

MRO/ LBC/405/2019

Date: 26.07.2019

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

Dear Sir,

Re; Minutes of 143RD DLCC & IVth DLRC Meeting of Mehsana District held on 18TH June. 2019.

With reference to the above we are enclosing herewith the minutes of 143rd DLCC & IVth DLRC meeting of Mehsana District held on 18.06.2019 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 143rd District Level Consultative Committee(DLCC) Meeting & IVth District Level Review Committee (DLRC) Meeting of Mehsana District for the quarter March, year 2018-2019, held on 18th June, 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 also attended by Shri Pradipsinh Rathod, Resident Additional Collector, Shri M.K.Dave, Director, DRDA, Shri B.S.Rathore, Regional Manager Bank Of Baroda & Co-chairman, Shri V.P.Parmar, Regional Head, BGGB, Shri J.S.Kalra, LDO From RBI, Shri Shashank Vyas, AGM, SIDBI, 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, Andhra Bank, KMB, TMB, HDFC, Canara, RBL, Karur, Yes, Ujjivan, Corporation, ICICI

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. The District Credit Plan for the year 2019-20 was also launched by the District Collector and other dignitaries. LDM briefed about Rs.648000 lakh plan for the district with 8% incremental growth over last year.

Agend No. :1 (a) :Confirmation of the proceeding of Last Meeting held on 07.03.2019

The proceedings of the 142nd DLCC Meeting and 3rd DLRC Meeting for the year 2018-19 of Mehsana district was held on 07-03-2019 were circulated to all the members by Lead Bank Cell, Mehsana vide their letter no. MRO/LBC/386/2018 Dt. 29th April 2019 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 March 2019.

(i) LDM informed that During the review quarter ended March. – 2019, as compared from 1st April 2018, 6 branch was 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 March. – 2019 .

- Deposits increased by Rs. 81076 lakhs and stood at 1460344 lakhs and the Advances increased by Rs. 61734 lakhs and stood at Rs. 1255106 lakhs at the end of March - 2019.
- The CD ratio at the end of previous quarter was at 85.95 %.
- Priority sector advances decreased by Rs. 24124 lakh over previous quarter but increased by 7.71% on Y-o-Y basis and stood at Rs. 796488 lakh. That is 63.45% against bench mark of 40%.
- Agriculture advance decreased by 43821 lakh over previous quarter and stood at 428139 lakh that is 34.11% of total advance. against bench mark of 18.00%.
- SME Sector advances increased by 19957 lakh over previous quarter and increased by 8.96% on Q-to-Q basis and stood at 242722 lakh that is 19.33% of total advance..
- Weaker Section Advance decreased by Rs. 27814 lakh compare to last quarter and stood at 12.34%. Against bench mark of 10%.

(Action:All Member Banks)

(B)Review of Annual Credit Plan (ACP)

LDM informed that, Upto the Fourth quarter of 2018-19, banks have made total fresh disbursement of Rs. 514022 lakhs under Priority Sector, as against the annual target of Rs.600000 lakhs thereby registering achievement of 85.67% against the SACP target for the year 2018-19 upto March – 2019.

LDM informed that on Y-o-Y basis, achievement during 2017-18 was 95.49% and request all bank to register 100% achievement during FY 2019-20.

(Action:All Member Banks)

(C) LDM informed that following Bank's achievement is below 30% under Priority sector upto quarter March 2019 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	INDIAN BANK	973	2062	114	575	11.72	27.90	1886	5773
2	PUNJAB & SIND BANK	51	590	38	162	74.51	27.44	39	172
3	VIJAYA BANK	463	9040	179	1031	38.66	11.41	930	4981
4	KOTAK MAHINDRA BANK	1747	34425	323	3175	18.59	9.22	965	24351
	SOURCES: Banks								

As per the ATR of last meeting, SACP achievement below 30% of some banks, Collector sir asked for submission of data regarding total application inward, sanction, disbursement, return/rejection by these banks. Three banks except Kotak submitted data. Total 572 applications were made in these banks, out of which 25 were rejected. Majority being technical reasons. Vijaya Bank informed about the restrictions on branch advances during 2018-19.

Collector sir asked to call explanation from Kotak Mahindra Bank for non compliance and not attending the meeting. He also instructed to call explanation from the Banks who have not attended the meeting. If the banks fails to give any satisfactory reply, suitable action may be recommended to their higher authorities and Reserve Bank of India.

(Action: Concerened Banks and Lead Bank)

While reviewing the performance under agriculture sector and term lending, Collector sir asked to focus more during the current year and banks to take benefits of the various Government of Gujarat, NABARD and central schemes. He asked NABARD and Lead Bank to organize a one day workshop including Banks, Agriculture Deptt., Horticulture Deptt., Animal Husbandry, GGRC and NABARD.

(Action:Banks,Concerened Deptts,NABARD and Lead Bank)

Agenda No: 3: Implementation of Financial Inclusion Plan**3.1Progress 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 31.03.2019 were 391590 and Rupay Card issued were 309311 (79.98%). Adhaar Card Seeded A/C were 306288. Rupay Card activated were 154368 (52.96%)

Collector sir, while reviewing asked the banks to improve the activation of Rupay cards and preferably adopting camp mode.

(Action:All Member Banks)

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

There were total 469352 accounts enrolled under three social security schemes, out of which under PMJJBY, PMSBY, APY was 148992, 302105, 18255 respectively.

LDM discussed the categorywise allotment of APY targets for the FY 2019-20.

(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 enroll 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, Gol 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 March.2019**1.Pradhan Mantri Mudra Yojna and Standup India Scheme****A) Progress under PMMY.**

Progress made under Pradhna Mantri Mudra Yojana upto March. 2019 was as under:

LDM informed that upto March,quarter 2019,Total 51452 accounts,Amount Rs.202.24 crore were sanctioned under PMMY scheme.Out of which 25372 accounts were sanctioned to women beneficiareis.

Collector sir applause the banks for good progress made under PMMY during last year.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 31.03.2019, 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 in 2019-20.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 74 applications,thus registering 82.22% achievement. While in case of margin money, achievement is 444 lakh against target of 225 lakh, thus achieving 197% 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 100% in individual(SEP-I),SHG-113.3 % while overall achievement was also 104.4%.

3) VBY

LDM apprised the house about progress made under VBY scheme and informed that the achievement was 208.64%. LDM informed that as per communication received from DIC, total 1023 applications are pending in the district.He asked the banks to dispose the pending applications before 30.06.2019.

4) GSCEDC

LDM apprised the house about progress made under GSCEDC scheme and informed that the achievement was 61.90 %. 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 61.00%. 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 24.00%. *Collector sir requested the banks to improve the sanctions under the scheme.*

Collector Sir, asked agency to have coordination with banks and attend the BLBC meeting regularly. He also advised bankers to dispose application on merit basis before 31.12.2019

(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 asked DVO to focus on more budgetary allotment for this year.

(Action:DVO)

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	928232	30356	3.27%

(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.LDM also provide the status of more than 60 days pendency under SARFAESI act to District Collector and request to give the permissions at the earliest.***

Details as submitted by some banks are given below

CUMULATIVE POSITION SINCE INCEPTION OF THE ACTS UP TO 31.03.2019									
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). **The guidelines for this financial year 2019-20, Kharif/Rabi season are yet to issue by the State govt. which will be circulated to all banks when received by us.**

Banks were requested 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 the last 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,Axis. Total 1785 FL camps were conducted in the district upto the quarter March. 2019.

LDO from RBI Shri J.S.Kalra 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.he also briefed about the composite KCC circular issued by RBI and asked the banks to give the maximum benefits to the farmers.

(Action:All Member Banks,FL Centres)

Collector sir asked the Lead FL centre to collect the list of retirees from various govt.departments and contact them for organizing a meeting for giving information on financial discipline,new developments in banking and digitalization etc.

(Action:FL Centre)

Agenda No 8: Role of RSETI Mehsana in self employment..

RSETI, Director Shri R.D.Meena requested the banks to take full advantage of RSETI infrastructure. He informed that 6 training programs were conducted during March quarter, 2019 and 199 persons were trained. Cummulative during current financial year, in 24 programmes,752 persons trained. Since inception, 10620 persons trained, out of which 5211(65.06%) trainee settled through bank finance and 2798 trainee settled through own source/wages.

The success stories of candidates trained by RSETI were also placed before the house.

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

Collector Sir, asked RSETI, GLPC and NABARD 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 9: 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 84.56% while in DBTL accounts it is 90%. Mobile seeding in district is about 81.40%.

(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.

LDM discussed the seven point strategy to achieve this goal.

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

LDM 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 eligilibility and process flow of the scheme among the bankers.

(Action:All Member Banks)

Agenda No 15: Representation received from various People for opening of branch/ATM./Merging
NIL

Agenda No 16: Campaign to achieve saturation under Kisan Credit Card(KCC): Organisation of Village level camps by branches in month of June 2019.

An initiative has been taken by State government,NABARD and SLBC to extend the KCC facility to all eligible land account holders and bridge the gap between land account holders and KCC

issuance to maximum extent. As per the statistics received, against 286542 land account holders(8A)in Mehsana district, the KCC holders in the district are only 136724(47.72%)

Hence it has been decided to hold the camps in every service area village of the bank branches in the month of June 2019. As per the recommendations of the Regional offices and District Coordinators, village wise camp scheduled has been consolidated and forwarded to all bank branches in the district. Regional offices and District Coordinators are requested to follow up with their respective branches for successful holding of the camps and maximum coverage under KCC.Branches are requested to publisize for the camp well in advance and coordinate with the village Talati,Sarpanch, Dairy Secretary,Bank Mitra, farmers club or any other renowned person/group in the village.The list of land account holders(8A) in the villages is provided by NIC.The Branch Manager/Field officer has to attend the camp in the village on camp date and will focus on maximum on- site canvassing of KCC. At the end of the camp, branch is requested to provide the data about the no of KCC accounts canvassed.

Agenda No 17: Approval of DLCC/DLRC calender for the FY 2019-20

LDM presented the DLCC/DLRC calender for the F.Y.2019-20 and request all the members and Chairman for the approval and observance. With the nod of the house it was approved.

SCHEDULE OF DLCC MEETINGS TO BE CONVENED FOR QUARTER ENDED IN THE YEAR 2019

Annexure - A

Sr. No.	Notice for DLCC Meeting & DATA submission	Period for Quarter ended	DATA to Submit by Member Banks/ LDMs/ Govt. Agencies	Distribution of Agenda Papers	Date of DLCC Meeting	Date to forward Minutes of DLCC Meeting	Follow-up Action emerged from the Members
1	01.04.2019	Mar-19	20.04.2019	01.05.2019	13.05.2019	24.05.2019	14.06.2019
2	01.07.2019	Jun-19	15.07.2019	01.08.2019	16.08.2019	27.08.2019	15.09.2019
3	01.10.2019	Sep-19	19.10.2019	01.11.2019	14.11.2019	25.11.2019	15.12.2019
4	01.01.2020	Dec-19	17.01.2020	01.02.2020	13.02.2020	24.02.2020	14.03.2020

Annexure - B

SCHEDULE OF DLRC MEETINGS TO BE CONVENED FOR QUARTER ENDED IN THE YEAR 2019

Sr. No.	Notice for DLRC Meeting & DATA submission	Period for Quarter ended	DATA to Submit by Member Banks/ LDMs/ Govt. Agencies	Distribution of Agenda Papers	Date of DLCC Meeting	Date to forward Minutes of DLRC Meeting	Follow-up Action emerged from the Members
1	01.04.2019	Mar-19	20.04.2019	01.06.2019	14.06.2019	24.06.2019	14.07.2019
2	01.07.2019	Jun-19	15.07.2019	01.09.2019	12.09.2019	22.09.2019	14.10.2019
3	01.10.2019	Sep-19	19.10.2019	01.12.2019	10.12.2019	20.12.2019	11.01.2020
4	01.01.2020	Dec-19	17.01.2020	01.03.2020	14.03.2020	24.03.2020	15.04.2020

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

The list of participants in **143rd DLCC & 4th DLRC Meeting** for the year 2018-19 of Mehsana district held on **18.06.2019** V C Hall, Collector office, at Mehsana.

SR NO	NAME	DESIGNATION	ORGANISATION
1	SHRI H. K. PATEL	DISTRICT MAGISTRATE	MEHSANA
2	SHRI PRADIPSINH RATHOD	RAC	GOG
3	SHRI M.K.DAVE	DIRECTOR	DRDA
4	SHRI B.S.RATHORE	REGIONAL MANAGER	BANK OF BARODA
5	SHRI V. P. PARMAR	REGIONAL MANAGER	BGGB
6	SHRI J. S. KALRA	AGM	RBI
7	SHRI DEEPENDRA SINGH	LDM	BANK OF BARODA
8	SHRI SHASHANK VYAS	AGM	SIDBI
9	SHRI R.D. MEENA	DIRECTOR	RSETI, MEHSANA
10	SHRI RAMESH PATEL	DLM	DRDA
11	SHRI PRAVIN M PATEL	M. F. CONSULT	GLPC
12	SHRI PIYUSHDAN GADHVI	APM (D)	DRDA
13	SHRI K. M. RATHOD	SR. MANAGER	BOI
14	SHRI MAHENDRA K. MEENA	SR. MANAGER	CBI
15	DR. K. H. PATEL	DY. MANAGER	DUDHSAGAR DAIRY
16	DR. B. M. DESAI	DY. DIRECTOR	ANIMAL HUSBANDRY DEPTT.
17	SHRI H. S. PUROHIT	DISTT. CO-ORDINATOR	DSWO
18	SHRI HIREN LUHAR	EXECUTIVE	UNIVERSALSOMPO GIC
19	SHRI SWASTIK PATEL	DLMC CO-ORDINATOR	BAJAJ ALLIANZ GIC
20	SHRI PANKAJ PRAJAPATI	DLMC CO-ORDINATOR	BAJAJ ALLIANZ GIC
21	SHRI ANAND CHITRA	BR. HEAD	BANDHAN BANK
22	SHRI YOGESH PATEL	BR. ACCOUNTANT	MDCC BANK
23	SHRI VIPUL PATEL	A.M	BANDHAN BANK
24	SHRI PINKESH KUMAR MEENA	A.M	IDBI
25	SHRI ROHIT KUMAR	A.M	SYNDICATE BANK
26	SHRI JAYESH S. BHATT	CO	DISTRICT REGISTRAR OFFICE
27	SHRI SANDEEP J. KATKADE	A.M	OBC
28	SHRI BHAUMIK R. PATEL	DISTT. CO-ORDINATOR	UNION BANK OF INDIA
29	SHRI AMIT K. RANA	BR. MANAGER	UNITED BANK OF INDIA
30	SHRI MANISH CHAUDHARY	BR. HEAD	PNB
31	SHRI MAULIK PATEL	BR. MANAGER	AU SMALL FINANCE
32	SHRI SHASHI BALA MEGHWAL	LOAN OFFICER	INDIAN BANK
33	SHRI VIPUL M PATEL	SR. MANAGER	BOB
34	SHRI PRAVIN B.PRAJAPATI	PROJECT CO-ORDINATOR	ANARDE
35	SHRI DILIPSINH CHAVDA	PROJECT MANAGER	DIC
36	SHRI R. B. PATEL	MANAGER	SBI
37	SHRI RAJ KUMAR HIRALAL	CHIEF MANAGER	SBI
38	SHRI VIKAS SANGHVI	BM	AXIS BANK
39	SHRI S. K. MODI	S.I	ITI
40	SHRI A. L.DESAI	EMPLOYMENT OFFICER	EMPLOYMENT OFFICE
41	SHRI DIVYANSHU PRAKASH	BR. MANAGER	IOB
42	SHRI DIVYEN ROY	DY. BM	BOM
43	SHRI VIJAY KUMAR	BM	PUNJAB & SINDH BANK
44	SHRI SANTOSH	OFFICER	PUNJAB & SINDH BANK
45	SHRI L. D. DAGRE	ASSTT. MANAGER	UCO BANK
46	SHRI J. D. BOGA	RESEARCH OFFICER	DPO
47	SHRI PAWAN KUMAR	BR. MANAGER	ALLAHABAD BANK

