

**Minutes of District Level Consultative Committee (DLCC)
District Level Review Committee (DLRC) Meetings held on
05/09/2018 at Collector Office, Morbi for Quarter ending June 2018**

The DLCC meeting to review the performance of the member banks for the quarter ended June 2018 under the Annual Credit Plan (ACP) 2018-19 of Morbi district was conducted in the Collector Office Meeting Hall at Morbi on 05/09/2018 at 5.00 pm.

At the outset the Lead Bank welcomed Shri R J Makadiya, the Collector and Chairman of the Meeting, Shri S M Khatana, District Development Officer, Shri Ketanbhai Joshi, Resident Additional Collector, Morbi, Shri Digvijaysinh B Jadeja, Director-DRDA, Morbi Shri M. J. Modi, LDO-Reserve Bank of India Ahmedabad, Shri Arasu Barnabas, DDM-NABARD and all the member participants and took up agenda items for discussion with permission from the Chair.

Agenda No. 1: Confirmation of Minutes of the last DLCC meeting held on 11/06/2018:

Minutes of the last DLCC meeting held on 11/06/2018 were sent to all the members on 2nd July, 2018 through Lead Bank letter No DLCC/DLRC/Minutes/March/2018 and copy thereof emailed to each member on 17/07/2018 for which no suggestion, amendment, addition or correction was received. It was considered by the house as read and confirmed.

Agenda No. 2: ATR on Action Points of previous meeting

It was a sorry state that only five member banks had provided ATR on the action points raised during the last meeting. The LDO-Shri Modi expressed concern over the approach. He stated that taking cognizance of and taking actions as suggested by the DLCC will serve the purpose. He further stressed on the importance of ATR. All the members must take necessary actions and send ATR to Lead Bank well in time. The Chairman asked all the members to send requisite ATR on the action points raised during the meeting within 15 days of the receipt of the minutes.

Action: All members

Agenda No. 3.1: Review of Key banking parameters of the District:

There were 166 bank branches and 122 ATMs working in the district. Bank and Block-wise branch and ATM network were given in the Annexure **1A** and **1B** to the back ground papers of the agenda. The RDC Bank has advised opening of their 33rd and 34th branches respectively at village Lakhadhigadh in Tankara block on 19/04/2018 and Vaghar in Morbi Taluka on 24/08/2018. The Lead Bank reiterated to all the DCOs and Controllers of all member banks to verify the details as mentioned against their names in the table and advise Lead Bank mismatch, if any, observed therein.

All member banks were asked to inform, on an ongoing basis, details of new bank and branches opened during the period under review enabling uploading the required details into NIC site for GIS.

Agenda No. 3.2 Deposits, Advances and CD Ratio:

Total deposits and advances of all the member banks in Morbi district, as at the quarter ended June 2018 stood respectfully at Rs. 6790.84 Cr. and Rs. 12947.08 Cr. giving CD Ratio of 190.65%. As the deposits decreased by 0.25% against the Credit growth of 4.14%, the CD ratio has increased by 4.40% over March 2018. The CD Ratio was 190.65% as at 31/03/2018.

Normally, CD Ratio of all the banks in our district remains higher than the RBI stipulation, however, that of Allahabad Bank, Andhra Bank, IDBI Bank, and UCO Bank was below 60%. Bank-wise details are given on the page Nos. 03 to 06 in the backup papers

The Lead Bank provided comparative data Year over Year for Morbi District and Gujarat State:

Particulars	Morbi	Gujarat	%age Component of Total Adv	Morbi	Gujarat
Deposit %age YoY Growth	10.45	5.30	<i>Priority Sector Adv at June-18</i>	58.17	45.64
Advances %age YoY Growth	28.45	14.40	<i>Weaker Sector Adv at June-18</i>	7.46	8.39
CD Ratio as at June 2018	190.65	83.24	<i>Agricultural Adv at June-18</i>	18.50	15.22

Action: Allahabad Bank, Andhra Bank, IDBI Bank and UCO Bank.

Agenda No. 3.3 Total priority Sector Advances:

The district had Priority Sector advances of Rs. 7231.97 Cr. which worked out to 58.17% of the total advances as at 30/06/2018; quite satisfactory compared to the benchmark of 40%. All the member banks except Punjab National Bank, Oriental Bank of Commerce, State Bank of India and HDFC Bank have achieved the RBI stipulated benchmark level of 40%.

Action: Punjab National Bank, Oriental Bank of Commerce, State Bank of India and HDFC Bank

Agenda No. 3.4 Agricultural Advances:

Outstanding advances to agricultural sector of the district stood at Rs. 2300.43 Cr. which worked out to 18.50% of the total advances as on 30/06/2018. The performance was satisfactory compared to the RBI stipulation of 18%; however, *except* Bank of Baroda, Dena Bank, Punjab & Sind Bank, Union Bank of India, Vijaya Bank, all district co-operative banks, GSCARD and Axis Bank, all other banks lagged behind achieving the stipulated level. The bank-wise details are presented in the page No. 07 of the backup papers.

Action: All the banks *except* Bank of Baroda, Dena Bank, Punjab & Sind Bank, Union Bank of India, Vijaya Bank, all district co-operative banks, GSCARD and Axis Bank

Agenda No. 3.5 MSME Advances:

Advances to MSME Sector stood at Rs 4304.10 Cr. showing increased by 8.84% over the previous quarter. However, the MSME advances have decreased by 1.45% over June 2017. The advances to MSME worked out to 34.62% of the total advances as at June 2018. Bank-wise details are furnished on page No. 08 of backup papers.

Action: All member Banks

Agenda No. 3.6 Weaker Section Advances:

Weaker Section outstanding Advances in the district stood at Rs 927.68 Cr. It works to 7.46% of the Total and 13.87% of the PS Advances as at March 2018 against the RBI stipulated 10% and 25% respectively of Total and Total Priority Sector Advances. The level of Weaker Section advances has increased by 14.37% over 31/03/2018 and 26.97% over 30/06/2017 against respective growth of 4.14% and 28.45% in the level of advances.

Vijaya Bank and Rajkot Dist Co-Operative Bank were the only 2 banks which achieved minimum stipulated ratio of 10% and 25% of their Total Advances and PS Advances. Bank of Maharashtra and Dena Bank had crossed 10% benchmark of Total Advances while Oriental Bank of Commerce and State Bank of India had crossed 25% bench mark of total PS Advances. The bank wise details are presented in the page No. 09 of the backup papers.

Action: All the member banks *except* Vijaya Bank and Rajkot Dist Co-Operative Bank.

Agenda No. 3.7 Kisan Credit Card:

With increase of 5.82% over 31/12/2018, the outstanding balance of KCC stood at Rs. 1395.74 Cr., which works out to 10.78% of Total Advances and 60.67% of Total Agricultural Advances.

Against the directive of 100% coverage of farmers in any particular area under Crop Finance and that through KCC, it is an impression that the district has yet not achieved this guideline. The bank wise details are given on page No 10 in the backup papers.

Action: All member Banks to check and confirm that all the farmers in respective service area are issued Kisan Credit Cards

Agenda No. 4: The FIP Progress Report: Provision of Banking Services in unbanked villages:

The government earlier had identified 45 of the 367 villages of the district as unbanked/inadequately banked centres. The list is reduced to 28centres recently. Out of these 28, still 14 villages 1 village each of Bank of India, Indian Bank; 2 villages of HDFC Bank and 10 villages of State Bank of India service area

Action: Bank of India, Indian Bank, HDFC Bank and State Bank of India

Agenda No. 5:**Agenda No. 5.1: Progress under PMJDY**

Many of the banks have not provided information of accounts under PMJDY or CASA. However as per reports 196377 accounts with average balance of Rs 1240/- were operative in the district under PMJDY. Of these accounts, in 195222 accounts pass-books and in 136569 accounts RuPay Cards were issued. Aadhaar Cards were seeded in 154023 accounts which workout 78.43% only.

However, the Chairman shown dissatisfaction over performance of seeding of Aadhaar Cards to the concern accounts compared to their achievement of issuance of cards to more than 90% of the population. He further, requested all member banks to approach all non-seeded account holders in missionary mode for 100% achievement by December 2018.

The Lead Bank requested the members to conduct maximum number of Financial Literacy Camps and spread financial awareness about the importance of seeding of Aadhaar Cards facilitating Direct Benefit Transfer of financial assistance into such accounts, use of RuPay Cards at least once in every 90 day period so as to keep them under active category and adopt Digital/Cashless Payment/Transfer Mode. It was again stated that some of the branches are reluctant to open SB accounts with ZERO balance meant for getting DBT in spite of repeated discussion in the house and that a copy of the related letter was given to member banks a previous meeting. It was also requested to use proper product code ensuring that such accounts are exempted to be classified under category of dormant/inoperative accounts.

Action: All member banks.

Agenda No. 5.2: Aadhaar Seeding & Authentication in CASA:

13 of the 33 banks have not provided data in their statements. However 70.83% of the total 876673 CASA Aadhaar is seeded in 620960 accounts. However, the level of Aadhaar authentication is done in 514715 accounts only. One of the reasons stated by the members is mismatch of name in the Aadhaar with that mentioned in the bank account. In most of such cases Surname is mentioned first in the Aadhaar instead the first name of the person. It requires getting the Aadhaar data base corrected by the concerned person. Mobile numbers are registered in 82.41% of the SB accounts. If the accounts where the holder has mobile, he should be persuaded to provide mobile number enabling passing of transaction information to the customer, a precautionary requirement early detection of unauthorized transactions.

Action: All member banks.

Agenda No. 5.3: Gap in appointment of the BCs

Against requirement of 134 BCs in the district, 110 were available at the end of June 2018. All member banks were requested for appointment of BC/BFs in required number to ensure that none of the allotted villages remain unbanked as per the RBI guidelines. None of the member bank has advised the new appointment of BC in the quarter.

Shri Modi- LDO from RBI expressed concern on this and advised all three banks; Central Bank of India, State Bank of India and HDFC Bank to appoint the BC in the areas where opening of bank branch is not feasible.

Director-DRDA Shri D. B. Jadeja informed the house of the BC Sakhi Chanel where the State Government is suggesting names of members of Sakhi Mandal selected by the DRDA to work in such uncovered villages. Banks may after following the respective bank policy should appoint them as BC/BM. The Lead Bank reiterated all the district coordinators to take up the matter with their respective controllers for appointment of required number of BCs and also to ensure that the BCs with AEPS enabled Micro-ATMs engaged by them are available and provide regular banking services in the allotted villages and whenever necessary, take corrective action ensuring continuous availability of banking services, seeding of Aadhaar Cards, Rupay card activation.

Action: Central Bank of India, State Bank of India and HDFC Bank

Agenda No. 5.4: Progress in enrolment in Social Security Schemes:

The Chairman noticed that progress in enrollment under PMJJBY and PMSBY was not satisfactory. He advised all bankers to popularise the schemes arranging special camps/campaign with missionary zeal including newly entered customers and make all out efforts to enroll maximum persons under APY. He expressed displeasure over non-provision of data on Social Security Schemes by many banks in spite of continuous follow-up.

Action: All member Banks

Agenda No. 5.5: Progress under PMMY (MUDRA)

The member banks had disbursed Rs 0.26 Cr. under Shishu, Rs. 2.76 Cr. under Kishor and Rs. 5.15 Cr. under Tarun; aggregating Rs. 8.17 Cr. under PMMY during the current Fin. Year. Though all member banks were continuously advised to provide monthly progress report on PMMY incorporating the targets given by their controller, no bank has sent any statement. The Lead Bank again stated also to classify all schematic loans under relevant category of PMMY.

Shri Arasu Barnabas, DDM-NABARD asked the member banks for disposal of proposals sanctioning loans under PMMY within stipulated time on merit.

Action: All member Banks

Agenda No. 5.6: Standup India Scheme:

As per the guidelines each bank branch has to sanction at least one limit each to SC/ST and Women beneficiaries. As now there are 168 branches of our member banks in the district, there should be 336 sanctions of limits during the year and 84 proportionately on quarterly basis. Against this backdrop only 15 limits were sanctioned during the quarter.

DDM-NABARD advised all member banks to ensure that each branch finances at least 2 beneficiaries during the FY 2018-19, one of which should be to SC/ST community and the other one to a women entrepreneur under the scheme. He further advised for regularly accessing the site: standupmitra.in as the applicants might have applied online. Also once a limit is sanctioned it should be reported online on the same site.

Action: All member Banks

Agenda No. 6.1: Progress under Central Government Sponsored Schemes: PMEGP

Against target of 31, 30 applications were sponsored, 12 projects sanctioned and of them disbursements of Rs. 0.58 Cr. released for 10 projects. As no application was returned 18 applications were pending. 38.71% of the yearly target was achieved.

GM-DIC Shri G P Zala expressed his dissatisfaction for pendency of applications. All the member banks were requested to clear the pendency by September-end.

Action: All the member banks.

Agenda No. 6.2: Other Central Government Sponsored Schemes: NULM:

Against the target of 90, 41 applications were sponsored, 9 each sanctioned and returned resulting pendency of 23 application. Thus, achievement worked out to merely 10% of the yearly target.

Shri Girishbhai Saraiya, Chief Officer-Morbi Municipality placed before the house the branch-wise detailed position and requested to dispose off all pending applications without further delay with special request to Indian Bank, Indian Overseas Bank and ICICI Bank for disposal of very long pending cases. Lead Bank also requested all the banks to take immediate decision on the long pending cases under advice to Lead Bank.

The Chairman was very much displeased over pendency and advised all the member banks to send their action reports by 15/09/2018.

Action: Indian Bank, ICICI Bank, Union Bank of India and Indian Overseas Bank.

Agenda No. 7: State Government Sponsored Schemes

DIC Bankable Scheme (Vajpayee Bankable Scheme: VBS):

GM-DIC Shri G. P. Zala reviewed the performance and pendency of applications. He stated that more than 342 applications were pending for decision at various branches. Of which some of the applications were pending since 2016 due to non reconciliation. He provided bank-wise details thereof. However, against target of 600, 65 applications were sponsored during the quarter. Of these 60 applications, 20 were sanctioned, 9 returned with pendency of 36 new applications. Thus achievement worked out to 3.36% only.

The Chairman-Shri RJ Makadiya Saheb showed his utter displeasure over such indecisiveness. He asked each bank for taking up the task on urgent basis and clear the entire backlog within a fortnight to which every bank conceded to. He insisted that none of the weaker section application be kept pending for petty reasons, decision on these applications must be taken within stipulated period of receipt thereof.

The Lead Bank, NABARD and RBI officials also endorsed the views of the Chairman and stressed on timely decision which will ensure observance of credit discipline by borrowers

Joyti Gram Vikas Yojana (JGVY):

Against target of 2 No applications were sponsored.

Dattopant Thengadi Artisan Interest Subsidy Scheme:

Against target of 10 applications, no application was sponsored till the quarter end.

Gujarat Schedule Caste- Schedule Tribe:

Against target of 98, 5 applications were sponsored, of which 2 sanctioned, 3 returned. As per available records no application was pending giving achievement ratio of 2.05%.

No representative from the agency was present for.

Developing Caste:

Against target of 118 applications, no application was sponsored till the quarter end.

Shri Maheshwari, representative placed bank-branches wise detailed position and advise to disposed off all pending applications at the earliest. The chairman and MLA Shri Merja has shown their dissatisfaction on the progress/performance of the scheme and urged the house to be positive in sanctioning the loans.

Gujarat Woman Economic Development Corporation:

Against target of 65, 3 applications were sponsored. Of which 1 Sanctioned 2 returned. As per available records no application was pending giving achievement ratio of 2.05%.

As no representative of the concerned agency was present review under the scheme could not be taken up.

Bankable Scheme for ITI passed out:

Though no targets are advised, 12 applications were sponsored, of which 6 sanctioned, 1 returned resulting to pendency of 5 applications. As no representative of the concerned agency was present review under the scheme could not be taken up.

GM-DIC Shri G. P. Zala stressed on the importance of attendance of BLBC Meetings by each of the branch manager and sponsoring agencies which help them reconciliation of data and get feedback on the sponsored applications as all bank branches in the block do attend the said meetings. The Chairman stated that reconciliation process is completed there and only the cases of unresolved matters be escalated in the DLCC/DLRC forum.

Action: All member Banks for Government Sponsored Pending Applications.

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

At the end of the first quarter the achievement under ACP 2018-19 for Priority Sectors by all the member banks 69.55% remained at 67.14% in terms of accounts and 69.55% in terms of amount till June 2018. The highest achievement in %age terms of amount was under Housing Loans 247.21%, followed by Education Loans 102.93%, Crop Loans 81.47% and MSME; 66.00%.

DDM-NABARD Shri Barnabas specifically stated that the investment credit in agriculture sector was below the level of acceptance and requires focused efforts. He expected all the banks to put extra efforts to achieve the target for the Current year. The member banks should popularize the DEDS (Dairy Entrepreneurs Development Scheme), solar pumps Set Scheme of MNRE, Rural Godown Scheme and 12 Milch Animals Schemes of the GoG and both the Area specific Development Schemes for Dairy Development and Drip Irrigation for Cotton Cultivation for Agriculture Segment which are designed and floated after in depth assessment by NABARD.

Action: All member Banks

Agenda No. 9: Doubling of Farmer's income by 2022.

DDM-NABARD Shri Arasu Barnabas expressed apprehension for achieving the pious goal of doubling of farmers' income in the district as the performance under the coveted objective remained despair. Our performance the first quarter current year vis-à-vis last year shows dismal picture. There is decline in sanction of units and amount respectively by 14.64% and 43.50%. We had achieved only 29.87% of disbursement budget for FY 2018-19. He further stressed on spreading awareness about the NABARD and GoG schemes as he pointed out earlier. He expressed despair on most of the banks' negative disbursement performance during the quarter in comparison with the same quarter last year.

Action: All member Banks

Agenda No. 10: Pradhan Mantri Awas Yojana:

Out of 104 sanctions SBI has reported sanction of 102 limits with 10 applications pending with them. Total amount sanctioned is Rs. 14.18 Cr.

The Lead Bank stated that they had not received data from almost all the banks, however, requested for disposal of all the application, if they have received. There was no presentation from the government representative.

Action: All member Banks.

Agenda No. 11: Progress in installation of Aadhaar Enrolment Kit in Bank branches:

As per the GoI guideline each bank has to start Aadhaar Enrolment Centers in 10% of their branches. 13 of the bank branches are identified for installation of the Aadhaar Kit and extend services. All the 4 centres identified by State Bank of India are under installation stage. Allahabad Bank's only kit was out of order. The Chairman asked them for completion of the exercise, remove any fault and make available the services to the people of the area.

Action: Allahabad Bank, State Bank of India and
All other banks to confirm that their kit is functional or not allotted enrolment centre.

Agenda No. 12: Review of Submission of LBRs up to the current quarter. Apart from %age submission, name of branches which have delayed/not submitted LBRs:

Even after continuous follow up the average submission of LBRs during the quarter ended June 2018 was 50.80%, deterioration from the last quarter number of 59.14%. For Rural branches it was 62.96% and for Urban/Semi Urban branches it was only 41.49%. **None of the rural branches** of Axis Bank, Bank of India, HDFC Bank, IndusInd Bank, Syndicate Bank and Union Bank of India had submitted a single LBR during the quarter. **None of the urban branches** of Allahabad Bank, Andhra Bank, Axis Bank, Bank of India, Canara Bank, HDFC Bank, ICICI Bank, IDBI Bank, Indian Bank, IndusInd Bank, Indian Overseas Bank, Kotak Mahindra Bank, Oriental Bank of Commerce, Punjab National Bank, Punjab & Sindh Bank, Syndicate Bank, Union Bank of India, UCo Bank, Vijaya Bank, Yes Bank, Bandhan Bank and AU Small Finance Bank had submitted LBR U2 during the quarter.

The rural branches are required to send LBR2 at monthly interval while the branches in semi urban and urban areas are required to send LBR U2 at quarterly interval. It is noteworthy that again the submission of LBRs by the private sector banks has remained **zero**. Their controllers

and coordinators are continuously requested to follow the lead bank scheme discipline but in vain.

The Lead Bank again requested all the DCOs and Controllers of member banks for obtention of confirmation from each of their branches for timely submission of LBRs correct SLBC Monthly Statements and Quarterly Business Data in SLBC prescribed formats.

Action: All member Banks

Agenda No. 13: Review of NPAs:

Of the total advances of Rs. 12947.08 Cr. of member banks in the district, Rs. 193.32 Cr. was NPA. Gross NPA Ratio as at June 2018 worked out to 1.41%, which was 1.09% as at the end of previous quarter. The gross NPA in the Priority and Non-Priority Sector advances were Rs. 137.29 Cr. and Rs. 56.03 Cr. respectively against Rs. 129.75 Cr. and Rs. 45.43 Cr. at March 2018. The NPA Ratio for Priority Sector and the Non Priority Sector for the quarter ended June 2018 worked out to 1.90% and 0.98% against 1.94% and 0.79% respectively of the previous quarter. Thus percentage-wise NPA in Priority Sector Advances has decreased from 1.94% to 1.90%, whereas it had increased from 0.79% to 0.98% in Non-Priority Sector Advances. NPA in Housing and Education Loan was 0.26% and 2.87% respectively.

The highest percentage-wise NPA under the government sponsored various schemes was in the loans under the DCWD 14.29% followed by the advances under GSCDC 12.29% GWEDC 6.96% and VBS 4.28%.

Agenda No.14: Long pending (more than 6 months) Subsidy Claims-Scheme wise:

Again all the member banks are advised to provide required information. All the representatives from the concerned Govt. Agencies are requested to look into the matter and release long pending subsidy claims at the earliest.

Lead bank requested representative of DIC, Social Welfare Officer (Development Caste), NULM and all government agencies to clear pending subsidy claims without further delay. He also requested all member banks to lodge all pending subsidy claims to the respective agencies and continuously follow up with them for subsidy receipts..

Action: All Government Agencies and Concern Member Bank.

Agenda No. 15: Review of recovery position in Recovery Certificate filed under State Recovery Acts:

Lead Bank requested all member banks to provide block-wise data detailing the applications filed, RCs issued and pending cases for meaningful discussion with the respective authorities as no or little information is provided by banks on pending recovery cases under the State Recovery Acts. Only State Bank of India and Saurashtra Gramin Bank provides information on aggregate pending cases. However, BOB and Dena Bank has provided details of five pending cases each.

The Chairman assured that the government machinery is ready to extend required support and advised the banks to provide details.

Action: All member banks including State bank of India and Saurashtra Gramin Bank.

Agenda No. 16.a: Construction of RSETI Building:

It is understood that the establishment of an RSETI at newly formed districts is put on hold at the Central Government level; the RSETI director appointed at RSETI, Morbi is withdrawn by the concerned bank. Considering the government decision training programmes for the Morbi district residents are arranged at various locations in the district by the RSETI, Rajkot.

Agenda No. 16.b: Training at RSETI:

Considering the government decision training programmes for the Morbi district residents are arranged at various locations in the district by the RSETI, Rajkot. During the Quarter 1 Training Programme was conducted by the RSETI and 25 persons were trained. Total 392 persons trained since inception and 99 trainees have settled their business with the help of Bank finance and 175 with their own sources.

Agenda No. 17: Progress in Issuance of Various Credit Card Schemes:

KCC: The outstanding KCC balances have increased by Rs 44.94 Cr. i.e. from Rs 1374.26 Cr. to Rs.1419.20 Cr. as at the end of the quarter. All member banks are requested to cover the uncovered eligible farmers in a campaign mode. Cumulative disbursement for the year is Rs. 1207.58 Cr. in 87,921 accounts. Lead Bank requested member banks to include all eligible farmers who are still uncovered. The work should be taken on hand in a campaign mode for 100% coverage.

GCC: Member banks have issued only 1245 GCCs for Rs. 229.94 Cr. having outstanding balances of Rs. 153.21 Cr. at the end of quarter in 4171 accounts.

ACC,WCC: Lead Bank has not received any information from member banks either for ACC or WCC. It seems that neither Artisan nor Weavers' Credit Cards are issued by any of the member bank.

SCC: Member banks have not issued any Swarojgar Credit Card till the end of the quarter and outstanding balance is Nil.

Agenda No. 18: SHG related Issues – Grading of SHGs and SHG-Bank Linkage

36 groups are graded during the Year 2018-19. Out of graded groups 27 groups have been sanctioned Loan of Rs. 0.66 Cr. NPA is 3.46% of total outstanding Rs.4.15 crore.

Action: GLPC and all member Banks

Agenda No. 19: Outdoor Financial Literacy Camps conducted by All Rural branches of the Member Banks:

11 of the 72 rural branches had not conducted any camp during the quarter under review. 24 branches had conducted 1 FL Camp each during the quarter and 12 have conducted 2 FL Camps and 25 branches have conducted more than 2 FL Camp. Thus 138 total camps were arranged during the quarter ended June 2018.

Lead Bank informed all member banks the revised RBI guidelines that each rural branch has to arrange one camps each of different target groups aggregating not less than 6 FL Camps on monthly basis and submit the FL Progress Report in the prescribed format.

Shri Bipin Sangvi, the FL Counselor of SBI sponsored Financial Literacy and Credit Counseling Centre, Morbi appraise the house that he always ready for hand-holding support to all branches of member banks which had either not arranged any camp or less than the minimum 6 camps/a month as per revised RBI Guidelines.

Action: All member Banks

Agenda No 20: Negotiable Warehouse Receipts: NWR to Farmers by the Warehousing Development Regulatory Authority (WDRA)

No bank in the district had any finance against NWRs to farmers. Lead Bank requested to all member banks to try for finance to farmers under Negotiable Warehouse Receipts as the farmers will be empowered to hold the produce till they get reasonable price.

Action: All member Banks.

Agenda No. 21: Joint Liability Group – Formation & Credit

No JLG was financed during the quarter. At the quarter end outstanding in 41 accounts is Rs.0.22 cr.

Lead Bank requested all member banks to try to increase the finance to share-croppers and landless farmers under JLGs for achieving target under Agricultural Segment. Further Branches may form JLGs of petty vendors, vegetable vendors etc. and sanction limits to them which shall help them avoid borrowing at hefty rates.

Action: All the member banks for formation of JLGs.

Agenda No. 22: Details of various meetings of sub-committees attended during the quarter: NIL**Agenda No. 23: Details and findings of study done, if any, in the district since last meeting and implementable action points, if any, (to be reviewed in the next meeting)**

All the district Coordinators and their Controllers are requested to provide the quarterly SLBC data/statements for the quarter ending September 2018 by 15/10/2018 enabling us to arrange the meeting within stipulated period of 45 days from the date ending the quarter. The house may accede to fix tentative date of the next DLCC/DLRC meeting as 15/11/2018.

- Every member bank branch has to login Standup India Portal to check and take note of any application under the scheme meant for them and achieve target at least of 2 accounts. Achieve target under Mudra and social security's scheme i.e. PMSBY, PMJJBY, APY
- Digital cashless payment awareness Abhiyan in campaign mode in allotted SSAs by all Member Banks.

Action: All member banks.

Agenda No. 24: Summary of important circulars received from RBI/NABARD/Other Authorities relevant to this forum: (copy of each of each circular were handed over during the meeting)

All important circulars are forwarded to District coordinator at relevant time.

Agenda No. 25: Any other matter you wish to place before the forum:

Concluding the meeting Lead Bank summarized the following points:

1. Non-attendance of BLBC and other meetings, non-participation in campaigns and camps by member bank branches and government functionaries
2. Non/Late Submission of and the quality of LBRs and other SLBC data.
3. Non-submission of DLCC /DLRC data (Consolidated Business Data) in time in SLBC Standard format and MIS data as RBI new Format.
4. Opening of Students Scholarship accounts with 0 balance and activate the Blocked/Dormat accounts.

Action: All member banks. Specially State Bank of India.

Agenda No. 5.6 Sharing of Expenses on various Common Activity/Camps for the Year 2015-16

Lead Bank requested for remitting the share of expenditure incurred on various common activities/camps by the Lead Bank during the year 2015-16. He further requested all non remitting Banks to take prompt action and remit their respective revised share enabling to reverse the Suspense Account entry in time.

Action:, HDFC Bank, ICICI Bank, IndusInd Bank, Kotak Mahindra Bank and Jam. Dist. Co-Op Bank

Agenda No. 26: Suggestion as to the date for next meeting:

It was agreed that the next DLCC/DLRC meeting for the quarter ended September 2018 be tentatively proposed in the Second week of November 2018.

The meeting was concluded with vote of thanks by Shri Satish Upadhyay, Chief Manager, State Bank of India, RBO II, Morbi who recalled the valued services and guidance provided by LDO Shri M J Modi And DDM NABARD Shri Arasu assured all the dignitaries, on behalf of all member banks, to achieve all the budgetary targets under the ACP 2018-19.

The Chairman has emerged Action Point to form the Block Level Review Committee at Block Level headed by The Mamlatdar and all the Branch Managers will be the members along with Govt Officers of Block to Review the performance of the Banks with regards to Government Schemes. Meeting to be conducted Monthly. Convener of the Meeting will be the Branch Manager of SBI at Block Level.