dec 2017 was 73.43%.

(Action:All Member Banks)

(C) LDM informed that following Bank's achievement is below 30% under Priority sector upto quarter Dec 2018**Amt. in Rs. Lakhs**

Sr No.	Bank	Target 2018 - 19		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	CORPORATION BANK	2516	9904	831	2933	33	29.6	19516	61284.53
2	INDIAN BANK	973	2062	114	555	12	26.9	1886	5800.97
3	INDIAN OVERSEAS BANK	98	248	0	2	0	0.81	40	340.00
4	UNION BANK OF INDIA	3491	7646	352	1047	10	13.69	2237	9001.99
5	UNITED BANK OF INDIA	107	300	3	29	3	9.76	310	2660.71
6	UCO BANK	332	1491	129	327	39	21.94	1070	2744.84
7	VIJAYA BANK	463	9040	125	680	27	7.52	924	4858.74
8	GSCARB	4646	6056	626	1581	13	26.10	2667	2557.42
9	KOTAK MAHINDRA BANK	1747	34425	279	2796.75	15.97	8.12	969	22281.92
	SOURCES: Banks								

Collector sir asked the above banks to improve disbursement during current quarter. The banks whose achievement is below 25% need to focus and improve in current quarter. He also asked for submission of data regarding total application inward, sanction, disbursement, return/rejection by these banks.

(Action: All Concerned Banks)

Agenda No: 3: Implementation of Financial Inclusion Plan**3.1 Progress under PMJDY, PMJJBY, PMSBY, and APY.**

LDM took up discussion about the progress made in PMJDY, Social Security Schemes.

a) Pradhan Mantri Jan Dhan Yojana (PMJDY).

PMJDY accounts opened cumulative up to 31.12.2018 were 364581 and Rupay Card issued were 293956 (80.62%). Adhaar Card Seeded A/C were 284003. Rupay Card activated were 146334 (51.96%)

Collector sir, while reviewing asked the banks to improve the activation of Rupay cards and preferably adopting camp mode. He also asked all banks to submit data about no. of transactions in rupay cards. LDM informed that only 7-8 banks have submitted the data. He asked all the banks for submission of transaction data.

(Action: All Member Banks)

b) Progress made in enrolment in other social security schemes:

There were total 468399 accounts enrolled under three social security schemes, out of which under PMJJBY, PMSBY, APY was 148438, 301820, 18141 respectively.

LDM asked the banks to improve enrollment under APY scheme.

(Action: All Member Banks)

c) Payment of pro-rata premium for enrollment under PMJJBY

LDM discussed that in order to encourage eligible account holder to join the scheme at later stage payment of Pro-rata premium for enrolment under PMJJBY would be allowed, with the minimum of Rs.86/- for one quarter required to be paid even if a person enrolls under the scheme one or two months before the end of the policy year (i.e if he enrolls in March, April or May)

A	June, July & August	Annual premium of Rs.330/- is Payable
B	Sept, Oct & Nov	3 Quarter of Premium @Rs.86.00 i:e Rs.258/- is Payable
C	Dec, Jan & Feb	2 Quarter of Premium @Rs.86.00 i:e Rs.172/- is Payable
d	March, April & May	1 Quarter of Premium @Rs.86.00

d) Continuation of Comprehensive Financial Inclusion Mission

The Department of Financial Services, MoF, Govt. of India Vide letter Dated 07.09.2018, has informed about the Continuation of comprehensive Financial Inclusion Mission (PMJDY) beyond 28.08.2018 with the changes in focus of accounts from "every household" to 'every adult' with following modifications.

1. Existing overdraft limit to PMJDY account holders of Rs.5000 has raised to Rs.10000
2. Age limit of 18-60 Years has been revised 18-65 years.
3. There will not be any condition attached for OD up to Rs.2000
4. Accident insurance cover for new RuPay card holder has been raised from Rs.1 Lacs Rs.2 Lacs to new PMJDY accounts open after 28.08.2018

3. 2: Financial Inclusion Plan : Road Map for providing regular Banking services in Villages / Unbanked Centres.

A. LDM discussed on the **Opening of Banking Outlets in Unbanked Rural Centres as per Rationalisation of Branch Authorisation Policy (Revised guidelines dtd. 18th May'2017)**. He informed that SLBC, Gujarat introduced a portal wherein the list of all 'Unbanked Rural Centres' of all Banks have been updated. This list will facilitate Banks to choose/ indicate the place where they wish to open a "Banking Outlet".

B. LDM also discussed on the **Opening of "Banking Outlet" in villages having population above 5000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy :**

DFS, MoF, GoI vide it's letter dtd. 17th May, 2018 circulated the list of 9,039 uncovered villages in different States of the Country where Banking services is not available in 5 Kms. vicinity, of which Gujarat State has 755 such centres. Further, it was also informed that there is an immediate need for deployment of BCs at inactive locations. **There is no village in Mehsana District in the above list.**

LDM asked the bankers to prepare a road map of their allotted village in the district as per the guidelines and focus on appointing of new BC's or activation of Inactive ones. Banking facility is to be provided within 5 km radius. He also urge to submit the BC details as earliest.

(Action: All Member Banks)

Agenda No: 4: Review of progress made under various govt.sponcered programmes for the year 2018-19 upto Dec.2018

1.Pradhan Mantri Mudra Yojna and Standup India Scheme

A) Progress under PMMY.

Progress made under Pradhna Mantri Mudra Yojana upto Dec. 2018 was as under:

LDM informed that upto Dec.quarter 2018, Total 29642 accounts, Amount Rs.202.24 crore were sanctioned under PMMY scheme. Out of which 20850 accounts were sanctioned to women beneficiareis.

Collector sir applause the banks for good progress made under PMMY during last quarter. He asked the banks to highlight the success stories for shishu, kishor and tarun schemes in village camps and hold awareness camps about the scheme in collages, ITI institutes.

(Action: All Member Banks & Lead Bank)

B) Stand Up India Scheme

LDM briefed about the Standup India scheme. Upto 31.12.2018, total loan applications sanctioned are 01 for Rs.20.00 lakhs.

Collector sir showed his serious concern about the poor progress in the scheme. He asked banks to improve the position. He also urge DIC to identify eligible candidates with KVIC and sent the applications to the banks. He also asked DIC, NABARD to hold seminar for this. LDM requested all stakeholders to take note of the following action points to improve performance during the current financial year.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.

(Action: All Member Banks, NABARD, SIDBI, DIC and Lead Bank)

2. The details of the progress made in implementation of Central Government Sponsored Schemes.

LDM took up the discussion the progress made in Govt-Sponsored programs alongwith representatives from various departments.

1) PMEGP

LDM informed that, against the of target of 90 application during this year, banks have sanctioned 44 applications, thus registering 49% achievement. While in case of margin money, achievement is 270.93 lakh against target of 225 lakh, thus achieving 120.41% target. Collector sir advised to dispose all application timely and give priority to sanction and disburse loans to need based applicants.

2) NULM

NULM scheme achievement was 50.0% in individual (SEP-I), SHG-100 % while overall achievement was also 64.51%.

3) VBY

LDM apprised the house about progress made under VBY scheme and informed that the achievement was 172.8%. LDM informed that as per communication received from DIC, total 2846 applications are pending in the district. He asked the banks to dispose the pending applications before 31.03.2019.

4) GSCEDC

LDM apprised the house about progress made under GSCEDC scheme and informed that the achievement was 50.98 %. LDM requested the banks to improve the sanctions.

5) GBCDC

LDM apprised the house about progress made under GBCDC scheme and informed that the achievement was 54.12%. LDM requested the bank to dispose of pending applications, at the earliest.

6) GWEDC

LDM apprised the house about progress made under GWEDC scheme and informed that the achievement was only 16.00%. LDM requested the banks to improve the sanctions.

CollectorSir, asked agency to have coordination with banks and attend the BLBC meeting regularly. He also advised bankers to dispose application on merit basis.

(Action:All Member Banks & Concerned Agencies)

12 Milch animal scheme: LDM informed the house that ,In Mehsana District,for the year 2018-19, there is achievement of 188 cases against target of 180 i.e.104% achievement.

Collector sir applaud the banks for good performance under the scheme.He also briefed that DVO and Dairy should prepare success stories and a conduct a study for assessment of upliftment in annual income post this scheme.

(Action:DVO and Dairy)

Agenda No: 5: Review of NPAs**(A) NPA position in Mehsana District.**

Particulars	Amt. Outstanding (Lacs)	Amt. of NPA (Lacs)	% NPA to Outstanding
TOTAL ADVANCES	894607	30356	3.39%

(B) Review of recovery position in Recovery Certificate filed under State

There were 5108 R/C-filed cases for an aggregate amount of Rs.1310 lacs, as on June- 2015, out of which, 4031 cases of Rs.1030 lacs are still pending at various level as of June-2015. **District Authorities are requested to help in recovery of banks dues.**

Details as submitted by some banks are given below

CUMULATIVE POSITION SINCE INCEPTION OF THE ACTS UP TO 31.12.2018									
BANK	Particulars	Cumulative Cases Filed under State Recovery Acts up to 30.09.2018 (Since beginning)		Cumulative Cases Recovery effected up to 30.09.2018		Out of which total cumulative cases closed up to 30.09.2018		Total Cases pending as on 30.09.2018	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
SBI	DDO	2950	2670			655	970	2295	1700
UNION	District Collector	8	14.29					8	14.29
PNB	District Collector	9	17.2	0	0	9	17.2	9	17.2
	Total	2967	2701.49	0	0	664	987.2	2303	1714.29

(Action:Dist.Authorities and banks.)

Agenda No:6: To discuss implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).

LDM informed that Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102018-1141-K.7 dated 5th April, 2018 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2018 and Rabi-Summer 2018-19 seasons. A copy of the GR issued by Government of Gujarat has been circulated by LBC vide letter dated 18.04.2018.

The scheme is compulsory for all the farmers including share croppers, tenant farmers growing notified crops in notified area and availing Seasonal Agriculture Operations (SAOs) loans from Banks / Financial Institutions (i.e. loanee farmers). In case of loanee farmers, the important dates/timeline is to be adhered by branches for Rabi-Summer 2018-19 season. For Summer

season crops(summer groundnut,summer bajra), Loans sanctioned from 01.01.2018 to 15.03.2019 can be covered and last date for submission of consolidated declaration and insurance premium by branch to Insurance Company is 31.03.2019.

LDM requested the Banks to pass on necessary instructions to their branches to adhere to the timeline as above so that any farmer may not be deprived from the benefits of the scheme In this Rabi season(2018-19) total no of application count for loanee and non loanee farmers were 9913 for 9794.92 hectares.

Progress under PMFBY Rabi 2018:

Applications Count	Loanee Count	Non Loanee Count	Applied Crop Area (Ha)
9913	9912	01	9794.92

Collector Sir showed his concern about the very poor performance by some banks in implementing PMFBY during Kharif/Rabi season and asked the banks for compulsory coverage in notified crops.

(Action:All Member Banks)

Agenda No :7 : Details of outdoor Financial Literacy Camps conducted by Rural Branches of the Banks

Financial Literacy Camps were conducted by Rural branches of Dena, SBI,BOB,,DGGB,MDCC, Syndicate, CBI. Total 1376 FL camps were conducted in the district upto the quarter Dec. 2018.

LDO from RBI Shri S.K.Gupta asked the banks to follow the schedule for organizing the FLC by rural branches and FL Centre's. Target specific camps to be organized which can also help the branches in improving the digitalization, aadhar and mobile seeding.

(Action:All Member Banks,FL Centres)

Agenda No 9: Role of RSETI Mehsana in self employment..

DENA RSETI, Director Shri R.D.Meena requested the banks to take full advantage of RSETI infrastructure. He informed that 8 training programs were conducted during Dec quarter, 2018 and 237 persons were trained. Cummulative during current financial year, in 18 programmes,553 persons trained. Since inception, 10601 persons trained, out of which 5136(66.14%) trainee settled through bank finance and 2629 trainee settled through own source/wages.

Shri R.D.Meena urged the bankers for more bank linkage to improve settlement ratio.

Collector Sir, emphasised on the branding of products made by the Rseti trainees and sponcered by GLPC.NABARD,RSET and GLPC to work in greater coordination for training the local people.Trainees must be trained in such a way that they met all the standards prevailing in Urban/metro centres.

(Action: NABARD,RSETI & GLPC.)

Agenda No 10: SHG related issues – Grading of SHGs and SHG-Bank Linkage.

GLPC briefed about SHG linkage position in district and requested all banks to dispose of pending application with them.He provided the pendency list and insisted that some branches are holding applications for long time which should be disposed in time bound manner. GLPC also briefed the house about the upcoming modifications in SHG linkage like term lending, community based recovery mechanism at each taluka and proper coding in accounts and interest subvention.

(Action: Banks, GLPC,)

Agenda No 10: Rejection of Government grant, welfare benefits and payments against procurement in small accounts and rejection in inoperative/ dormant accounts, DBTL transfer

Collector sir held the detail discussion on DBTL, treatments of accounts opened for credit of scholarship amount under government sponsored scheme, aadhar and mobile seeding progress. LDM informed that aadhar seeding in the district has reached upto 83.74% while in DBTL accounts it is 90%. Mobile seeding in district is about 80.61%.

(Action: Banks)

LDM informed the Member Banks that DFS, MoF, GoI vide letter dtd. 28th August'2017 forwarded a copy of the Notification no.G.S.R. 1038 (E) dtd. 21/08/2017 regarding Amendment to Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to Small accounts. This above amendment was related to the Small accounts, which carries the following restriction:

- i. The aggregate of all credits in a Financial year does not exceed Rupees one lakh
- ii. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand, and;
- iii. The balance at any point of time does not exceed rupees fifty thousand

Through the above amendment, following proviso was inserted namely :-

“Provided that this limit on balance shall not be considered while making deposits through government grants, welfare benefits and payment against procurements.

Further, DFS, MoF, GoI vide it's letter dtd. 1st June, 2018 informed IBA that it has come to notice that Government grants/ welfare benefits credit in small accounts is not allowed by many Banks, thus leading to denial of benefits to small account holders. Reiterating the provisions of G.S.R. 1038(E) dtd. 21st August'2017, it is advised that all Banks should comply with the directives of these guidelines. Moreover, referring to the IBA circular, it is advised that scholarship accounts and such accounts where Govt. benefits are received should be allotted a separate product code so that stipulation of inoperative/ dormant accounts due to non-operation does not apply while crediting proceeds.

Therefore, Banks may take note of the same and ensure compliance so as to avoid cropping up of further concern on this matter.

AGENDA NO: 11 :Doubling of farmers income by 2022.

The goal set by the Hon.Prime Minister is to double farmers income by 2022-23 is central to promote farmers welfare, reduce agrarian distress and bring parity between income of farmers and those working in non agricultural professions. In addition to the support for agricultural, R&D departments, banks can too play a pivotal role through credit linkage providing timely and adequate credit to farmers and more emphasis on term loan component.

NABARD DDM Sh.R.K.Shelar discussed the seven point strategy to achieve this goal.

AGENDA NO: 12:Progress under Area Development Scheme of NABARD

NABARD DDM Sh.R.K.Shelar discussed the two scheme of area development which are being implemented the district, namely (i) Area Development Scheme on Dairy Development. (ii) Area Development Scheme on Farm Fencing.

Agenda No 13: Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme and PMAY-Gramin

LDM briefed about Pradhanmantri Awas Yojana launched by central government. In order to expand institutional credit flow to the housing needs of urban poor, credit linked subsidy will be

provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

Beneficiaries of Economically Weaker Section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5% for tenure of 20 years or during tenure of loan whichever is lower.

The Controlling Authorities of all banks are requested to issue suitable instructions to the branches under their control and take steps to speed-up the implementation of PMAY-CLSS in the district. LDM also discussed the modifications in MIG-I and MIG-II categories.

LDM asked the banks to sponsor maximum no. of cases and timely data submission.

(Action: All Member Banks)

Pradhan Mantri Awas Yojana – Gramin is a renamed and improved version of Indira Awas Yojana rural housing scheme. Under the PMAY – Gramin, the central government aims to develop 4 Crore (Increased from 3 Crore) homes for Rural Poor across the country by the year 2022. LDM discussed about the salient features of the scheme and told that the eligible beneficiary can also avail a loan of upto Rs.70,000 from Financial Institutions.

LDM asked the banks that the accounts of PMAY-G beneficiaries must not be closed in middle due to any reason as once the account is mapped to the central server, subsidy will be credited in that account only.

(Action: All Member Banks)

Agenda No 14: Vidhya Lakshmi Portal for education loan.

LDM inform about VLP launched by DFS and advised all District coordinators to upload all application of education loan application in VLP portal. LDM also asked the banks to take the full advantage of newly introduced hundred percent interest subsidy scheme on education loan under Mukhyamantri Yuva Swavalamban Yojna. LDM discussed the eligibility and process flow of the scheme among the bankers.

(Action: All Member Banks)

Agenda No 15: Loksabha General Election 2019-Monitoring and reporting of suspicious transactions during the election period.

LDM informed the house that as per the instructions received from District Election Officer, vide their letter no Election/Loksabha/VC/2088 dt 21.02.19 and Election/Loksabha/VC/2632 dt 02.03.19 regarding reporting of unusual and suspicious transactions during the election period to concerned RO's and Lead Bank cell in the prescribed format. He provided the format 1 to 6 to all banks and asked the banks to submit the report daily to LBC for onward submission, as per details below:

(1) Unusual and suspicious cash withdrawal or deposit of cash in a bank account exceeding Rs. 10 lakh during the process of election, without any such instance of deposit or withdrawal during the last two months. (Format-1)

(2) Unusual transfer of amount by RTGS from one bank account to the accounts of several persons in a district/constituency during the election process without any precedent of such transfer. (Format-2)

(3) Any deposit of cash or withdrawal of cash exceeding Rs. 1 lakh from bank account of candidates or spouse or his dependents, as mentioned in the affidavit filed by candidates which is available in CEO's website. (Format-3)

(4) Any withdrawal of cash and deposit of cash exceeding Rs.1 lakh in the account of the political party during the election process. (Format-4)

(5) Any other suspicious cash transactions, which might be used for bribing the electors. (Format-5)

(6) Unusual and suspicious cash withdrawal or deposit of cash in a bank account exceeding Rs. 10 lakh during the process of election, without any such instance of deposit or withdrawal in **NGOs**.and more than 1.00 lakh in **SHG**.

Opening of separate bank account for election expenditure by the candidates– matter reg.

LDM informed that in order to facilitate monitoring of election expenditure, each candidate is required to open a separate bank account exclusively for the purpose of election expenditure. This account can be opened any time only for the purpose of election, not later than one day before the date on which the candidate files his nomination papers. The bank account can also be opened either in the name of the candidate or in the joint name with his election agent for the purpose of election expenditure. The said bank account should not be opened in the joint name with any family member of the candidate or any other person, if he/she is not the election agent of the candidate.

The bank account can be opened anywhere in the state. The accounts can also be opened in any of the banks including the co-operative banks or in the post offices. The existing bank account of the candidate should not be used for this purpose as it has to be a separate bank account for election purpose. Bank Should open dedicated counters for election purpose to facilitate prompt service to the candidates in opening of bank Accounts. The banks shall also allow withdrawals and deposits from the said account on priority basis during the election period.

Transport of Clean and genuine cash by banks during elections-Reg

LDM informed that the bank shall ensure that the cash vans of outsourced agencies/companies carrying that bank's cash shall not, under any circumstances, carry cash of any third party agencies/ individuals except the banks. Towards this, the outsourced agencies/companies shall carry letters/documents etc. issued by the banks giving details of the cash released by the banks to them and carried by them for filing the ATMs and delivering cash at other branches, banks or currency chests.

The personnel of the outsourced agencies/ companies accompanying cash van shall carry identity card issued by the respective agencies. The aforesaid procedure has been stipulated for the reason that during the period of election if the authorised officials of the Election Commission (District Election Officer or any other authorised official) intercepts the outsourced agency/company's cash van for inspection, the agency/company should be in a position to clearly show to the Election Commission through document and also physical inspection of the currency that they have collected the cash from the banks for the purpose of replenishing the bank's ATMs with cash or delivery of the cash to some other branches of the banks or currency chest on the instructions of the bank. The aforesaid procedure shall be part of the standard operating rules and procedure of banks for transport of cash.

Collector Sir asked all the banks to follow ECI guidelines scrupulously, to keep a close watch on suspicious/unusual transactions and report daily to lead bank cell for timely submission to Expenditure committee. He also asked banks to follow policy of clean and genuine cash during the election process.

At the end Shri Deependra Singh, LDM, gave vote of thanks and meeting was concluded.

The list of participants in **142nd DLCC & 3rd DLRC Meeting** for the year 2018-19 of Mehsana district held on **07.03.2019** V C Hall, Collector office, at Mehsana.

SR NO	NAME	DESIGNATION	ORGANISATION
1	SHRI H. K. PATEL	DISTRICT MAGISTRATE	MEHSANA
2	SHRI M. L. MEENA	DZM	DENA BANK
3	SHRI S. K. SINGH	DY. REGIONAL HEAD	UNION BANK OF INDIA
4	SHRI VIJAY P. PARMAR	R.M	DGGB
5	SHRI S. K. GUPTA	LDO	RBI
6	SHRI R. K. SHELAR	DDM	NABARD
7	SHRI DEEPENDRA SINGH	LDM	DENA BANK
8	SHRI R. D. MEENA	DIRECTOR	DENA RSETI
9	SHRI J. K. CHAVDA	D.P.O	COLLECTOR OFFICE
10	SHRI V. K. BHATT	D.A.O	AGRICULTURE
11	SHRI B. K. BUNTY	CHIEF MANAGER	SBI
12	SHRI SURESH CHAND	SBM	VIJAYA BANK
13	SHRI B. J. PATEL	A.D.A	AGRICULTURE
14	SHRI NIRMIT YADAV	MANAGER	BAJAJ ALLIANZ
15	SHRI YOGESH B PATEL	BR. ACCOUNTANT	MDCC BNAK
16	SHRI PRADEEP KUMAR	BR. MANAGER	BOM
17	SHRI RAKESH PATEL	MANAGER	AXIS BANK
18	SHRI RAM BABU	DBM	SYNDICATE BANK
19	SHRI ANKUR PRAJAPATI	R.M	YES BANK
20	SMT. JAYA RAVAL	BR. MANAGER	IDBI BANK
21	SHRI SANDEEP J. KATKADE	ASSTT. MANAGER	OBC
22	SHRI PAWAN KUMAR	SR. MANAGER	ALLAHABAD BANK
23	SHRI R. D. PARIKH	OFFICER	PUNJAB AND SINDH BANK
24	SHRI SURESH KUMAR MINZ	BR. MANAGER	INDIAN BANK
25	SHRI HARSHAD B. DALAL	MANAGER	CORPORATION BANK
26	SHRI VISHAL VOHRA	ASST. MANAGER	CANARA BANK
27	SHRI V. S. PATEL	DIST. MANAGER	GSCDC
28	SHRI H. S. PUROHIT	D.S.W.O (VJ)	MEHSANA
29	SHRI R. J. PATEL	PROJECT CO.	ANARDe FOUNDATION
30	SHRI K. M. RATHOD	SR. MANAGER	BOI
31	SHRI P. M. PATEL	CMF	DRDA GLPC
32	SHRI PIYUSHDAN B. GADHVI	APM (DIST)	DRDA , MEHSANA
33	SHRI G. M. CHAUHAN	MANAGER	DGGB, MEHSANA
34	SHRI TEJAS R. BAROT	RHS	ICICI BANK
35	SHRI MAHENDRA KUMAR MEENA	SR. MANAGER	CBI
36	SHRI BHAUMIK R. PATEL	SR. MANAGER	UNION BANK OF INDIA
37	SHRI VIPUL M PATEL	SR. MANAGER	BOB
38	SHRI DIVYANSHU PRAKASH	BR. MANAGER	IOB
39	SHRI BHAUTIK BRAHMBHATT	DIST. MAANGER	BAJAJ ALLIANZ
40	SHRI AMIT K. RANA	BR. MANAGER	UNITED BANK OF INDIA
41	SHRI VICKY PANCHAL	MANAGER	UNIVERSAL SOMPO GIC
42	SHRI RAMESH B PATEL	MANAGER	SBI
43	SHRI MAULIK PATEL	BR. MAANGER	AU SMALL FINANCE BANK
44	SHRI BIKRAM SINGH MEENA	SR. MANAGER	PNB

