



LEAD BANK VERAVAL
Opp. Diamond Talkies, Satta Bazar, Veraval,
Gir Somnath, Gujarat
Pin : 362 265 Dist. : Gir Somnath
Phone No. : (2876) 245244
E-Mail Address: ldm.girsomnath@sbi.co.in

Ref. No. LB/2018-19/60

Date : 31/08/2018

Dear Sir,

Minutes of DLCC/DLRC meeting of Gir-Somnath District held at Jilla-Panchayat office Veraval on 21/08/2018 for the quarter ended June-2018

We forward herewith minutes of DLCC/ DLRC meeting of Gir-Somnath District held at **Jilla-Panchayat office Veraval** on 21/08/2018 for your information, record and necessary action.

We further request you to please go through the minutes carefully and keep us informed about action taken on decisions pertaining to your bank/office so that the same can be placed before the House in the next meeting.

As discuss in DLCC Meeting please note to send Action Taken Report before 31/10/2018 and also attend next DLCC/DLRC meeting with full details.

Yours faithfully,

Chief Manager,
Lead Bank Office, Veraval
District : Gir-Somnath
Encl.: as above.

Minutes of DLCC/DLRC meeting of Gir Somnath District held on 21.08.2018 at 4.00 PM at meeting hall Jilla-Panchayat Office,Veraval for the quarter end June-2018

The DLCC/DLRC meeting was held at Conference Hall, District Panchayat Office, Veraval on 21.08.2018 at 4.00 P.M to review the performance and progress under various key parameters for the quarter ended June 2018, as per ACP 2017-2018. The meeting was presided over by Shri, Ashok Sharma sir, District Development Officer, Gir Somnath District, Shri Sanjay Modi sir Director DRDA, Veraval, Shri Barot sir (LDO), RBI, Ahmedabad, Shri Zala sir AGM RBO-5 SBI Veraval, Kiran Raut sir DDM NABARAD and other Senior Bank Officials/Branch Managers and Government Department's Officers/Representatives.

DLCC meeting started by Chief Manager SBI Lead bank Shri Ashok kumar Vyas with well come address and thereafter discussed various points agenda wise one by one.

Agenda No. 1: Confirmation of minute of previous DLCC/DLRC meeting held on 23/05/2018 for the quarter ended March 2018

Shri Ashok kumar Vyas LDM informed the house that the minutes of the previous DLCC/DLRC meeting for the quarter ended March 2018 held on 21.05.2018 was circulated by Lead Bank Office vide letter No. LB/2018-19/51 dated 11.06.2018 He also informed the house that as no any suggestion/comments received from any of the members by Lead Bank, Gir Somnath he requested to treat the minutes as read and passed. DDO sir asked house that have all members have received agenda and read by all members ? It is confirmed by house and thereafter house passed the minute unanimously with acceptance.

Agenda No. 2: Review of Key Banking parameter (inclusion of priority sector Weaker section/SME) in District for quarter ended June 2018

While reviewing the overall performance of the agenda, Shri Ashok kumar Vyas LDM given figures of present quarter position and positive as well as negative growth achieved compared with previous quarter and previous years comparatively of Deposits and Advances as a whole and bifurcated portion in Priority sector like Agriculture, MSME, Weaker section and KCC Advances.

During discussion of agenda DDO Shri Sharma sir said how many areas are covered with Banking facilities and area of uncovered ? In reply Shri Vyas LDM said no uncovered area is in Gir Somnath District where peoples are uncovered with Banking facilities.

Shri LDM also given information of latest position for opening of ATMs and final figures of ATMs exists in the District.

Agenda No. 3 :FIP progress report – Road map.

Shri Vyas LDM share information for provision of banking service in unbanked villages having population less than 2000 and said that all the villages having population less than 2000 are cover by BC/BF /CSP.

Agenda No. 4.1: Progress under PMJDY(ANNEX-IV)

Shri Vyas LDM information the house for progress under PMJDY in details as per annexure attached with agenda. DDO sir said what is rational logic of PMJDY and why accounts and what is the purpose of opening accounts under the scheme ? Shri Parmar Counsellor FLCC lead Bank said motive of opening of PMJDY is to channelized common man of the smallest

village into Banking fold for their future benefits of DBT, coverage of free accidental insurance of Rs.1 lacs in ATM and coverage of Rs.5000/= over draft facility in regular accounts in case of account holders need in emergency.

Agenda 4.2 : Aadhaar seeding & authentication in CASA accounts:

Shri Vyas LDM discuss in details regarding Aadhaar seeding & authentication in CASA accounts, numbers and percentage wise.

Agenda 4.3: Gap in appointment of the BCs

Shri Vyas LDM number wise position in various Banks of the district and inform the house that Coverage of BC/BF/CSP is adequate in the District except appointment of one BC by Bank of India. Representative of Bank of India said that matter is under process and in very short time the appointment will be finalized. DDO sir asked SGB about motivate to open account.SGB reply that transaction up to Rs.10000/= debit or credit collection of cheque and providing Banking information to the peoples of their jurisdiction.DDO sir asked for salary of BC where in Bankers given their views that is vary from Banks to Banks however it is starting from at least Rs.3000/= per month plus incentives of work he dose during the month. Senior Manager of Dena Bank said that during KCC season some BC earns more than Rs.20000/= DLM of GLPC Punita madam said preference should be given to SHG groups whole recruits BC in Banking channel.DDO sir state that we should give training to SHG woman enable perform their duty while absorb in Bank as a BC.

(Action point BOI)

Agenda 4.4 : Progress in enrolment in Social Security Schemes (ANNEX-V)

Shri Vyas LDM discusses for latest position of various social security systems accounts and amount wise. He further states that the achievement in the social security schemes is satisfactory.

4. 5: Progress under PMMY:

Shri Ashok kumar Vyas LDM inform house present position of achievement under PMMY with numbers of accounts and amount sanction as well as disbursements.

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

LDM read out figures of the target as well as achievement and advised all the bankers to dispose of application within the period and should not keep pending for long time beyond 15 days as per RBI norms.DDO sir asked average limit is 1.25 lacs in PMEGP disbursement ?DIC representative reply that it is the scheme of KVIC. In case of gap of information Shri DDO sir advice that take figures from DIC and send to concern Banks so no gap remains in figures and matter should be discussed subject and scheme wise.

5.2: Other Government sponsored Schemes: NULM

The representative of NULM Shri Zala said that progress in the implementation of the scheme is satisfactory and receiving nice support from Banks. DDO sir asked for what kind of application are sponsored by NULM. In reply Shri Zala said mostly for purchasing of Auto rikshaw etc for which cost comes nearly 1.78 lacs. DDO sir advised DIC for sponsoring those types of activities which is financially viable, sustainable and has potential for employment generation.

(Action point NULM and DIC)

AGENDA 9: PRADHAN MANTRY AVAS YOJNA

Director DRDA informed that 132 applications have been submitted to various banks but not a single application is approved so far. It was advised from the chair to approve the loan application as per norms but in a time bound manner and support the flagship programme of the Gol.

Agenda 12 : Review of NPAs

LDM Shri Vyas has given sector wise position of NPA DDO Shri Sharma sir said if any account of SHG slippage to NPA inform immediately and advice SHG staff upgrade all NPA accounts of SHG with tuning of the respective Branch heads.

Agenda 16 : SHG related issues – Grading of SHGs and SHG-Bank Linkage and

While discussing SHG related issue GLPC DLM Punita Madam and TLM shri Kanabhai given figures of application for availing overdraft facility by SHG in various Banks, out of its sanction by Banks and pending at Bank level. Matter also discussed for long pending applications in various Banks where in pendency is more. DDO sir said it is not good sign to keep applications long pending of needy SHG woman's and take initiatives to dispose of applications as early as possible enable groups for develop their business with the help of Banks. He Advise SHG staff to arrange one meeting with all Branch Managers and discuss matter in good atmosphere. He concludes with amicable solution for better development of our woman groups in the district.

Agenda with the permission from the Chair

1. Director DRDA represented that there is a case of misappropriation under MGNREGS at the Village Inaj, Ta. Veraval. Approximately 173 fake bank accounts have been opened at various banks based on fake job cards and fund of the tune of Rs.75.5 lacs have been misappropriated. The matter was briefly discussed and suggested that the concerned controlling authority of respective banks and the representative of RBI should take necessary action in the matter and ensure legal actions and safety of Government fund. (Action: LBM; Dir DRDA; AGM SBI; LDO, RBI)
2. The Director of DRDA represented that there was an authorized payment under the MGNREGS to an agency at the Satta bajar Veraval branch of SBI. Although the Taluka Development Officer requested the "Stop Payment" in writing in the event of an irregularity, the said amount was paid to the agency. The matter was discussed and Mr. Barot, LDO of RBI advised that if the account holder requests within three days of the incidence, the bank is obliged to refund and necessary legal actions should also be contemplated. The Director DRDA informed that despite of informing bank authority on 16 August, no actions have been taken by the bank. He also represented that he may be permitted to shift the Bank Account to another Scheduled bank in case of the dissatisfactory service and lack of the safety of Government fund. It was suggested that the said matter could be taken up at the appropriate level in the State Government. (Action: LBM; Dir DRDA; AGM SBI; LDO, RBI)

LIST OF PARTICIPANTS

| SR. NO. | NAME | DESIGNATION | PLACE |
|---------|---------------------------|-------------------------------|-----------------|
| 1 | Shri A. K. Sharma sir | DDO | Gir Somnath |
| 2 | Shri Sanjay Modi | Director DRDA | Gir Somnath |
| 2 | Shri Barot sir | Manager | RBI Ahmedabad |
| 3 | Shri Kiran kumar raut sir | DDM NABARD | Junagadh |
| 4 | Shri K.B.zala sir | AGM | SBI RBO – 5 |
| 5 | Shri Ashok kumar Vyas | CM Lead Bank | Veraval |
| 6 | Shri M M Parmar | Counsellor Lead Bank | Veraval |
| 7 | Shri K L Gamit | GM DIC | Veraval |
| 8 | Shri Chandrapal | Director, R-SETI | Junagadh |
| 9 | Shri Akhilesh Kumar | Dist.Coordinator BOI | Veraval |
| 10 | Shri Vidya Bhushan | Dist.Coordinator, Dena Bank | Veraval |
| 11 | Shri J.C.Narniwal | Dist.Coordinator ,Union Bank | Veraval |
| 12 | Shri Vivek Chauhan | Dist.Coordinator ,Indian Bank | Veraval |
| 13 | Shri Rajiv Raja | Dist.Coordinator,Vijaya Bank | Veraval |
| 14 | Shri Kiritkumar Thakare | Dist.Coordinator, PNB | Veraval |
| 15 | Shri P.K.Jha | Dist.Coordinator, BOB | Veraval |
| 16 | Shri Jay Kumar | Dist.Coordinator,CBI | Veraval |
| 17 | Shri Manish Kumar | Dist.Coordinator,United Bank | Veraval |
| 18 | Shri Vishal Kanada | Dist.Coordinator, Canara Bank | Veraval |
| 19 | Shri Ajay Verma | Dist.Coordinator,Syndicate | Veraval |
| 20 | Shri P.K.Singh | Dist.Coordinator,Corporation | Veraval |
| 21 | Shri Udit Verma | Dist.Coordinator,Uco Bank | Veraval |
| 22 | Shri Hitesh R.Pathak | Dist.Coordinator,ICICI Bank | Veraval |
| 23 | Shri P.B. Zala | Dist.Coordinator,JDCC | Veraval |
| 24 | Shri C.H.Tank | Dist.Coordinator,SGB | Veraval |
| 25 | Shri Dhaval Thakrar | Dist.Coordinator,HDFC Bank | Veraval |
| 26 | Shri Bhavin Padhiyar | Dist.Coordinator, IDBI Bank | Veraval |
| 27 | Shri Tushar Patoliya | Manager, Axis Bank | Veraval(absent) |
| 28 | Shri Amit Kargiya | Dist.Coordinator,Andhra Bank | Veraval |
| 29 | Shri Vijaybhai Barad | Dist.Coordinator,KTCCB | Kodinar |
| 30 | Shri Bhavesh Gadhiya | Dist.Coordinator,Yes Bank | Veraval |
| 31 | Smt. Punitaben M Oza | DLM | Veraval |
| 32 | Kanabhai Gulchar | TLM | Veraval |
| 33 | Shri J R Zala | NULM | Veraval |
| 34 | Manoj Barad | Dist.Coordinator,GSARDB | Veraval |

List of absentees (Bank)

- 1) Axis Bank

List of absentees (Government Agency)

- 1) GWEDC
- 2) DCWD
- 3) GSEDC