

Minutes of DLCC/DLRC meeting of Junagadh District held on 05.09.2018 at 4.30 PM at collector Office,Conference Hall,Junagadh for the quarter end JUNE-2018.

The DLCC/DLRC meeting was held at Conference Hall, Collector Office, New Building Junagadh_ on 05.09.2018 at 4.30 P.M to review the performance and progress under various key parameters for the quarter ended June -2018 as per ACP 2018-2019.The meeting was presided over by Dr.Saurabh Pardhi sir, District Collector Junagadh, DRDA Director Shri Machhar sir , Shri Nirbhoy Deo Sharma Sir (LDO),RBI Ahmedabad; Shri Babubhai Vaja-MLA,Mangrol, Shri Bhikhabhai Joshi MLA Junagadh,, Shri Rakesh Klumar Sir,Chief Manager SBI RBO-IV-Junagadh,Shri Kiran Rout DDM NABARD,Admin Officer SGB Shri C H Tank sir, Shri Chandrapal-Director, SBI-RSETI, Junagadh, and other Senior Bank Officials/Branch Managers from various Bank/branches and Government Department's Officers/Representatives.

Thereafter regular DLCC meeting started by welcoming all the members of house by recently transferred new LDM Shri M.R.Wadhvani. LDM Shri K.K.Rathod has also welcomed District-Collector & Chairman of the meeting Dr. Pardhi, DRDA Director Shri Machhar ,MLA Junagadh Shri Bhikhabhai Joshi & MLA Mangrol shri Babubhai Vaja and all the members of house and started meeting agenda wise with the permission of Chairman.

Agenda No. 1: Confirmation of minute of previous DLCC/DLRC meeting held on 29/05//2018

Shri Rathod LDM, Junagadh informed the house that the minutes of the previous DLCC/DLRC meeting held on 29.05.2018 was circulated by Lead Bank Office vide letter No. NIL E-mail dated 26.06.2018. He also informed the house that since no suggestion/comments received from any of the members by Lead Bank, Junagadh he requested to treat the minutes as read and passed. Thereafter house passed the minute unanimously with acceptance.

Agenda No. 2: Review of progress On Action points of previous meeting

Shri Rathod reviewed on action points in brief of previous meeting held on 29.05.2018

1. Review of road map for providing services to villages having population Above 5000
- 2 Review of priority sector / all Govt. targets to be achieved before March 2019.
- 3 Review of recovery under GPMR ACT AND GAC-1979

Agenda No. 3: 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 Rathod LDM given figures of present quarter position and growth achieved compared with previous of Deposits, Advances where in Priority sector Advances, Agriculture Advances, MSME, Weaker section Advances and total Advances.Advance Q o Q negative growth by 793 Crores, but Yo Y advance has growth 1693 Crores Shri Dr.Pardhi sir- Collector observed that performance in Services and other sector is not up to the expected level. He advised all the bankers to perform with the same spirit and zeal during the next year to achieve the targets of our district. Chairman has expressed his concern for District's poor performance in SME and P segments. He also advised to prepare bank wise break-up of agriculture finance in future. He advised

all the members to submit LBR returns timely so our district performance could show actual performance. LDO Shri Sharma from RBI said loan given but not reported that may be one of the concern for poor growth of the District so requested all Bankers/DCOs to submit their concern returns timely for shown actual growth. Further he said that the CD ratio should improve and Bankers are advice to the advances in SME/OPS.

Agenda No. 4: Review and evaluate the progress made in achieving the road Map to provide Banking services within District

Shri Rathod apprise the house to provide banking facility in two villages i.e. KALSARI of Ta;Visavadar and Sheriyaj of Ta;Mangrol falls under service area of Dena Bank, in this regard Mr.Awatsthi Chief Manager & DCO of the Dena Bank who was present in the house has assured the house that he will take up the matter with their controllers. LDM has advised all the bankers to appoint BC/BF/CSP at villages having population less then 2000 by appointing BC/BF/CSP and Open the banking outlets in villages above population 5000. Shri Sharma Sir LDO RBI Ahmedabad, advised that every village with population above 5000 should be served with banking outlet which should be CBS enabled and all banking facility must be rendered from there. Further Shri Sharma Sir suggested to ensure by the Bank's that all BCs are visiting the allotted villages timely at the centre. Sharma sir LDO RBI advised that if any other Bank is interested to open Baking outlet or the Branch can open.

Agenda No. 5:

5.1 Progress under PMJDY:

Under the scheme PMJDY total no of account opened 283931 and out of that 242725 seeded with AADHAAR cards and 222865 Ru-Pay card issued.

Chairman has advised that all the bankers should educate customers/borrowers for digitalization and activate Rupay card within stipulated period to get the entitled benefits.

5.2; Gap in appointment of the BCs :

The matter was discussed in the house and all members bank are requested to appoint of BC where ever required.LDO RBI Shri Sharma sir advised that all village should cover with banking facility and appoint maximum BCs in the district.LDM advised all the bankers to provide the list of BC/BF/CSP appointed in their SSA. Shri Rathod LDM informs the house that appointment of BCs is accordance with requirement and there is no any gap at this stage.

5.3: Progress in enrolment in Social Security Schemes

Under the social security scheme PMSBY 164500 ,PMJJBY 45608 , APY 3245 Total 213353 have been enrolled and achieved the target, progress in this area is satisfactorily, however Chairman Pardhi sir And Director DRDA Machhar sir have advised to cover maximum and almost all the eligible account holders.

Sources :BLBC , Gujarat.

5.4: Progress under PMMY:

Under the scheme total person financed is 2522 and amount disbursed Rs 42.31 crore.Category wise in Shishu No of account are 1388 and Amt is 4.11 cr. in Kishor No of account are 959 and Amt. is 24.42cr. and in the case of Tarun No. of account are 175 and amount is 13.78 cr.

Sources :BLBC , Gujarat

The Chairmen advised the house that there should be a maximum exposure in the scheme and every bank should improve the performance a bank wise breakup should be prepared and enclose as annex.

Agenda No 6:

Review of Government Sponsored Programmed as on 30-06--2018

The details of the progress made in implementation of Central Govt. Sponsored scheme:

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

Shri Nandaniya representative given figure of their office that DIC sponsored 46 applications and sanction 1 application out of it, rejected 3 applications but figures from KVIC and KVIB was not available with him .In this connection chairmen sir advice before next meeting collect all relative figures before one month advance so proper reconciliation can take place in the meeting

LDM advised all the bankers to dispose of application within the time frame and should not keep pending for long time.

6.2: Other Government sponsored Schemes: NULM

The representative of NULM was present and advises the house that their achievement is 38% sponsored 65 against target of 100 , sanctioned 38 appl. 14 appl. Rejected. and SHG sponsored 20 against target of 50 appl., sanctioned 20 appl., 5 appl. are pending ,requested the bankers to dispose of the pending application before September 2018.

Agenda 7: State Government Sponsored scheme:

As per data submitted by various Government Agencies, performance as on 30-06-2018 was reviewed agency wise with representatives of respective agencies present in the meeting.

DIC Bajpai Bankable:

Shri Nandaniya representative of DIC, Junagadh, reviewed the position. He informed that in DIC Bankable, against annual target of 900 applications, they have sponsored 323 loan applications up to the quarter end. The different bank-branches have sanctioned 169 loan applications i.e. achievement is to the tune of 19%,where in 71 applications were rejected by various Bank/Branches and pending with banks are zero.

In case of JGVY against the target of 4, they have not sponsored any application during the year under review.

GSCEDC:Against the target of 210 application only 8 applications were sponsored, 1 application sanctioned which shows poor performance and sponsoring of application is also very poor, pendency is 7.The Chairman Dr. Pardhi sir asked the reason for poor performance, the representative present explained that Subsidy under the scheme is Maximum Rs. 10000/-, where is subsidy amount in other schemes under DIC is higher , so candidates prefer other schemes, and GSCEDC also directly finance to candidates.

DCWD

While in case of DCWD against annual target of 208 applications, they have sponsored 129 loan applications up to the quarter end. The different bank-branches have sanctioned 12 loan applications, rejected 31 applications i.e. achievement is to the tune of 7 %, where in 86 applications are still pending with various Branches.

shri Pardhi sir collector has suggested that the performance other than DIC is not acceptable and pending applications are huge. more over advised DIC to sponsor quality based applications and Bankers to take positive view in the matter and achieve the target. Shri Rathod advised all the bankers to claim subsidy claim in time.

GWEDC: Not present

(ACTION POINT FOR BANKERS)

Dattopant Thengadi Yojna

Shri Nandaniya advised the house that the due to ceiling subsidy amount beneficiaries are not coming forward for the scheme.

DRDA: Mission Manglam: The representatives of DRDA Mision Mangalam have expressed the satisfaction for the roll played by bankers for achieving the targets, and requested the bankers to support in same zeal for the future sponsoring. Rekhaben told the house that Many Bank-branches are asking KYC of all members of SHG while opening SB account and linkage , but Shri Nirbhay Sharma LDO , RBI guided that while opening of SB account of SHG only authorized signatories KYC required, KYC of all members required at the time linkage with Loan .

Collector Shri Pardhi Sir has shown dissatisfaction against the absent of other agencies and poor performance and advised to remain present in all the meeting henceforth and advised the entire banker to cooperate in linkage of SHG and opening of their account smoothly.

Agenda No 8: Review of performance of Banks under Annual Credit plan (ACP) 2018-19 For the quarter ended – June -2018.

Shri Rathod LDM reviewed the progress/performance made under ACP 2018-19 Sector wise for the quarter ended June - 2018.

1. Under total priority sector advances achievement reported at Rs. 206428. lacs as against annual target of Rs. 459453. lacs, which stood at 45 % achievement of annual plan.
2. Under agriculture sector achievement reported at Rs.190888 lacs as against annual target of Rs.359765. lacs, which stood at 53 % achievement of annual plan.
3. Under Industries sector the achievement reported Rs.11103 lacs against Target of Rs 38410 lacs which comes to achievement of 29 % of annual plan.
4. Under Service and Other Priority Sector advance the achievement reported Rs 4437 lacs against Target of Rs 61279 lakh which is 7%.

While reviewing the over all sector wise performance under ACP 2018-19 of Junagadh District for the quarter ended June-2018, Shri Pardhi sir collector and the chairman has expressed that overall performance is good but it is somewhat far from achievement of given target and advice all Bankers for gear up their machineries for achieving the target of ensuing year.

Agenda No. 9 : Review of submission of LBRs :

Shri Rathod LDM, while reviewing the position of LBR submission up to 30.06.2018, said that position is now improved and corrected by all Banks including private Banks., however mentioned the names of braches who have delayed /not submitted LBRs for 2 or more quarters, still many branches are not submitting the LBR returns without reminding frequently, he urges all Bankers to submit the returns before 10th of ensuing month.

Agenda No.10 : Review of NPAs:

Shri Rathod LDM while reviewing the NPAs position he expressed dissatisfaction in the matter as no banks have submitted the latest position of their DATA of NPA and Business DATA quarterly, hence review of NPA could not be done. The figure shown in data is very old.

Advise all the Controller to ensure submission of LBS MIS II , Business Data and NPA data timely and accurately.

(Action point Controllers)

Agenda No. 11: Review of Long pending (more than 6 months) subsidy claims

A) State Government Sponsored Scheme:

Shri Rathod LDM has review the position of long pending subsidy claim with DIC and other Govt. agency to release and credit the subsidy claim immediately. Shri Nandaniya DIC informed that they have released pending subsidy claims up to September , 2017, and ensure to give pending claim. Further Shri Nandaniya has also inform all the Members Banks to advise branches for submission of IFSC Code and Branch subsidy account number for credit of the subsidy amount direct in Banks subsidy reserve fund account. District collector has advise to reconcile the matter and confirm the same immediately.

Agenda No.12: Review of recovery cases filed under GPMR ACT 1979

A) Cases with Collector office

B) Cases with DDO office

Shri Rathod LDM while reviewing the position of recovery cases filed under GPMR act, he expressed dissatisfaction in the matter as no banks have submitted the latest correct DATA of NPA/Recovery and Business DATA quarterly, hence review of NPA/pending case of recovery could not be done. The figure shown in data is very old. Advise all Controllers to ensure submission of LBR/LBR u2 and Business Data and NPA data correctly.

There was pending GPMR cases of two banks ie SGB and SBI with DDO office, Shri Muchhar sir, Director DRDA advice that he will take up the matter with concern official in this regard.

Director DRDA has advised all the Bankers to reconcile the pending cases.

Agenda No.13 : Review the progress of CREDIT PLUS activities by Banks and State government such as RSETI (RURALSELF Employment Training Institute) and Financial Literacy centre (FLC)

Shri Chandrapal Director RSETI has review the progress of Rseti. Further during the quarter conducted 7 programmes and 204 persons were trained through the programme. Total 4729 persons are trained since inception out of which 3088 trainee settled either by Bank finance or through own source out of which 1553 through Bank finance. He advises the Bankers in house to sanction the loans to RSETI trained person so the settlement ratio goes up and our performance improves.

R-SETI Director was advised by Shri Sharma LDO RBI to reorient the training programmes, if required, as per the demand and needs of the district. He was advised to include courses and conduct classes on hair cutting, Beauty Parlour- facials etc., mobile repairing, automobile.

Agenda No. 14 :Progress in issuance of various credit card scheme

Shri Rathod LDM has review the progress in issuance of various credit card schemes. Total 180529 accounts are covered under KCC scheme. Chairman has suggested to issuance of 100% kishan credit card and RuPay card and activate by all the branches.

Agenda No. 15: Review of Sakhi-Mandal/ J LGS

Rekhaben representative of DRDA was present and expressed satisfaction against the performance and expected same support from the house during the current year. SHG ,TLM Raised the quarry about demanding KYC of all Group members other than secretary and President , in this connection LDM Rathod and Collector Dr. Pardhi replied that KYC of all Members are mandatory as per RBI guideline

Few branches of SBI and CBI were reported to be insisting members of SHGs to submit KYC documents and maintenance of Minimum balance of ₹ 1000/- while opening SB accounts. The District Co-ordinators were also advised to sensitize their branch officials, field level officials as well branch officials to adhere to the guidelines issued by RBI (Master Circular dated July 02, 2018 and Para 43 of Master Direction - Know Your Customer (KYC) Direction, 2016 (Updated as on April 20, 2018).

Agenda No. 15-1, A Saving Bank ACCOUNT:

There are total SHG accounts are 5356, with members 53707, and saving amount 651 lacs. Figures of account opened during the quarter are not send by Branches so requested all DCOs for submission of the same in time for next meeting.

Agenda No. 15-1, B there are total accounts graded 322, sanctioned 154 accounts amount 160 lacs , during the quarter 77 graded and sanctioned amount 56 lacs

Shri Sharma ,LDO ,RBI suggested to DLM (District Livelihood Manager) to conduct meetings on SHG covering detailed guidelines of RBI and Gol on DULM and DRLM to educate and sensitize District Co-ordinators, field level as well as branch level bank branch officials of banks.

Agenda No. 15-1, C: DISBURSE MENT DETAILS : Total accounts disbursed 58, amount 63. Lacs, during Quarter

Agenda No. 15-1, C: Loan outstnadind and NPA

Shri Rathod LDM advised that as per information availed from Banks there are 59 loan accounts of NPA in various Banks and its amount is 34 lacs and advice Bankers to take support from GLPC staff for recovery in NPA accounts.

Agenda No. 16: Review of villages not having ICT connectivity for extending Banking services

Shri Rathod LDM advised that information is not available hence the matter can not discussed in the house without correct figures on hand .

Agenda no 17: Details of outdoor financial literacy camps conducted by rural branches of the banks

Further details of outdoor financial Literacy camp conducted were reviewed. Total 74 camps was organized by the rural Branches and FLC counselor Shri A N kathrotiya has conducted 32 FLC camps , total participants addressed 1840 during the quarter. Shri Kathrotiya FLCC has advised the house to arrange camp meaningful at the villages and prompt reporting of it also.

Shri Sharma LDO, RBI has advised the house to arrange monthly camp as per RBI directives in every village by concern branch and report it to lead bank or FLCC in the district. Shri Kathrotiya also advice to send details of BCs appointed in their Branches for our

record so in case in information sought by RBI or any other concern department in this situation we can provide them details timely.

FL Counsellor and District -coordinators were advised to invite Director, R-SETI and DLM in FL Camps to educate the target groups about usage of Rupay cards, safe practices of digital banking, SHG model.

LDM advised the bankers to report invariably to Lead bank, and FLC urgently.

Agenda No. 18: Negotiable warehouse Receipt (NWRs) to farmers by ware Housing development regulatory authority(WDRA)

Shri Kiran Rout DDM NABARD has discussed regarding the NWRs scheme by the ware housing development regulatory authority, there are outstanding of BOB, No.of account 6 and amount 800 lakh.

Shri Rathod LDM advised house that at present there are huge scope of Bussiness and seems potential also it will be helpful in improving the income of farmers also and that can improve in case of doubling of farmers income by 2022.

Agenda No 19: Joint liability Group-Formation & Credit.

Shri Kiran Rout DDM NABARD has advise detailed scheme among the house and benefits of the scheme. There are 48 account and 7.68 lakh amount outstanding of SGB. Shri Kiran Rout DDM NABARD has arranged one sensitization programme to promote SHG/JLG group in the district.

Agenda 20: Details of various meeting of sub-committees held during the Quarter

Shri Rathod LDM has given details as per agenda stipulated.

Agenda No 21: OTHER AGENDA

21.1: Implementation of stand up India: Rathod LDM advised the DCO/Controller to implement the scheme whole heartedly and instruct the branches to make use of the standup India portal effectively and route the loan applications through the portal. Chairman has advised all the bankers to participate actively to achieve national goal, such poor performance is not acceptable

Chairman has advised the bankers to improve the performance. LDM Rathod advice all the bankers that PMO is monitoring the scheme and requested all to give the details of their banks exposure in STAND UP INDIA so that we could review it in DLCC meeting. Every branch has to do at least one case in SUI.

21.2: Pradhan Mantry Avas Yojana.: Rathod LDM advised the bankers to give maximum credit to eligible beneficiaries in the scheme CLSS MIG and EWS LIG as Government wants to provide the house to every family before 2022.

Dr. Pardhi , collector has advise the house that this is very good scheme, providing shelter to every family who does not owned the house and it is secured also so it will improve our OPS segment and will help to achieve the annual Target.

*PMAY (URBAN) :Every Bank-Branch will be given targets By Muncipal Corporation or Nagar Palika and will be reviewed in DLCC/DLRC meeting. All DCO are requested to instruct their branches to implement the scheme effectively. Target will be 5000 for the year 2018-19.

This will be reviewed in DLCC/DLRC meeting vide GOG letter No.AHM/1461 dated 21/07/2018.

*All DCOs are requested to implement the scheme PMAY (G) whole heartedly in Rural branches by providing loan up to Rs.70,000/- to help the beneficiaries in which GOG is giving interest subsidy of maximum Rs.4,000/- per year for five years vid their letter No.CRD/PMAY-G/BANK LOAN/NIL Dt.21/07/2018.

21.3: VIDYA LAXMI PORTAL FOR EDUCATION LOAN: Trivedi, LDM advise all the stake holder to deal with the education loan application through VLP only and improve the performance in the scheme.

21.4: DOUBLING OF FARMERS INCOME BY 2022:

LDM Rathod has advise the house that our Government wants to double the income of farmers by 2022 and for that strategies are given by RBI vide their cir No RBI/2016/-17/66/fidd.co.lbs.bc no 16/02/01/001/2016-17 dtd. 29/09/2017, hence all the stake holders are requested to implement the strategies and achieve the benchmark .

Shri Sharma LDO,RBI advised the house to extend the support to farmers in delivering credit speedily and hurdle free in farm mechanization which will help to farmers to achieve the double income. He also instructed to make increase Term Loan of 30% of agriculture finance.

Shri Kiran Rout elaborate the scheme of doubling of farmer's income the activity being done by NABARD in this direction was also discussed; he explained the role of the bankers in this regard.

LDM shri Rathod advised that only farm mechanization credit could help the farmers so please extend support for such activity, and report us for reviewing in DLCC/DLRC and advice to take benefit of RSETI for any concern training programme for farmers.

21.5 Progress of area development scheme: Shri Kiran Rout ,DDM NABARD advised the house schemes of Drip Irrigation Scheme, and introduction of 12 Milch animals for dairy development , He request all stake holders to take note of the same and extend necessary support to implement the schemes.

21.6: Students accounts: MLA Junagadh shri Bhikhabhai Joshi,MLA Mangrol Shri Babubhai Vaja told that some branches of Central Bank of India are not opening Zero Balance accounts, compelling students to deposit Rs. 2000/- in the account.

Banks specially SBI were still not using appropriate product code in CBS for opening Accounts of Students eligible to receive scholarship from State Govt. This is leading to accounts getting dormant/ inoperative thus causing lot of inconvenience to them.

Shri Rathod LDM requested all DCOs/Controllers to instruct their branches to open students account and DBT account with zero balance as per instructions of RBI and GOI. And convert the small account in general account, so that the benefit of DBT could be given easily without limitation of amount.

21.7: 12 Milch Animals Dairy Development Scheme: GOG has launched 12 Milch animals scheme to generate the employment in rural area. All DCOs/Controllers are requested to advise their branches to enhance the support to rural youth for providing employment and improve their livelihood by giving the loan for purchasing 12 milch animals.

21.8:PRADHAN MANTRI FASAL BIMA YOJNA : District Co-ordinators were advised to sensitize their branch officials about timely payment of risk premium to Insurance companies. They were also advised to increase penetration of PMFBY in non-loanee farmers and bring more transparency about claim calculation and explain the farmers the reasons as to why the claim application was rejected by Insurance companies

21.9: AGENDA SPONSERED BY SUPERINTENENT OF STAMPS:

LDM Rathod advised bankers to get the licenses to make available the facility of payment of stamp duty through franking and e-stamping at rural and block level area. Moreover he advise the bankers to provide the banks credit documents to the officials visit from stamp department for the purpose of verification of stamp duty whenever occasion arises.

The representative from the stamp duty Shri Parmar advised bankers to provide the list of sanction loan for their further course of action.

Chairman advised all the bankers to provide the list to supt. of stamp quarterly for their immediate use. He requested that in short time we are going to visit Bank Branches for verification of loan documents for ensuring proper stamp duty.

Agenda No : 22 Date of Next meeting

Shri Rathod LDM has discussed regarding the next meeting as per annual calendar or to be fixed if annual calendar is not there, The DLCC meeting could be arrange after receiving all the returns from all the banks so the Date could not be fixed.

Recently RBI has issued a Circular No.FIDD.LBS.BC.No.19/02.01001/2017-18 DT06/04/2018 regarding revamp of Lead Bank Scheme-Action points for SLBC convener banks/Lead banks. Hence all the members are requested to adhere the instruction properly.

Agenda No : 23

Shri Rathod LDM has discussed regarding the details of findings of study in the district since last meeting and implementation of action points. All the members' banks are advice for timely submission of statement /data with accuracy, branches to focus on social security scheme, and increase of CD ratio.

Agenda No 24: Summary of important circulars issued by RBI/NABARD/Other Authorities relevant to this forum

Shri Rathod LDM has discussed various circulars issued by the RBI/NABARD/Other Authorities relevant to this forum.

Agenda No 25:Any other matter with permission of Chair.

District collector and Chairman of the meeting, in his summing up speech, said that our district should strive hard to achieve target at the earliest. He also told that all the bankers should take a positive view in case of advances to priority sector as well as to the poor and BPL beneficiaries of Government sponsored agencies. He also emphasized that the loan applications should be disposed off within the stipulated time frame and should not be returned with unconvincing reasons. Further he has appeal all to arrange camp at taluka level/village level /branch level for Aadhaar seeding in PMJDY account and cover all eligible account under PMSBY/PMJJBY/APY scheme, and complete the work of seeding AADHAAR cards and mobile number 100%.He advised all the bankers to open Matruvandana and students accounts account with 0 balances/small account and should not deny opening the account in DBT scheme.

As there was no any further issue remained to discuss, the meeting was concluded with vote of thanks by FLC shri Kathrotiya to the Chairman, dignitaries, senior officials of member banks, representative from RBI and Government agencies/departments and all the participants who spared their valuable time, remained present and took active participation in the meeting.

**Chief Manager,
Lead Bank Office,
Junagadh.**