

MRO/ LBC/332/2018

Date: 20.09.2018

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

Dear Sir,

Re; Minutes of 140TH DLCC & Ist DLRC Meeting of Mehsana District held on 01st Sept. 2018.

With reference to the above we are enclosing herewith the minutes of 140th DLCC & Ist DLRC meeting of Mehsana District held on 01.09.2018 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 140th District Level Consultative Committee(DLCC) Meeting & 1st District Level Review Committee (DLRC) Meeting of Mehsana District for the quarter June, year 2018-2019, held on 01st Sept, 2018.

The 140th District Level Consultative Committee(DLCC) Meeting & 1st District Level Review Committee (DLRC) Meeting of Mehsana District for the quarter June, year 2018-2019, was conveyed by Lead Bank Cell on 01st Sept, 2018 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 **Smt. JayShreeben Patel, Member of Parliament, Mehsana, Shri M.L.Meena, Dy. Zonal Manager Dena Bank & Co-chairman, Shri. Rajesh Kumar, Regional Head, Bank of Baroda, Shri.P.C.Jain, Dy.Regional Head, Union Bank of India, Shri Mukesh Modi, LDO From RBI, Shri R.K.Shelar, DDM, NABARD, Shri N.C.Patel, GM, DCCB, Shri M K Patel Director(Incharge), Rseti Mehsana and Shri Deependra Singh LDM & Convenor.**

The list of other participants is annexed herewith. Following bank representatives were absent –Andhra Bank, United Bank, Kotak Mahindra Bank, Indusind Bank, TMB and Punjab & Sind Bank.

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

Agend No. :1.1 (a) :Confirmation of the proceeding of Last Meeting held on 29.06.2018

The proceedings of the 139th DLCC Meeting and 4th DLRC Meeting for the year 2017-18 of Mehsana district held on 29-06-2018 were circulated to all the members by Lead Bank Cell, Mehsana vide their letter no. MRO/ LBC/284/2018 Dt. 27th July 2018 since, no members has suggested any changes/ amendment, etc., the same may be taken as read and confirmed.

Agend No. 1.1 (b) ATR on Action Points of previous meeting

| Sr No. | Item No. of Last Meeting Minutes | Action Point in Brief | Status of ATR |
|--------|--|--|--|
| 1 | DBTL and ADHAR seeding. Our collector and DM has advised all bank to complete aadhar seeding all eligible account for DBTL. | All district coordinators to implement the same | All member bank have implemented the same and aadhar seeding is done on priority basis. Upto 81.85% seeding is done. |
| 2. | Organisation of FLC and Mudra, Stand Up India awareness camps in ITI and Collages | All member banks were asked to hold such camps. | A no of such camps are being organized in current quarter in school, collages and villages. |
| 3 | Increasing mobile seeding and to involve BCs in educating for digital payment. | It has been advised to all dist.coordinators to increase digital payment and cashless transaction. | BC sensitization training for six days is organized at RSETI, focused on Digitalization, Mudra, other govt.schemes, DBTL and basic banking. Mobile seeding |

| | | | |
|----|---|----------------------------------|--|
| | | | is 69.67%. |
| 4. | LDO from RBI asked the banks to focus on MSME advances. | All banks to implement the same. | Banks are focusing on msme and mudra advances. |

Agenda No: 1.2: Implementation of Financial Inclusion Plan

1.2.1 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 30.06.2018 were 342107 and Rupay Card issued were 273629 (79.98%). Adhaar Card Seeded A/C were 260847. Rupay Card activated were 138953 (50.78%)

Collector sir, while reviewing asked the banks to improve the activation of Rupay cards and preferably adopting camp mode. He also asked to prepare bankwise data about no. of transactions in rupay cards.

(Action: All Member Banks & Lead Bank)

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

There were total 461933 accounts enrolled under three social security schemes, out of which under PMJJBY, PMSBY, APY was 148288, 301765, 11880 respectively.

M.P. Jayshreeben Patel asked to prepare bankwise data and target in case of social security schemes.

LDM asked the banks to improve enrollment under APY scheme.

(Action: All Member Banks & Lead Bank)

1.2.2 Gram Swaraj Abhiyaan – 14th April, 2018 to 5th May, 2018

LDM briefed about the Gram Swaraj Abhiyan in Mehsana District, which was organized in Village Umrecha Satlasana taluka. This campaign was mainly aimed at achieving saturation by providing universal coverage to people under identified programmes as PMJDY, PMJJBY and PMSBY.

With the concentrated efforts of all stakeholders i.e. BCs, Banks, SLBC and Government authorities, the Village achieved 160%, 200% and 125% of target allotted under PMJDY, PMJJBY and PMSBY schemes respectively at the end of the Campaign, while the state average was 129%, 132% and 113% respectively.

The Bank were advised to undertake the following activities under FI plan:

- a. Opening of banking outlets (Branch or fixed Business Correspondent) within 5 KM distance for each of these villages.
- b. Activation of inoperative BC point.
- c. Opening of Jan-Dhan accounts for every unbanked adult in the villages.
- d. Distribution and activation of RuPay Cards.
- e. Aadhar and Mobile number seeding and Aadhar Authentication with consent of the account holder.
- f. Organising Financial Literacy Camps.
- g. Enrolment under PMJJBY and PMSBY for the period 01.06.2018 to 31.05.2019

LDM advised the banks to work on the similar pattern in their allotted villages for hundred percent coverage under the above schemes.

1.2.3 Seva Setu Programme phase -4 in district

LDM informed the house that as per the Government of Gujrat guidelines, seva setu phase -4 is being observed in the district from 24.08.2018. All banks are requested to participate in the programme as per their service area allotted villages and render the services on the above guidelines. The branch or service area village where programme is being organized will be the nodal branch for the camp and it has to coordinate with others. Detailed schedule has been forwarded through post and e-mail.

(Action: All Member Banks)

Agenda No: 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 its 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)

C. Revised Sub Service Areas (SSA's): Under the guidance of SLBC, Lead Bank Cell undertook an exercise with all banks and compiled updated list of Sub Service Area. The said list is also available on SLBC website. LDM requested the member banks to go through the same and in case of any discrepancy in allotment of any village, the same should be reported to us before 20th September 2018 for necessary modifications.

Agenda No :3 : 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, CBI, Syndicate Bank. Total 441 FL camps were conducted in the district upto the quarter June 2018.

LDM informed that FLC councillor has been appointed by Dena Bank and monthly calendar is being sent to all talukas/collector office. He asked MDCC to prepare a calendar and sent copy to all talukas/collector office/LBC and work in coordination with LBC and other FLC's.

LDO from RBI Sh.M.J.Modi 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.

Collector sir, also emphasize on preparations of FLC calendar, holding FLC frequently in backward areas, Educational institutions, colleges, ITI and conducting FLC for government officers, FLC during festive season.

(Action: All Member Banks, FL Centres and Lead Bank)

Collector sir, asked the RBI LDO that RBI may formulate a scheme with NABARD to provide FLC related equipments to all Banks.

(Action:RBI and NABARD)

Agenda No 4: Rejection of Government grant, welfare benefits and payments against procurement in small accounts and rejection in inoperative/ dormant accounts, DBTL transfer

Detail discussion was held by our Collector and DM sir regarding DBTL, treatments of accounts opened for credit of scholarship amount under government sponsored scheme, aadhar and mobile seeding progress, aadhar authentication and aadhar Enrollment Centres. LDM informed that aadhar seeding in the district has reached upto 81.85% while in DBTL accounts it is 90%.

Collector sir asked the banks to complete the 100 percent aadhar seeding in all 19 DBTL schemes on first priority basis, Opening of pending accounts with the help of BC's. He also showed concern in poor performance by few banks in aadhar seeding and aadhar authentication. He called that banks which are below 70% need to focus and improve the progress within next month. He showed serious concern over the poor performance in aadhar seeding by DCCB which is only 38.08%.

(Action:All Member Banks,DCCB & Lead Bank)

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: 5:Pradhan Mantri Mudra Yojna and Standup India Scheme

A) Progress under PMMY.

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

LDM informed that upto June. quarter 2018, Total 6559 accounts, Amount Rs.46.33 crore were disbursed under PMMY scheme.

District Collector 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.LDM asked the banks to impart the same and send details to lead bank cell.

M.P.Jayshreeben asked to include the data for loan to women beneficiary under Mudra yojna.

(Action:All Member Banks & Lead Bank)

B) Stand Up India Scheme

LDM briefed about the Standup India scheme. Upto 30.06.2018, total loan applications sanctioned are 01 for Rs.20.00 lakhs.

Since the performance under the scheme is not up to the mark, 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)

Collector Sir,asked the banks to hold awareness camps about the scheme in collages,ITI institutes.He urges the banks for improvement in current financial year.

(Action:All Member Banks & Lead Bank)

Agenda No:6: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

While reviewing Govt-Sponsored schemes like PMEGP, *Collector and DM advised to dispose all application timely and give priority to sanction and disburse loans to need based applicants.*

LDM discussed the modifications in PMEGP scheme for existing units.

2) NULM

NULM scheme achievement was 16.66% in individual(SEP-I), while overall achievement was also 25%.

3) VBY

LDM apprised the house about progress made under VBY scheme and informed that the achievement was 70.64%. LDM informed that as per communication received from DIC, total 1276 applications are pending in the district, out of which 932 applications are of previous year. He asked the banks to dispose the pending applications before 30.09.2018.

4) GSCEDC

LDM apprised the house about progress made under GSCEDC scheme and informed that the achievement was only 1.75 %. 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 34.41%. 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 2.00%. LDM requested the banks to improve the sanctions.

Our 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.

(Action:All Member Banks & Concerned Agencies)

Agenda No:7: Review of Key Banking Parameters in District for quarter ended March 2018.

LDM briefed the house about the Key Banking Parameters as of June 2018, compared to the previous quarter, viz. march-18 and informed that number of Branches of 34 banks is 370.

- Deposits decreased by Rs. 20135 lakhs and stood at 1359163 lakhs and the Advances increased by Rs. 83814 lakhs and stood at Rs. 1169712 lakhs at the end of June - 2018.
- The CD ratio at the end of previous quarter was at 86.06 %.
- Priority sector advances increased by Rs. 1094 lakh over previous quarter and increased by 0.15% Q-to-Q and stood at Rs. 766363 lakh. That is 65.51% against bench mark of 40%.
- Agriculture advance increased by 26640 lakh over previous quarter and increased by 6.17% on Q-to-Q basis and stood at 458347 lakh that is 39.18% of total advance. against bench mark of 18.00%.
- SME Sector advances decreased by 1564 lakh over previous quarter and increased by 1.52% on Y-to-Y basis and stood at 181694 lakh that is 15.53% of total advance..
- Weaker Section Advance increased by Rs. 3978 lakh compare to last quarter and stood at 15.32%. Against bench mark of 10%.

(Action:All Member Banks)

Agenda No:8:Review of Annual Credit Plan (ACP)

LDM informed that, Upto the First quarter of 2018-19, banks have made total fresh disbursement of Rs. 211946 lakhs under Priority Sector, as against the annual target of Rs.600000 lakhs thereby registering achievement of 35.32% against the SACP target for the year 2018-19.

LDM informed that on Y-o-Y basis, achievement during quarter June 2017 was 49.80%.He asked the banks to improve disbursement during current quarter.

(Action:All Member Banks)

Agenda No: 9: 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 Kharif-2018 season. In case of Castor crop, Loans sanctioned from 01.01.2018 to 31.08.2018 can be covered and last date for submission of consolidated declaration and insurance premium by branch to Insurance Company is 15.09.02018 in castor crop.

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 Kharif season(2018-19) total no of application count for loanee and non lonee farmers were 27746 for 13304.97 hectares.

Progress under PMFBY Kharif 2018

| Applications Count | Loanee Count | Non Loanee Count | Applied Crop Area (Ha) |
|--------------------|--------------|------------------|------------------------|
| 27746 | 27735 | 11 | 13304.97 |

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. He also calls to District Cooperative Bank over poor coverage which has not covered even a single farmer. He also asked LDM to issue explanation letter to DCCB.

(Action: Concerned Bank.)

Agenda No: 10: Continuation of 4% interest subvention scheme and procedure for Banks to pass on interest subvention to farmers and lodging claims with GoG.

(A) The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. SMB-16-2017-1486-CH dated 17.04.2018 have informed about continuation of 4% interest subvention scheme during the year 2018-19 in respect of short term crop loans sanctioned / disbursed by Banks for the **period from 01.04.2017 to 30.09.2017** and repaid as per Prompt Payer Scheme. Further, Registrar, Co-operative Societies vide their letter dated 23.05.2018 clarified the applicability of the scheme to Nationalised Banks, Private Banks and RRBs. The operational guidelines and mode of lodging claims with Government of Gujarat will be the same as conveyed earlier.

Banks are requested to implement the scheme whole heartedly and ensure extending benefits of the scheme to all eligible farmers and timely lodging of claims. A copy of the said GR and letter is circulated to banks through e mail by Lead Bank Cell

(B) Announcement of new scheme for establishment of dairy unit with 12 milch animals.

LDM informed that the Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. CDS/132017/94/P.1 dated 17th April, 2018 has announced a new scheme for establishment of dairy units with 12 milch animals. A copy of the GR has been circulated by SLBC vide letter no. FGMO/AHM//SLBC-103/406/2018 dated 01.05.2018 which has been shared with banks through letter and e-mails. He requested the banks to circulate the same among the branches in the District and advise them to extend the benefits of the scheme to eligible borrowers.

LDM informed the house that last date for coverage under the scheme has been extended to 30.09.2018.

(Action: All Member Banks.)

Agenda No: 11: Review of NPAs

(A) NPA position in Mehsana District.

LDM discussed the NPA position of the banks in the district and asked the banks to all banks to submit the data to LBC within time frame. As per the data submitted by banks average NPA of banks in the district comes out to be 3.50%.

(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.

(Action: All Member Banks.)

Agenda No 12: Role of RSETI Mehsana in self employment..

DENA RSETI, Director(Incharge) Shri M K Patel requested the banks to take full advantage of RSETI infrastructure. He informed that 4 training programs were conducted during June quarter, 2018 and 129 persons were trained. Cumulative during current financial year, in 4 programmes, 129 persons trained. Since inception, 10161 persons trained, 4587(65.16%) trainee settled through bank finance and 2452 trainee settled through own source.

Shri M.K.Patel urged the bankers for more bank linkage to improve settlement ratio.

LDM advice the DIC to come out with separate subsidy scheme for trainees trained by RSETI.

(Action: All Member Banks & DIC.)

Agenda No 13: SHG related issues – Grading of SHGs and SHG-Bank Linkage.

DRDA DLM Shri Paresh Gadhvi briefed about SHG 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. DLM also briefed the house about the upcoming modifications in SHG linkage like term lending, community based recovery mechanism at each taluka.

Collector sir asked the bankers to promote the groups by providing credit for setting up of various activities like Juice parlour etc.

LDM showed the concern over the increasing NPA in SHG's which has surged to 8.69% and asked for constitution of recovery committee at each taluka at the earliest.

(Action: Banks, GLPC, govt. field functionaries)

Collector sir, asked DRDA to prepare a logo for the SHG financed for setting up of juice parlour in DRDA premise and also promote the activity in other talukas

(Action: GLPC/DRDA)

AGENDA NO: 14 :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: 15: 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 16: 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.

Sh. Vishnu Patani from Regional Commissioner office of Municipalities, Gandhinagar reviewed and asked all banks for improving the performance in CLSS and also asked for timely data submission.

LDM asked the banks to sponsor maximum no. of cases.

(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.

Collector Sir asked the banks to dispose off the applications in time bound manner.

(Action: All Member Banks)

Agenda No 17: 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 18: Representation received from various People for opening/Merging of branch/ATM.- NIL**Agenda No 19: Any Other matter.**

Sh.M.J.Modi,LDO from RBI asked the banks for timely submission of LBR/key indicators. He also pointed out the some banks branches are not attending he BLBC meetings on regular basis.He pointed out that 32 branches of MDCC and 13 branches of SBI were absent in BLBC of March quarter.

Collector sir also took a serious note on banks not attending DLCC and BLBC meetings and asked LDM for issue of letter to regular absentee banks under his signature.

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

The list of participants in **140th DLCC & 1ST DLRC Meeting** for the year 2018-19 of Mehsana district held on **01.09.2018** V C Hall, Collector office, at Mehsana.

| SR NO | NAME | DESIGNATION | ORGANISATION |
|-------|--------------------------|-----------------------|-----------------------------|
| 1 | SHRI H. K. PATEL | DISTRICT MAGISTRATE | MEHSANA |
| 2 | SMT. JAYSHREEBEN PATEL | MEMBER OF PARLIAMENT | MEHSANA |
| 3 | SHRI M. L. MEENA | DZM | DENA BANK |
| 4 | SHRI RAJESH KUMAR | REGIONAL HEAD | BOB |
| 5 | SHRI P. C. JAIN | DY. REG. HEAD | UNION BANK |
| 6 | SHRI MUKESH MODI | LDO | RBI |
| 7 | SHRI R. K. SHELAR | DDM | NABARD |
| 8 | SHRI N. C. PATEL | INCHARGE MANAGER | DCCB |
| 9 | SHRI DEEPENDRA SINGH | LDM | DENA BANK |
| 10 | SHRI MEHUL PATEL | DIRECTOR (INCHARGE) | DENA R-SETI |
| 11 | SHRI D. M . PARIKH | GM | DIC MEHSANA |
| 12 | SMT. L. R. KAKKAD | DPO | DPO |
| 13 | SHRI D. D. SHARMA | CHIEF MANAGER | SBI |
| 14 | SHRI V.K.MAKWANA | REPRESENTATIVE | DRDA |
| 15 | SHRI PARESH J. GADHVI | DLM INCHARGE | DRDA |
| 16 | SHRI ALPESH R. MODI | MANAGER | NAGARPALIKA, MEHSANA |
| 17 | SHRI NATVARLAL S. PATEL | MANAGER | SBI |
| 18 | SHRI MAHENDA KUMAR MEENA | SR. MANAGER | CBI |
| 19 | SHRI YOGESH B. PATEL | BR. ACCOUNTANT | MDCC MEHSANA |
| 20 | SHRI GAURAV KUMAR | SR. MANAGER | CORPORATION BANK |
| 21 | SHRI PRADEEP KUMAR | BR. MANAGER | BOM |
| 22 | SHRI RAVI GADHVI | BR. HEAD | AXIS BANK |
| 23 | SHRI DIVYANSHU PRAKASH | BR. HEAD | IOB |
| 24 | SHRI ANAND CHITARA | BR. HEAD | BANDHAN BANK |
| 25 | SHRI J. S. BHATT | SR. CLERK | DISTRICT REGISTRAR, MEHSANA |
| 26 | SMT. JAYA RAVAL | BR. HEAD | IDBI |
| 27 | SMT. NEHA YADAV | MANAGER | CANARA BANK |
| 28 | SHRI JIGAR MODI | ASSTT. MANAGER | HDFC |
| 29 | SHRI DHANIK SHAH | ASSTT. MANAGER | UCO BANK |
| 30 | SHRI DEEPAK KACHHAP | OFFICER | ALLAHABAD BANK |
| 31 | SHRI MAULIK PATEL | SR. MANAGER | AU SMALL FINANCE BANK |
| 32 | SHRI ARYAN PRAJAPATI | R.M. | YES BANK |
| 33 | SMT. VIDHYA MISHRA | P.O. | INDIAN BANK |
| 34 | SMT. ANSUYA PARMAR | BR. MANAGER | SYNDICATE |
| 35 | SMT. POOJA BANKER | MANAGER CREDIT | BOI |
| 36 | SHRI R. J. PATEL | PROJECT CO-ORDINATOR | ANARDE FOUNDATION |
| 37 | SHRI KALPESH C. MAKWANA | ASSTT. DIST. MANAGER | GSKVN |
| 38 | SHRI BIKRAM SINGH MEENA | SR. MANAGER | PNB |
| 39 | SHRI BIRJU MAKWANA | OFFICER | BOB |
| 40 | SHRI VINAY K. DWIVEDI | BR. HEAD | KVB |
| 41 | SHRI P. L. SHAH | ASSTT. DIRECTOR | MSME-DI |
| 42 | SHRI SHASHANK PIYUSH | BR. SALES MANAGER | ICICI |
| 43 | SHRI H. S. PUROHIT | D.S.W.O. | GBCDC VJ |
| 44 | SHRI J. S. PATEL | SUPERVISOR | G.R.KHADI BOARD |
| 45 | SHRI VISHNU S. PATANI | MUNICIPAL CIVIL ENGG. | REGIONAL COMM. OFFICE |

| | | | |
|----|----------------------|-------------|---------------|
| 46 | DR. B. M. DESAI | DHO | D. P. MEHSANA |
| 47 | SHRI V. K. MAKWANA | APO | PMAY-G |
| 48 | SHRI SANDEEP KATKADE | OFFICER | OBC |
| 49 | SHRI DIXIT PATEL | R.M | RBL BANK |
| 50 | SHRI G. M. CHAUDHARY | SR. MANAGER | DGGB |
| 51 | BHUPENDRA AHIRWAR | A.M | VIJAYA BANK |

