

Minutes of 134th DLCC & 2nd DLRC Meeting quarter ended Sept-2018

The 134th DLCC & 2nd DLRC meeting of Banaskantha District was held 20th Dec-2018 on 17.00.00 Hrs. at Meeting Hall, Collector Office, Banaskantha, Palanpur. Shri Sandip Sangle (IAS), Collector & DM, Banaskantha Dist. presided over the meeting. ,Shri B L Shah(IAS), District Development Officer & Shri Ravindrasinh Vala, Director, DRDA & Shri G T Vyas, Zonal Manager, Dena Bank (Lead Bank), ZO Mehsana, Shri Narendra Dhona, LDO, RBI Ahmedabad, & Shri Kamlesh Bhaskar, Director, Dena-RSETI, Palanpur, Shri Ajit Dighe DDM NABARD, Dist. Co-ordinators of Banks, other Bankers and Govt. Officials were present. Shri Kalyan Jakhar, Convener & LDM, BK Dist. welcomed to Shri Sandip Sangle (IAS), Collector & DM, Banaskantha Dist. and all the other participants. Thereafter with permission of the Chair, the proceeding of the meeting started as per agenda items.

AGENDA No. 1: To confirm the minutes of previous meetings:-

The minutes of the 133rd DLCC & 1st DLRC for the quarter ended March was held on 20.09.2018 were circulated to all members vide letter no. **PLN/LBC/660/2018** Dated 12.10.2018. The LDM offered for comments if any on the minutes. There was no any comment from the members and the minutes approved by the house unanimously.

Agenda for 134th DLCC & 2st DLRC Meeting for 2018-19**AGENDA No.1****Review of Banking Development in key Areas as on quarter ended Sept- 2018****(A) Branch Expansion:**

No. of Bank Branches as on quarter ended	Sept 2017	Dec 2017	Mar 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	33	33	35	35	35	0
2.Nationalised Banks	91	91	91	91	91	0
3.RRB/DGGB	44	44	48	48	48	0
4.Co.operatice Banks	139	139	138	138	138	0
5.Private Sector Banks	32	32	36	36	37	01
6.Small Fin Banks	4	5	5	5	5	0
District Total	343	345	353	353	354	01

LDM informed the house that the total network of Bank Branches is 354, Including 13 satellite branches i.e. Dena Bank (7 Satellites office Closed), DGGB (5) and UBI (1) at the end of Sept-2018 in the District.

Hon'ble Collector suggested that now a day's banking is basic need of every citizen. Therefore, there should be more Bank/branches in rural areas to suffice the Banking service needs of villagers / Farmers/ poor people. Banks should explore possibilities of opening more branches in unbanked rural areas.

(Action: All Concerned Banks)

(B) Deposits:

(Rs. in Crores)

Banks	Sept. 2017	Dec. 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	2083	2068	2071	2010	2048	+38
2.Nationalised Banks	3100	3456	3588	3502	3845	+343
3.RRB/DGGB	117	344	358	345	355	+10
4.Co.operatice Banks	1355	1450	1571	1426	1566	+140
5.Private Sector Banks	867	852	950	945	1140	+195
District Total	7522	8170	8539	8229	8954	+725 (8.81%)

LDM informed the house that the Deposit of SBI Group increased by Rs.38 Crores. In case of Nationalised Banks, it increased by 343 crores, RRB Banks - increased by Rs.10 crores, Co-operative Banks

- increased by Rs.140 crores and Pvt Banks - increased by 195 Crores by respectively. Overall deposit of the District increased by Rs.725 crores as compared previous quarter of June-2018 and stood at Rs. 8954 Crores at the end of Sept- 2018. **(Action: All Concerned Banks)**

(C) Credit Expansion:

(Rs. in Crores)

Banks	Sept 2017	Dec 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	1044	1111	1135	1196	1163	-33
2.Nationalised Banks	3556	3623	3862	3565	3504	-61
3.RRB/DGGB	561	571	592	589	605	+16
4.Co-operative Banks	889	919	934	860	954	+94
5.Private Sector Banks	2577	2621	3648	3264	3284	+20
6.Small Fin Banks	0	0	0	142	158	+16
District Total	8627	8845	10172	9616	9668	+52 (0.6%)

LDM informed the house, that the advance of State Bank of India, Nationalized Banks have decreased by of Rs.33 crores, Rs.61 crores and Small Fin Banks, DGGB, Co-operative Bank and Pvt. Banks increased by of Rs. 16 crores, 16 crores, 94, 20 crores. Overall credit of the District increased by Rs. 52 crores as compared to previous quarter Sept-2018 and total advances of the district stood at Rs.9668 crores at the end of Sept-2018 (-504 Crs from March-2018).

Hon'ble Collector suggested that the specially SBI & PSUs banks are advised to increase credit flow in Dist. (Action: All Concerned Banks)

(D) CD Ratio: (in %)

Banks	Sept 2017	Dec 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter
1.State Bank India	50	54	55	59	54	-5
2.Nationalised Banks	115	105	108	102	91	-11
3.RRB/DGGB	165	166	165	171	170	-1
4.Co.operatice Banks	66	63	59	60	61	+1
5.Private Sector Banks	297	307	384	345	304	-41
District Total	115	108	119	117	108	-9

LDM informed the house that, the CD Ratio of the District, Stood at 108% at the end of Sept-2018, which is satisfactory. The National target is 60%.

Hon'ble Collector advised that those who have negative (-) growth in CD ratio and all others Banks beloved dist. level are instructed to immediately increase the CD ratio at list with at par of Dist. CD ratio. (Action: All Concerned Banks)

(E) Priority Sector Lending :

(i) The quarterly progress in financing of Priority Sector, Agriculture Sector and Weaker section is given hereunder: (Outstanding Rs. In Crores)

Sector Wise Advance	Sept 2017	Dec 2017	March 2018	June 2018	Sept 2018	Variation Previous Quarter	Variation Previous Quarter (in %)
1.Total Priority	7201	7244	7943	8021	7814	-207	-2.58%
2.Agriculture	5990	6018	6676	6605	6404	-201	-3.04%
3. MSME	754	758	779	874	917	+43	+4.92%
4. Oth. Priority	457	468	488	542	493	-49	-9.04%
5. Weaker section	2382	2417	3057	2639	2394	-245	-9.28%

LDM informed the house that, the District has shown positive growth in all parameters. Total Priority Sector, Agriculture, Oth. Priority and Weaker section decreased by Rs.207, Rs.201, Rs.493 and

Rs.245 crores and the MSME increased by Rs.43 crores respectively compare to the previous quarter ended June- 2018. Total outstanding of advances stood in Priority Sector, Agriculture, MSME, Priority sector and weaker section by Rs. 7814, Rs.6404, Rs.917, Rs.493 and Rs.2639 Crores respectively at the end of Sept- 2018.

(ii) The Bank wise share of various components of Priority Sector Advances is as of Sept- 2018 is given here under : (Rs. in Crore)

Particular	SBI	Nationalised Banks	RRB/ DGGB	Co.Op. Banks	Private Banks	All Banks
1. Priority sector Advances	762	3108	598	895	2451	7814
% To total Adv. (Target- 40%)	66	89	99	94	71	82
2. Agriculture Advances	538	2610	569	789	1898	6404
% To total Adv. (Target- 18%)	46	74	94	83	55	66
3. Weaker section Advances	461	954	152	0	826	2394
% To total Adv. (Target- 10%)	40	27	25	0	24	25

LDM informed the house that the District has achieved the stipulations for Priority Sector advances, Agri. Advances and weaker section advances with good margin.

Hon'ble Collector suggested that banks with stagnant deposit should analyze the reasons and improve their services. He suggested that Banks with below benchmark CD ratio must improve their credit portfolio. He also suggested that discussions made in the meetings must be percolated down line to the branches for better implementation and improvement. Hon. Collector suggested that some banks are doing priority sector advances very well and figures of priority sector lending of some banks is not satisfactory. Therefore, these Banks are advised to concentrate of priority sector lending.

(Action: All Concerned Banks)

AGENDA No.2

Review of progress under Service Area Credit Plan (SACP) 2018-19:

LDM informed the house that the fresh and renewal lending to priority sector at the quarter ended Sept-2018, the summary of target vis-a-vis achievement under SACP 2018-19 is presented here under as per data submitted by the banks on SLBC Portal. (Amount in Rs .Crore)

Financial Year : 2018-19		Achievement	
Particulars	Annual Target	Up to Sept-2018	In %
A. Agriculture & All activities	6885.88	2912.63	42.30
B. Small Scale Ind. (NFS)	622.14	386.87	62.18
C. Other Priority Sector	713.57	65.13	9.12
Total Priority Sector	8221.59	3364.63	40.92

LDM informed the house that the achievement under SACP is 41%, which is not satisfactory even after the first half of the year. Hon'ble Collector also shown grave concern over the slower credit growth and advised all bank to sanction more & more loans so as to achieve the SACP target.

(Action: - All Banks of BK Dist.)

AGENDA No.3

3.1 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme (CLSS)

LDM informed the house that the 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 State. Ministry of Housing and Urban affairs, Govt. of India vide notification dt.12th June 2018 has enhanced carpet area in MIG I category from “Upto 120 Sq.metre” to “ upto 160 Sq.metre” and in MMG II category from “ Upto 150 Sq.metre” to 200 Sq.metre”.The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e.01.01.2017.

No. of Accounts Target	No of Accts. Disbursed	Subsidy Amt. disabused (Cr)
750	686	15.34

The Director, DRDA informed the house that there are some incidents wherein Government departments have remitted subsidy or other government benefit in the accounts of beneficiaries. Banks have adjusted the same into overdue loans. This is creating problems as intended benefits are not percolating to beneficiaries. Therefore, he advised that these aid or subsidies are not to be appropriated into overdue loans accounts. It is given to the people for relief or any other purpose so these funds should not be appropriated to any other account. (Action: All Concerned Banks)

3.2 Pradhan Mantri Awas Yojana – Gramin

LDM informed the house that the 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.

The salient features of the scheme are:

Providing assistance for construction of 1 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.

- The minimum unit (house) size enhanced from 20 sq.mt.(under IAY) to 25 sq.mt. Including a dedicated area for hygienic cooking.
- Enhancing the unit assistance from Rs.70,000 to Rs.1,20,000 in plain area and from Rs.75,000 to Rs.1,30,000 in hilly States / difficult areas / IAP districts.
- The cost of unit (house) assistance is to be shared between Central and State Govt. in the ratio 60:40 in plain areas and 90:10 for North-Eastern and 3 Himalayan States.
- Provision of assistance of Rs.12,000 for toilets through convergence with Swacch Bharat Mission – Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- Provision of 90/95 person-days of un-skilled labour wage under MGNREGA for construction of house, over and above the unit assistance.
- Identification and selection of beneficiaries based on the housing deficiency and other social deprivation parameters in SECC – 2011 data and verified by the Gram Sabhas.
- The eligible beneficiary can also avail a loan of upto Rs.70,000 from Financial Institutions.

The Director DRDA informed that this is one of the flagship programme of Government and progress under the program is being monitored at every platform. He advised all Bankers to pass on necessary instructions to their branches to sanction maximum loans under Pradhan Mantri Awas Yojna – Gramin. (Action: All Concerned Banks)

AGENDA No.4

4.1 Pradhan Mantri Mudra Yojna (MUDRA)

Pradhan Mantri MUDRA Yojana (PMMY) was launched on 08.04.2015 by the Hon’ble Prime Minister Shri Narendra Modi, is set up as a subsidiary of SIDBI.

LDM informed the house the progress under the Scheme for FY 2018-19 is as under:

(Amt. in Crores)

SHISHU		KISHOR		TARUN		TOTAL	
A/C	Disb. Amt.	A/C	Disb. Amt.	A/C	Disb. Amt.	A/C	Disb. Amt.
2124	8.09	1661	35.32	348	22.64	4133	66.05

LDM has also informed the status as of 30.09.2018. During the current year since 01.04.2018 Total no. of accounts 4133 sanctioned with tune of Rs.66.05 crores under the scheme, of which Rs. 8.09 crores to 2124 a/cs, 35.32 crores to 1661 a/cs and Rs. 22.64 crores to 348 a/cs sanctioned under Shishu, Kishore and Tarun category of MUDRA respectively.

Hon. Collector Sir emphasized on sanction of more loans under PMMY. He suggested that small size programs should be organized at every Taluka level and disbursements should be made in camp mode. Customers should be called in these programs. Success stories to be discussed and power point presentation should be given in these programs. (Action: All Concerned Banks)

4.2. Stand up India Scheme

LDM informed the house the sanction progress as of 30.09.2018 Under “Stand up India” In BK Dist. Rs. in crores

Sanctions Accts	San. Amt.	Disb. Act	Disb. Amt.
56	17.28	46	8.41

Since the performance under the scheme is not up to the mark, all stakeholders are requested 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.

Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

Hon'ble Collector also had shown concern over the progress in this scheme. He suggested that this is the flagship program of Government of India, We must achieve respectable figure under the scheme. (Action: All Concerned Banks, DIC, NABARD)

AGENDA No.5

LDM informed the house, the details of the progress made in implementation of Government Sponsored Schemes.

5.1 Name of Scheme: - PMEGP (KVIC+KVIB+DIC)

Achievement under PMEGP up to Sept-2018 is as under.

Agency: All (KVIC+KVIB+DIC)

(Rs. in Lacs)

IA	Target 2018-19	Target MM Involve	App. Forwarded to Bank including carried forward from previous year		App. sanctioned by banks		Achievement MM	App. Rejected by Banks		Pending at Banks	
								No. of prj	MM amt	No. of prj	MM amt
KVIC	27	67.5	18	92.13	6	45.64	67.61	4	21.20	8	25.29
KVIB	27	67.5	16	92.37	4	21.81	32.31	7	42.80	5	27.76
DIC	36	90	26	139.25	13	70.33	78.14	4	18.59	9	50.33
TOTAL	90	225	60	323.75	23	137.78	61.23	15	82.59	2	103.38

Prime Minister Employment Generation Programme (PMEGP)

LDM informed the house as per the progress report for the quarter ended Spet-2018, against the physical target of 90, Banks have sanctioned 23 applications, i.e.25.55% achievement. Similarly, against the Margin Money target of Rs.225 lakhs, Banks have sanctioned projects having **Margin Money of Rs.137.78 lakhs (61.23% achievement)** for the half yearly ended Sept, 2018. KVIC, State Office, Ahmedabad vide their e-mail dated 30.05.2018 and 05.06.2018 has submitted Bank/District wise targets under PMEGP scheme for FY 2018-19 which is circulatrd to banks.

LDM informed the house that progress under PMEGP is not satisfactory. Hon. Collector shown grave concern over the matter and advised all bank to sanction more & more loans under the scheme. (Action: All Concerned Banks, DIC, NABARD)

5.2 Review of progress under Govt. Sponsored programme for the period 01-04-2018 to 30-09-2018:-

LDM informed the house, under various Govt. sponsored schemes only DIC - Vajpayee Bankable is satisfactory (achievement 137%), but in remaining various schemes i.e. NRLM (Mission Manglam),

PMEGP, Dattopath thengadi Artisan Interest Subsidy Scheme, GSCEDC, GWEDC, GBCDC achievements are not satisfactory. The details of it are given in enclosed for the quarter ended Sept 2018 as per report received from concerned agency During the BLBC meeting review of progress under Govt Spon. scheme was done.

The performances under various Govt. sponsored scheme are very poor and despite repeated requests/ review in last BLBC and DLCC meetings, the same is not improved. There is huge number of pendency with various bank branches, hence controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

Hon'ble Collector was very much disappointed over the issue. He advised that loan application sponsored under government sponsored programs is for the help of economically weak people. We must consider these applications positively. We must achieve all targets under these programmes. (Action: All Concerned Banks, DIC)

5.3 Review of SHG (NRLM) scheme

LDM informed the house, the performances under SHGs scheme (NRLM) are very poor and despite repeated requests/ review in last BLBC and DLCC meetings, the same has not improved. There is huge number of pendency with various bank branches, hence controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

Further, through a separate letter dtd. 17th May'2018, DFS, MoF, GoI informed that Ministry of Rural Development has suggested that Self Help Group members are more suitable as BC for financial inclusion activities. For SHG members it will be an additional income and hence lower attrition is expected. Moreover, MoRD will provide for Tablet/ Micro ATM and there will not be any cost to Bank. In BK district 28 Bank Sakhi has been appointed by GLPC.

District Development Officer shown a serious concern over poor credit linkage in NRLM (SHG) cases. He said that there is long pendency of credit applications of NRLM cases at branches level. Managers are not serious to finance SHGs/NRLM which is not acceptable. Branch staff is even not visiting to SHGs even after expiry of six months of receipt of application. He narrated an incident of Amirgadh Block branch Manager not interested or cooperated in extending SHGs finance. Due to which, a lot of embarrassment was faced by applicant borrowers who visited there from villages and also by the NRLM staff. He stated that it is not acceptable and it should not happen in future.

Hon'ble Collector suggested that all District Co-coordinators of Banks to take serious note of that and to instruct the branches that such type of incident should not happen.

The DRDA, Director advised the house that SHG Credit Linkage most important aspect of Rural Development program. All the pending application under SHG/ NRLM scheme must be cleared immediately. All bank's branches were advised to utilize the services of Bank Sakhi for better bank & credit linkage for SHGs. (Action: All Concerned Banks, DRDA)

AGENDA No.6

Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY), 4% Int. subvention Scheme

6.1 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)

LDM informed the house, 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 SLBC vide letter dated 13.04.2018. **The LBC, it is circulated vide letter dated 20.04.2018, E-mailed and through last DLCC/DLRC meeting.**

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 to be adhered by branches for Rabi-Summer-2018 season are as under.

Sr.	Timeline for	Date for summer Groundnut and summer Bajra crops	Date for all other Rabi crops
1	Loaning period to be considered	Loans sanctioned from 01.01.2018 to 15.3.2019	Loans sanctioned from 01.01.2018 to 31.12.2018

2	Generating crop insurance proposal form on i-khedut portal by farmers	15.03.2019	31.12.2018
3	Submission of proposal form by farmers to branch	2 working days after cut-off date as mentioned above i.e. 17.03.2019	2 working days after cut-off date as mentioned above i.e. 02.01.2019
4	Deduction of premium by branch	2 working days after submission of proposal to Bank i.e. 19.03.2019	2 working days after submission of proposal to Bank i.e. 04.01.2019
5	Online data entry by Banks on compulsory mode	25.03.2019*	10.01.2019
6	Submission of consolidated declaration and insurance premium by branch to Insurance Company	31.03.2019	15.01.2019

Banks are 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 this Rabi- Summer season (2018-19) total no of application count for loanee and non loanee farmers were 1331 for 1414.47 Hectares.

Progress under PMFBY Rabi-Summer-2018

Applications Count	Loanee Count	Non Loanee Count	Applied Crop Area (Ha)
1331	1329	2	1414.47

Banks are 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. District Co-ordinators are advised to ensure that all loanee farmers are covered under the scheme and also ensure maximum coverage under the scheme. Hon'ble Collector also advised to ensure maximum coverage under the scheme. (Action: All Concerned Banks)

6.2 Continuation of 4% interest subvention scheme and procedure for Banks to pass on interest subvention to farmers and lodging claims with GoG.

LDM informed the house, 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 01.04.2018 to 30.09.2018** 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. *The LBC it is already circulated vide Emailed and through last DLCC/DLRC meeting.*

The Registrar, Co-operative Societies, Government of Gujarat vide their letter dated 18.05.2018 has reiterated the modality of extending benefit of interest subvention scheme to eligible farmers. As per the operational guidelines of the scheme, eligible amount of interest subvention is to be provided to eligible farmers upfront in his/her crop loan account immediately on repayment of entire crop loan with interest by farmers. Subsequently, the claims for reimbursement of interest subvention are to be lodged by Banks with Government of Gujarat.

Banks are requested to pass on necessary instructions to branches regarding adherence to the operational guidelines of the scheme. *The LBC has already circulated it through E-mail & last DLCC/DLRC meeting.*

Banks are requested to pass on necessary instructions to branches regarding adherence of the operational guidelines of the scheme. (Action: All Concerned Banks)

AGENDA No.7

7.1 Progress made in recovery under R/C filed cases as of June 2018.

The recovery of Bank over dues is an important issue for the Banks, in view of RBI's NPA norms and stress has been given to improve the recovery position of Banks over dues. The Govt. Authorities are requested to help bankers in recovery of bank's dues under the State Recovery Act, as there is negligible progress. Many R/C filed cases are still pending.

In the last DLCC meeting, Dist. Authority were requested to take suitable action in this regards. The bank wise details progress in captioned schemes is given in enclosed.

While going through the data stated in page-65, it is observed that total 2216 RC cases are pending with DDO/Collector office. The aforesaid position stated is, except cases of Dena Bank and BDCC Bank, as said work is done separately by appointed SRO and Dist. Registrar Dept of Co-operatives respectively.

The recovery of Banks over dues is an important issue for the Banks, in view of RBI's NPA norms and stress has been given to improve the recovery position of Banks over dues. The Govt. Authorities are requested to help bankers in order to help them in taking suitable action as there is negligible progress. Hon'ble Collector consented over the matter. He agreed that it will be taken on priority. (Action: - Dist. Authority).

7.2 Pending Cases under SARFAESI Act-2002:- As per SLBC vide letter dtd. 17th Sept-2018 gave following impediments always cast shadow over SARFAESI Act-2002:-

- i.** Application for taking over Physical Possession Assets filed before District Magistrate takes much longer than stipulated timeline of 30 days leading to undue pilling up of cases under the Act.
- ii.** Orders for taking over possession being signed by authorities other than designated authorities (often by Addl. Collector) which has been repeatedly challenged and turned down by court of law on numerous occasions.
- iii.** Non-cooperative and non-conducive approach of Executive Magistrate or Mamlatdar in execution of order for taking over physical possession by not remaining present at the venue on the scheduled date without any intimation to concerned Bank.

The SLBC regularly receiving representations from various Banks pertaining to above stated issues marring SARFAESI Act which hamper the loan recovery proceeding by the banks and defeat the very purpose of the act.

Hon'ble Collector consented over the matter. He agreed that it will be taken on priority and all cases filed before DM court are to be disposed off within stipulated time. (Action: - Dist. Authority).

AGENDA No.8

IMPLEMENTATION OF FINANCIAL INCLUSION :

8.1 Progress under PMJDY, PMJJBY, PMSBY and APY.

LDM has informed the house the progress as of 22.08.2018 under opening of accounts, issuance Ru-pay cards and aadhaar seeding as here below_;

Progress under PMJDY is as below.

No. of Accounts opened		Aadhaar Seeded Accounts	% of Aadhaar Seeded Accounts	Total RuPay Card issued	% of Total RuPay Card issued
Rural & Urban	Total				
890969	890969	728872	81.81	591680	66.41

All Banks in Banaskantha District have opened 8.90 lakh PMJDY accounts, of which about 5.91 lakh RuPay Cards (66.41%) have been issued and 7.28 lakh accounts (81.81%) have been seeded with Aadhaar number.

8.2 Continuation of Comprehensive Financial Inclusion Mission (PMJDY):- **LDM inform the house that** The DFS- MoF- GoI vide letter dtd. 07th Sept-2018 regarding modifications in PMJDY scheme:-

- i.** Opening of accounts from **every house** hold to **every adult**.
- ii.** Existing OD limit to PMJDY account holders of Rs. 5000 has been raised to **Rs. 10000**.
- iii.** Age limit of 18-60 yrs has been revised to **18-65 yrs**.

- iv. There will not be any conditions attached for OD up to **Rs.2000**.
- v. Accidental insurance cover for new RuPay card holders has been raised from **Rs.1 lakh to 2 lakh** to new PMJDY accounts opened after 28.08.2018.
- vi. Progress in enrolment in Social Security Schemes: - Number of account enrolled up to 30.09.2018 is as below.

Hon'ble Collector shown satisfaction over the progress in account opening in PMJDY. He suggested that still there are chances that some people may not have bank account. He advised that every Bank/Branch should observe in their respective service area and open the bank account of the persons who do not have bank account as soon as possible. This work should be done sincerely. He also insisted that our progress in Rupay Cards distribution is not satisfactory; Banks should distribute the remaining Rupay Cards in campaign mode. Village wise camps should be arranged to achieve respectable figure in Rupay cards also.

Hon'ble Collector had suggested that it is an important issue & all the balance number of accounts where Rupay Cards are not issued or activated, must be delivered in campaign mode. District Development Officer also shown concerns over very low activation of ATM cards. He also insisted to complete it in campaign mode. He added that Insta Cards should be delivered to account holders

Shri Narendra Dhone, Lead District Officer from RBI, Ahmadabad informed the house that, Banks also need to give attention towards RuPay Card activation and Mobile No. seeding in Bank accounts. All Banks are requested to ensure that all their Bank Mitras are equipped with latest RuPay Card Enabled Micro ATM (POS Machine). Representative of Banks may visit Bank Mitras and carry out transactions using their own RuPay Cards to ensure smooth working of the entire system. Subsequent to Supreme Court verdict with respect to Aadhaar, its guidelines are to be adhered with.

(Action: All Concerned Banks)

Sr No	Name of scheme	No of account enrolled by Bank
1	PMJJBY	84512
2	PMSBY	200902
	Total	285414

Hon'ble Collector appealed to bankers to ensure maximum enrollment in all social security schemes.

(Action: All Concerned Banks)

8.3 Financial Literacy Camps :

LDM informed the house that, as per RBI vides letter dtd. 02nd March, 2017 gave following guidelines for conduct of special camps by FLCs and Rural branches:

1. Starting from 1st April, 2017, FLCs have to conduct the camp as per following schedule :
 - a. Two special camps per month on Digital platforms i.e. UPI & USSD
 - b. Target specific camps – Five camps per month (One each for Farmers, SMEs, SHGs, School Children and Senior Citizens)
2. Further, one camp per month has to be organized by Rural Branches on Financial Awareness Messages, UPI and USSD, preferably on 3rd Friday of every month.

All the rural branches would report the data to District Co-ordinators as well as Lead District Manager relating to conduct of Financial Literacy Camps for review in meetings.

During the year from 01.04.2018 to 30.09.2018 Total=481 Financial Literacy Camps were organised by Banks & FLCs.

(Action: All Concerned Banks)

8.4 Deployment of additional BCs in locations not having Banking facilities within 5km:

LDM informed the house that, The 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 within 5 kms vicinity, of which Gujarat State has 755 such centers. Further, it was also informed that there is an immediate need for deployment of BCs at inactive locations. There are 6 villages allocated to SBI in BK Dist as per the list.

Therefore, Banks may map such Villages of their district with allottee Bank branch and request them to deploy BCs as advised by DFS, MoF, GoI.

Hon'ble Collector suggested that now a day's banking is a basic need. We must provide banking services to the rural people through BC/ Bank Mitras. Banks must make arrangements to appoint BC/ Bank Mitra in these 6 centers immediately. (Action: SBI)

8.5 Seva Setu Programme phase-4 in district

LDM informed the house that, as per the Government of Gujarat 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 from time to time.

(Action: All Concerned Banks)

AGENDA No.9

10.1. Rejection of Credit of Government grant, welfare benefits and payments against procurement in small savings bank deposit accounts and their rejection in inoperative/ dormant accounts & opening of students' scholarship account

LDM informed the house that, during 154th SLBC meeting, the Member Banks have been informed 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. *The LBC it is already circulated vide Emailed and through last DLCC/DLRC meeting.*

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

Hon'ble Collector shown concern over the matter and advised that these guidelines are to be followed up scrupulously. He also suggested that no beneficiary should suffer because of having small bank account. All the banks must pass on necessary instructions to their branches. (Action: All Concerned Banks)

AGENDA No.10

District NRLM Committee meeting for Reallocation of Sub Service Areas due to PCA of Dena Bank: - LDM informed the house that, in view of lending restrictions imposed on Dena Bank (under PCA), feasibility for redistribution of service area solely serviced by Dena Bank to other Bank branches has been examined by FIDD, RBI Ahmadabad RO. Since service area approach imposes restrictions on lending under Govt. sponsored schemes by non-service area bank branches. It has been observed that credit needs in the area solely serviced by Dena Bank branches is being hampered. Accordingly a list of villages solely serviced

by Dena Bank branches and alternate bank branches to which service areas can be allotted has been worked out and attached herewith:-

Sr no.	Taluka	Dena Bank Base Br.	Nagar Palika	Reallocation of Bank Br.
1	Palanpur	DB, Palanpur Main Br	Palanpur, Ward No.2	BoB, Palanpur Main Br
2	Tharad	DB, Tharad	Tharad, Ward No. 3, 4	BoB, Tharad
3	Deesa	DB, Deesa	Deesa, Ward No. 10	BoB, Deesa
4	Kankrej	DB, Thara	Thara, Ward-2,4,6	BoB, Thara
5	Bhabhar	DB, Bhabhar	Bhabhar, Ward No. 1,2	BoB, Bhabhar
6	Dhanera	DB, Dhanera	Dhanera, Ward No. 6	BoB, Dhanera
DANTA BLOCK CODE 01				Reallocation to Bank Br.
Dena Bank AMBAJI S.A.-CODE NO. 114				BoB, Ambaji
VILLAGE	CODE NO.	VILLAGE	CODE NO.	
AMBAJI	1016	BAMNOJ	1017	
DEDAPANI	1018	DABHCHATRA	1019	
DEVALIYAV	1020	DHAGARDIYA	1021	
DHARANGIVAS	1022	GUDA	1023	
JHARIVAV	1024	KENGORA	1025	
KODARAVI RANPUR	1026	MOHOBATGADH	1027	
MANKANCHAMPA	1028	NAIVADA	1029	
PADALIYA	1030	PIPALAVALI WAV	1031	
SEMBALPANI	1032	VIRANIVERY	1033	
Dena Bank DANTA S.A.	CODE NO. 115			SBI, Danta
DANTA	1035	DHARADA	1036	
DIVADI	1037	KHEROJ	1040	
MANPUR	1042	PATALIA	1043	
PETHAPUR	1044	PUNJPUR	1045	
RATANPUR	1046	SIYAVADA	1047	
VADVERA	1048	VASI	1049	
KANABIYAVAS	1039	HARIWAV	1038	
BHOKHRI	2462	JASHRANTPURA	2465	
Dena Bank- NAVAWAS-ADERAN S.A.	CODE NO. 116			BoI, Danta
ABHAPURA	1052	ADERAN (NAVAWAS)	1053	
AMBAGHANTA	1054	GADLI (D) (MAHUDI)	1055	
GANGAVA	1056	GODHANI	1057	
JASVANTGADH	1058	KHAIVAD	1059	
KUNDEL	1060	NARGADH	1061	
NAVAVAS-BHEMAL	1062	PANIYARI	1063	
PAMIDARA	1064	THANA	1065	
VADUDAN	1066	VAJASANA	1067	
DEODAR	BLOCK CODE	02		
Dena Bank, DEODAR S.A.	Code No. 125			BoB, Deodar
BLIAGAVANPURA	1220	BHESANA	1221	
DEODAR	1222	DHUNSOL	1223	
JADA	1224	KOTDA (DEODAR)	1225	
LUDRA	1226	RAMPURA	1227	
RAVAL NAVA/JUNA	1228	SARDARPURA	1229	
VADIA	1230			

DEESA	BIOCK CODE	03		
Dena Bank, BHILADI S.A	CODE NO. 136			SBI, Bhiladi
BALODHAR	1358	MUDETHA	1366	
NESADA – NAVA	1367	NESDA JUNA	1368	
PALDI	1369	PEPIU	1370	
SHERGADH	1373			
Dena Bank, DEESA S.A.	CODE NO. 137			BoB, Deesa
CHANDAJI GOLIA	1378	DAVAS	1379	
MORTHAL GOLIA	1380	RAJPUR	1381	
Dena Bank, JUNA DEESA S.A.	CODE NO.138			BoB, Highway, Deesa
DESANVAS	1383	JUNA DEESA	1386	
LUNPUR	1387	SARDARPURA	1388	
VASNA (JUNA DEESA)	1389			
Dena Bank, ZERDA S.A.	CODE NO. 139			SBI, Akhol Moti
BHACHALVA	1393	ZERDA	1394	
NAGFANA	1397	KOCHASANA	1396	
PAMRU	1398	PECHHADAL	1399	
TETODA	1401			
BLOCK : DHANERA			BLOCK CODE : 04	
Dena Bank, DHANERA S.A	CODE NO.154			BoB, Dhanera
Annapur chhota	1530	Anapurgadh	1531	
dedha	1533	Karadhani	1537	
Kundi	1538	Mendal	1539	
Mota meda	1540	Nana Beda	1541	
Sabawadi	1542	Yavarpura	1544	
KANKREJ.	BIOCK CODE	05		
Dena Bank, KHIMANA S.A.	CODE NO.165			BoB, Sihori
CHEKHLA	1686	CHIMANGADH	1687	
KHIMANA	1688	KHODA	1489	
KHODLA	1690	NANOTA	1691	
UCHARPI	1684	SEMANVA	1693	
RAVINA	1692	ZALMOR	1695	
Dena Bank, MANDALA S.A.	CODE NO.166			BoB, Thara
JAKHELA	1699	JOTADA	1700	
MANDALA	1701			
Dena Bank, SHIHORI S.A.	CODE NO.167			BoB, Sihori
AKHOLI MAHARAJ VAS	1704	AKHOLI THALOR VAS	1705	
AMBKIVAS	1706	DURGASAN	1708	
KHASA	1709	KURAVA	1710	
MANGALPRA	1711	MANPURA(S)	1712	
NAGOT	1713	PADARDI	1714	
RAMPURA	1715	SHIHORI	1718	
Dena Bank, THARA S.A.	CODE NO. 168			BoB, Thara
ADHGAM	1721	BHALGAM	1722	
BHAVNAGAR	1723	DEV DABAR	1724	
GOHADA	1725	KANTHARIA	1726	
KANTEDIA.	1727	NEKARIA	1723	

PEDAR	1729	RANAKPUR	1730	
VIBHA NESDA				
Dena Bank, UN S.A.	CODE NO. 169			BOB, Thara
AMARPURA	1736	BHADREVADI	1737	
KARANPURA	1738	KHANGARPURA	1739	
MANPUR(N)	1740	RATANPUR (UN)	1741	
SAVPURA	1742	SHIA	1743	
TATIYANA	1744	UN	1745	
VALPURA	1746			
BLOCK:PALANPUR			BLOCK CODE : 06	
Dena Bank, CHITRASANI S.A.	CODE NO. 185			BoB, HW, Palanpur
HEBATPUR	1858	CHITRASANI	1857	
KOTDA (Chandigadh)	1860	JASPIIRIA	1859	
PIROJPUR (TENKANI)	1862	MALPURIA	1861	
RAMPURA	1864	SANGRA	1865	
Dena Bank, GADH S.A.	CODE NO. 186			SBI, Gadh
GADH	1870	VASANI	1878	
SAMDHI – MOTAWAS	1873	SAMRDHI – Nadhaniwas	1874	
SAMADHI RANAJIVAS	1875			
Dena Bank, GOLA S.A.	CODE NO.187			BoB, Palanpur Main
GOLA	1884	PIMPALI	1885	
Dena Bank, JAGANA S.A.	CODE NO.188			BoB, Palanpur Main
JAGANA	1890			
Dena Bank, KANODAR S.A.	CODE NO.189			SBI, Kanodar
BADARPURA(K)	1896	BHAGAL(J)	1897	
KANODAR	1898	VASANA(JAGANA)	1899	
GATHAMAN	1347			
Dena Bank, MALAN S.A.	CODE NO.190			BDCC, Malan
HASANPUR	1903	HATHIDARA	1904	
JADIAL	1905	MALAN	1908	
MERVADA(MAHAJAN)	1909	PEDAGADA	1910	
UKARADA	1912			
AMIRGADH	BLOCK CODE	07		
Dena Bank, IQBALGADH S.A.	CODE NO. 192			SBI, Iqbalgadh
BHAMARIA	1919	DHANPURA (DHOLIA)	1920	
GHANGUHU	1922	JETHI	1988	
GHUMATA	1923	KALIMATI	1926	
KAPASIA	1927	RAMPURA (V)	1911	
LAXMIPURA	1929	SAROTRA	1930	
VERA	1932	BANTAVADA	1856	
RAJPURIA	1863			
Dena Bank, AMIRGADH S.A.	CODE NO:200- 01			Union Bk of Indai, Amirgadh
KIDOTAR	1928	AMIRGADLI	2003	
AWAL	2004	JUNI ROH	2009	
KAKWADA	2010	SAVANIA	2016	
RABARIA	2015	GHODA	2068	
JORAPURA	1926	ISHWANI	1924	

DANTIWADA	BLOCK CODE	08		
Dena Bank, PANTHAWADA S.A	CODE NO.155			BoB, Dantiwada
Arethi	1549	Bhandotra	1551	
Dhaniwada	1554	Gundari	1557	
Panthavada	1559	Rampura Mahudi	1499	
Satsan	1562	Zat	1567	
Sampura (p)	1560	Santrvada	1561	
Sodal	1563	Virol	1566	
Panswal	1558			
THARAD	BLOCKCODE	09		
Dena Bank, THARAD S.A .	CODE NO. 225			BoB, Tharad
Bhimpura	2232	Dolatpura	2233	
Ghesada	2234	jamda	2235	
Jetada	2236	Karanpura	2237	
Karanasar	2238	Khengarpura	2239	
Khordu	2240	Lendau	2241	
Lunava	2242	Mahajanpura	2243	
Malpur	2244	Vajegadh	2245	
VADGAM	BLOCK CODE	10		
Dena Bank, DHOTA SAKLANA S.A.	CODE NO 243			BoB, Vadgam
Amadpura Dhota	2432	Dhota	2433	
Hadmatia	2434	Hasanpura	2435	
Saklana	2437	Varnavada	2439	
Dena Bank, KODRAM S.A,	CODE NO 243			BDCC, Kodram
Bhalgam	2443	Hamirpura	2444	
Hardevasana	2445	Juni Sendhani	2446	
Kodram	2447	Navi Sedhani	2448	
Navinagari	2449	Vasna	2450	
Dank, Bank, META S.A.	CODE NO 245			BDCC, Meta
Basu	2454	Changa	2455	
Changwada	2456	Meta	2457	
Pirojpura	2458			
Dank Bank, MORIYA S.A.	CODE NO 246			SBI, Danta
Dhanali	2464	Bhatvas	2463	
Joita	2466	Moriya	2468	
Dena Bank, TENIWADA S.A.	CODE NO 247			SBI, Kanodar
Dharewada	2476	Teniwada	2482	
Dena Bank, VADGAM S.A.	CODE NO 250			BoB, Vadgam
Bhangrodia	2486	Bharod	2487	
Chhanian	2488	Magarwada	2489	
Parakhadi	2490	Varvadia	2491	
WAV	BLOCK CODE	11		
Dena Bank, MORWADA S.A.	CODE NO 256			DGGB, Wav
Baru	2554	Babhi	2555	
Dhrechana	2556	Dudsan	2557	
Dungala	2558	Gerambdi	2559	
Harshad	2560	Navapura	2563	

Katav	2561	Morwada	2562	
Soneth	2564	Vaghpura	2565	
Dena Bank, SUIGAM S.A.	CODE NO 257			BDCC, Suigam
Benap	2569	Vharadava	2570	
Devpura(s)	2571	Dudhava	2572	
Jaloya	2573	Joravargadh	2574	
Koreti	2575	Kumdharkha	2576	
Limbuni	2577	Madhupura	2578	
Mamana	2579	Madali	2580	
Meghpura	2581	Motipura	2582	
Nadabet	2583	Radusan	2584	
Rajpura	2585	Sedav	2586	
Suigam	2587	Uchosan	2588	
Dena Bank, WAV S.A.	CODE NO 258			SBI, Wav
Bhadvel	2592	Biyal	2593	
Bhukha	2594	Dharashara	2595	
Khimanavas	2596	Modka	2597	
Vavdi	2600	Ravla	2699	
Malsan	2598			
BHABHAR	BLOCK CODE	12		
Dena Bank, BHABHAR S.A.	CODE NO 124			BoB, Bhabhar
Abala	1196	Beda	1197	
Chaladar	1198	Chatra	1199	
Chaidhodar	1200	Ddenakwadi	1201	
Gongam	1202	Gosan	1203	
Jarvada	1206	Monpura(Bhabhar)	1507	
Mospura	1208	Motasari	1509	
Roita	1210	Runi	1511	
Sanva (Ladule)	1212	Tanwad	1213	
Ujanwada	1214	Vadana	1215	
Vedpag	1216	Vavdi	1217	

Hon'ble Collector & LDO, RBI suggested all District Coordinators of Banks to take serious note of reallocation of Villages to other bank's branches and instruct your branches to cooperate Govt. Dept. and beneficiaries. He also emphasized upon making sufficient public awareness through gram panchayat, publishing it through media, Pamphlets & over ATM outlets. Concern bank branch officials are also to be sensitized. (Action: - All Dist. Coordinator, controlling offices of Banks & Govt. agencies)

AGENDA No.11

Declaration of drought in 9 Talukas (Sub-districts) of BK Dist. LDM informed the house that, the Revenue Dept. Govt of Gujarat vide its notification SCY-102018-791-S.1 dated 30th October 2018 declared 51 Talukas (Sub-districts) of 11 districts of Gujarat as moderate to severely drought affected areas owing to condition arising from low amount of precipitation, depleting ground and surface water & poor crop conditions etc.

SLBC through vide letter No. SLBC 4/678/2018, dtd. 19th Nov-2018, LDM of the concerned 11 Dist. are advised to take up this matter as an agenda in the ensuing DLCC/DLRC meeting of their dist. in the light of RBI's master direction pertaining to "Relief Measures by banks in areas affected by Natural Calamities" dtd. 03rd July 2017 & 17th Oct-2018.

Banks having extended finance in these droughts declared areas are requested to immediately submit information regarding short term crop loans sanctioned from 01.04.2018 30.0.2018 in the prescribed format as provided by SLBC vide its email dtd. 16.11.2018.

Sr. No	Dist. Name	Name of the Taluka	Category of Drought
1.	Banaskantha	Suigam	Severe
2.	Banaskantha	Wav	Moderate
3.	Banaskantha	Kankrej	Moderate
4.	Banaskantha	Tharad	Moderate
5.	Banaskantha	Bhabhar	Moderate
6.	Banaskantha	Deesa	Moderate
7.	Banaskantha	Deodar	Moderate
8.	Banaskantha	Dhanera	Moderate
9.	Banaskantha	Lakhani	Moderate

LDM briefed the house about the policy/procedures as contained in RBI Master Directions

FIDD C.O. FSD.BC.No.8/05.10.001/2017-18 dated July 03, 2017 & October 17, 2018 relating to "Relief measures to be provided by banks in areas affected by natural calamities".

Thereafter, point wise discussion was made & LDM informed the house that with the objective to ensure that banks are proactive in extending relief to the affected persons, the benefit of asset classification of the restructured account as on the date of natural calamity will be available only if the restructuring is completed within a period of three months from the date of natural calamity. In this case the declaration of drought as per notification of Revenue Dept. Govt. of Gujarat, SCY-102018-791-S.1 dated 30.12.2018 would come into effect from 1st December, 2018 and would continue to be in effect for Six months from this date unless revoked earlier by an order of the state Govt.

Hon'ble Collector advised to all the Dist. co-ordinators (banks) must pass on necessary instructions to their branches and that it will be completed within time limit on priority basis.

(Action: - All Dist. Coordinator, controlling offices of Banks & Govt. agencies)

AGENDA No.12

Online Cancellation of Charge on Agri. Land/Bhoja Kami by Bank.

LDM informed the house that, as per letter no JDK/316/new utility/bank/bojha kami/basi-1028-30/2018 dated 16.10.2018 addressed to SLBC convener, it has been clarified that charge cancellation over agricultural land is to be done & processed online only. In line with E-dhara new utility service, charge cancellation entry could be registered online by same bank branch. Automatically SRO register will be updated with new number. Rest of the process will be same as Bojha dakhla. However, bojha entered manually has to be removed manually only. There will be no automation under manual entry.

(Action: - All concerned Banks & Govt. agencies)

AGENDA No.13

To discuss on ABSENTEE BMs in BLBC meeting.

LDM informed the house that, in last DLCC/DLRC meeting, absenteeism of concern Branch Manager was discussed thoroughly. It has been concluded & decided that no BM will remain absent without seeking prior permission.

Hon'ble Collector viewed absenteeism in BLBC meeting seriously note of member Banks whose representatives were not present in the meeting. It was observed that District coordinators from many Bank were not present also in the DLCC meeting. Hon. Collector stated that everybody should understand the importance of the DLCC meeting. He also shown dissatisfaction over the absence in the meeting. He instructed to issue Show Cause notice to Dist. Coordinators or DO letter from Collector Office to higher authorities of the member Banks who were absent from the meeting.

Zonal Manager from Dena Bank was also disappointed over the absence of District Coordinators of Banks in meeting. He stated that this is the highest Bankers level forum of District. He instructed all the District Coordinators of Banks to be present in the meeting positively without fail.

LDO from RBI also expressed serious concern over the absence of District Coordinators from the various Banks. He advised that for DCC meeting, intimation through post as well as e-mail to be sent. All the Bankers would have to remain present without fail. No further reminders/phone calls should be made to attend the meetings. It has also been suggested that only competent official should attend DLCC & DLRC meeting and in his absence prior intimation is to be given by subsequent officer to LDM office before attending meeting. (Action: - All concerned Banks)

AGENDA No.14

Launching of PLP-2019-20 by NABARD & Doubling of farmers' income by 2022.

1. **Potential Linked Credit Plan 2019-20** :LDM informed the house that Keeping in tune with the guidelines of Priority Sector Lending by RBI and the pre PLP meeting with the Bankers, NABARD has prepared Potential Linked Credit Plan for 2019-20.
2. 2019-20 The broad sector potential identified are presented below.

(000.00)

Sr No.	Particulars	PLP Projections 2019-20	PLP 2018-19	% increase
A	Farm Credit			
I	Crop Production, Maintenance and Marketing	538786.04	511999.71	5.23
ii	Term Investment for Agri and Allied Activities	169378.15	165716.2	2.21
	Total (i+ii)	708164.19	677715.91	4.49
B	Agriculture Infrastructure	93102.22	73001.1	27.54
C	Ancillary Activities	31360.5	27011.5	16.10
I	Credit Potential for Agriculture	830527.91	777728.51	6.79
II	Micro Small and Medium EEnterprise's	95832.25	57082.5	67.88
III	Credit Potential for Export Credit	31500	30800	2.27
IV	Credit Potential for Education	4500	4257	5.71
V	Credit Potential for Housing	31700	27260	16.29
VI	Credit Potential for Renewable Energy	4653.3	4466	4.19
VII	Others – Loans to SHGs, JLGs, PMJDY etc	2099	1855	13.15
VIII	Social Infrastructure Involving Bank Credit	4568.8	4280.8	6.73
	Total Priority Sector	1005381.30	907729.81	10.76

14.1 PLP 2019-20 Launch and presentation: Shri Ajit Dighe, DDM, NABARD requested the District Collector to launch PLP 2019-20 and thereafter the DC and other senior level committee members launched the PLP. The DDM then made presentation on PLP 2019-20. Various positive features and NABARDs intervention in the district were presented to the house.

14.2 PLP 2019-20 estimates: The DDM estimated a potential of Rs. 10053.81 crore under priority sector of Rs. 5387.86 cr, total agriculture sector of Rs. 8305.27 cr, MSME Rs. 958. 32 cr and other priority sector of Rs. 790.22 cr. The DDM informed that the Banaskantha is primarily an agricultural district and accordingly 83% of the potential is identified under this sector. DDM requested the ACP to be prepared according to the PLP.

14.3 ADS: The DDM is also informed the house that with a view to maintain the term loan proportion of 35% in total agriculture sector, NABARD has prepared two Area Development schemes (I)

Dairy Development and (2) Land Development. The schemes have been circulated to all bankers and that bankers to make use of the same.

14.4 ACP Targets and achievement: The DDM appraised the house that the targets and achievement data at block level is not available. A format has been devised for the same, which bankers during BLBC may submit for the review.

14.5 Village Level Programmes: NABARD supports banks for conduct of VLP for SHG members in camp mode, with Rs. 2000/-per programme. Bankers urged to take benefit of the same.

14.6 Doubling of Farmer's income: A mission of GoI, the DDM informed all out efforts by all agencies to achieve the doubling of farmer's income by 2022. A seven point strategy to increase income and minimize the losses was mentioned by the DDM

LDM is requested to incorporate the above in the proceedings from NABARD.

3. Doubling of Farmers Income by 2022

Seven strategic points envisaged in doubling the income

- Focus on high end irrigation projects, aim of "per drop, more crop."
- Provision of quality seeds and nutrients based on soil health of each field.
- Investments in warehousing and cold chains to prevent post-harvest losses.
- Promotion of value addition through food processing.
- Creation of a national farm market, removing distortions and e-platform
- Introduction of a crop insurance scheme to mitigate risks at affordable cost.
- Promotion of ancillary activities like poultry, beekeeping and fisheries.

(Action: - All concerned Banks)

AGENDA No.15

Dena RSETI

Director, Dena RSETI, PALANPUR is requested to appraise the members about the skill development programmes & its role in promotion of Self employment in the Banaskantha district. And, progress made under it during the quarter.

Training nomination from bank branches is very low. Whoever, particularly rural poor, are sanctioned loan under PMMY & Stand up India scheme are compulsorily has to undergo Entrepreneurship Development Training through RSETI.

AGENDA No.16

There was no any matter. LDM thanked the members for active participation and lively discussion. The meeting ended with vote of thanks by DDM, NABARD.

Convenor & LDM
Dist. Banaskantha (Palanpur)