



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

No. NVS:LBC:2018/88

Date: 29th August, 2018

**CIRCULAR LETTER TO ALL MEMBERS OF DISTRICT LEVEL
REVIEW / CONSULTATIVE COMMITTEE FOR NAVSARI DISTRICT**

Dear Sir,

**Re: DLCC / DLRC Meeting for Navsari District to review
the progress for the quarter ended June, 2018**

In consultation with Hon'ble District Collector & Chairman of the DLCC / DLRC forum, it has been decided to convene the DLCC/DLRC meetings to review the progress made under various govt. sponsored programmes and achievement of SACP 2018-19 for the Quarter ended **June, 2018** for Navsari District as per the following schedule :

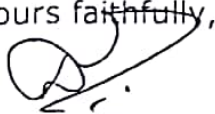
Date : 05th September, 2018
Day : Wednesday
Time : 12.00 noon
Venue : New Collector Office, Conference Hall, 3rd Floor, Kaliawadi, Navsari

The agenda note is enclosed along with the relative various Annexures.

We request you to attend the meeting positively with agenda note & various annexures.

Note: As per District Collector instruction The District Coordinator of concerned bank has to attend the meeting with full preparation of all branches data in the Navsari district.

Yours faithfully,


(Dinesh T Parmar)
Lead District Manager,
Navsari

Lead Bank Cell (Navsari District), Bank of Baroda, Regional Office, 1st Floor, Shri Ramji Mandir Shopping Centre, Near Rotary Eye Hospital, Dudhia Talav, Navsari - 396 445
Phone : 02637 234806 Mobile : 97277 82408, e-mail: ldm.navsari@bankofbaroda.com



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**AGENDA NOTINGS FOR THE DLCC/DLRC MEETING FOR NAVSARI
DISTRICT TO BE HELD ON 05.09.2018**

**Agenda Item No.1 : Approval of the Minutes of the last meeting held on
12.06.2018**

" The minutes of the last meeting were mailed to all the members vide our letter no.LBC:NVS:2018/33 dated 13.06.2018. Since no comments/amendments have been received from any of the members, the house is requested to approve the same. "

FOLLOW UP ACTION ON DECISION TAKEN IN LAST MEETING :

Sr. no.	Issue	Action taken
1	Attendance during DLCC meetings	We are pleased to inform that 100 % presence was registered in the last DLCC/DLRC meeting held on 12.06.2018. We request all to keep the same momentum in future also
2	Release of Capital Subsidy on BBY	LDM had requested DIC to release subsidy. DIC had released a large portion of capital subsidy on BBY and remaining pending cases will be completed in due course.

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Lead Bank Cell (Navsari District), Bank of Baroda, Regional Office, 1st Floor, Shri Ramji Mandir Shopping Centre, Near Rotary Eye Hospital, Dudhia Talav, Navsari – 396 445
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Agenda Item No.2 : Review of Banking Statistics as on June, 2018 | Page 1 & 2

Bank-wise information of Deposits, Advances, CD Ratio and major break-up of Advances is given in Annexure - 1 & 1.1

(Amount in Crore)

Period	No. of Branches	Deposit	Advances	Agril. Advances	Priority Sector Advances	CD Ratio	Weaker Section Advances
June, 2018	259	19238	4607	1162 (25.22 %)	3107 (67.44 %)	23.95 %	931 (20.21 %)
June, 2017	258	18590	3808	1000 (26.26 %)	2772 (72.79 %)	20.48 %	715 (18.78 %)

The Agriculture Advances of the District as of **June, 2018** is **25.22 %** of total Advances as against national directive of **18 %**. Similarly, Priority Sector Advances of the District is **67.44 %** as against national directive of **40 %**. Advances to Weaker Section is **20.21 %** against national directive of **10 %**.

The CD Ratio of **-2-** Banks i.e. **Bank of India and Dena Bank** is below **10 %** and CD Ratio of **-06-** Banks is between **10 % to 20 %**. Overall CD Ratio of the District is **23.95 %** as on **June, 2018**, which is **16.94 %** increased from **20.48 %** as of **June, 2017** i.e. YOY.

Taluka-wise / Bank-wise Total ATM in the District

Page 3

Taluka-wise / Bank-wise total ATM in the District up to the quarter ended **June, 2018** is given in Annexure - 1.2

Agenda Item No.3 : Review of performance under SACP 2018-2019 as on June, 2018

Pages 4, 5 & 6

Bank-wise, Sector-wise progress made under **SACP - 2018- 2019** up to the quarter ended **June, 2018** is given in Annexure - 2 - A, B & C.

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The Overall Disbursements under **Agricultural Credit** in the District stood at **Rs.108.89 crores** as against the yearly target of **Rs.737.33 crores**, which is **Rs.628.44 crores less.**

Further, the achievement under **Crop Loan** was **Rs.67.90 crores** as against the yearly target of **Rs.315.89 crores**, which is **Rs.247.99 crores less.**

The overall achievement under **Industries – MSME Sector** was **Rs.179.69 crores** against the yearly target of **Rs.326.13 crores**, which is **Rs.146.44 crores less.**

The overall achievement under **Priority Sector** including **Housing & Educational Loan**, an aggregate disbursement level of **Rs.108.95 crores** against the yearly target of **Rs.530.38 crores**, which is **Rs.421.43 crores less.**

All Banks are requested to ensure / check the Disbursement figure before reporting i.e. classification of Priority Sector & Non Priority Sector Advances also.

The total **Priority Sector Credit** stood at **Rs.397.53 crores** against the yearly target of **Rs.1,593.84 crores** which is **Rs.1,196.31 crores less.**

Agenda Item No.4 : Comprehensive, Financial Inclusion as of June, 2018

PMJDY – PMSBY – PMJJBY and Atal Pension Yojana

Page 7

Bank-wise information of the District on PMJDY-PMSBY, PMJJBY & APY up to the quarter ended **June, 2018** is given in **Annexure – 2.1(A)**

All Banks are aware that Hon'ble Prime Minister has announced -2- Insurance Scheme namely PMSBY (Accidental Insurance) and PMJJBY (Life Insurance) which is effective from 01st June, 2015 and renewed on every year from 1st June.

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Lead Bank Cell (Navsari District), Bank of Baroda, Regional Office, 1st Floor, Shri Ramji Mandir Shopping Centre, Near Rotary Eye Hospital, Dudhia Talav, Navsari – 396 445
Phone : 02637 234806 Mobile : 97277 82408, e-mail: ldm.navsari@bankofbaroda.com



Agenda Item No.5 : PMMY – Mudra Loan Yojana

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Bank - wise latest progress made under PMMY up to the quarter ended **June, 2018** is given in Annexure – 2.1 (B)

Agenda Item No.6 : Stand Up India (SUI) Yojana

Page 9

Bank-wise latest progress made under Stand Up India (SUI) Yojana up to the quarter ended **June, 2018** is given in Annexure – 2.1 (C)

Agenda Item No.7 : Pradhan Mantri Fasal Bima Yojana (PMFBY)

Page 10

Bank-wise latest progress made under P.M.F.B.Y. up to the quarter ended **June, 2018** is given in Annexure – 2.1 (D)

Agenda Item No.8 : Progress report of R-SETI – Baroda Swarojgar Vikas Sansthan (BSVS) as on June, 2018

Page 11

Progress report of R-SETI (BSVS) up to **June, 2018** is given in Annexure – 2.2

Since inception, BSVS has conducted total **-217-** training programs, of which **-5-** training programs were conducted during quarter ended **June, 2018**.

Total **-127-** candidates were trained, out of which **-15- male** and **-112- female**, including **-5- Schedule Caste (SC)** and **-102- Schedule Tribe (ST)**, **-16- Other Backward Caste (OBC)** and **-4- other category**.

Total **-85-** candidates are settled, including **-82-** women and settlement ratio is **96.47 %**.

Agenda Item No.9 : Review of Progress made under KCC

Page 12

Bank-wise position of KCC by Bank branches of Navsari District as of **June, 2018** is given in Annexure – 2.3

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Lead Bank Cell (Navsari District), Bank of Baroda, Regional Office, 1st Floor, Shri Ramji Mandir Shopping Centre, Near Rotary Eye Hospital, Dudhia Talav, Navsari – 396 445
Phone : 02637 234806 Mobile : 97277 82408, e-mail: ldm.navsari@bankofbaroda.com



Agenda Item No.10 : Review of progress made under SHG - Shakhi Mandals Page 13

Bank-wise position of SHG – Shakhi Mandals of Bank branches of Navsari District as of **June, 2018** is given in Annexure – 2.4

Agenda Item No.11 : Review of progress as of June, 2018 under various Govt. Sponsored Schemes

- Review of progress up to **June, 2018** under various Government Sponsored Schemes of Navsari District is given in Annexure – 3.1 to 3.7

Progress report for **PMEGP** is given in Annexure – 3.1 Page 14

Progress report for **BBY** is given in Annexure – 3.2 (A) Page 15

Progress report for **DTAIY** is given in Annexure – 3.2 (B) Page 16

Progress report for **GSCDC** is given in Annexure – 3.3 Page 17

Progress report for **GBCDC** is given in Annexure – 3.4 Page 18

Progress report for **GWEDC** is given in Annexure – 3.5 Page 19

- Progress report for **NULM** is given in Annexure – 3.6 Page 20

Progress report for **ITI Scheme** is given in Annexure – 3.7 Page 21

- All implementing Banks are requested to dispose off all pending applications on merits.
- Implementing Agency is requested to sponsor sufficient no. of applications on regular basis to achieve the set target.

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Agenda Item No.12 : Review of submission of Lead Bank Returns Page 22

Status of submission of Lead Bank Returns (LBRs) by various Banks operating in Navsari District as on **30.06.2018**, as per the data indicated in Annexure - 4.

Agenda Item No.13 : Review of disposal of Recovery Certificates Page 23

Bank-wise position of disposal of RC filed cases as on **30.06.2018** is given in Annexure - 5.

Agenda Item No.14 : Review of FL Camps conducted by Rural branches during the quarter June, 2018 Page 24

Bank-wise position as on **30.06.2018** is given in Annexure - 6

Agenda Item No.15 : Financial Literacy & Credit Counseling Centre(FLCC)

Bank of Baroda, being a Lead Bank of the District, has appointed counselor and opened FLCC at J. K. Tower, Grid, Navsari on 25.05.2012. All Banks are requested to utilize the service of FLCC and extend their co-operation in working of FLCC.

No. of persons availing indoor services during and up to the quarter ended June, 2018	No. of outdoor activities undertaken during and up to the quarter ended June, 2018	No. of persons participated in outdoor activities during the quarter ended June, 2018	Types of outdoor activities undertaken during the quarter ended June, 2018
-----	382	4584	Awareness Program SB A/c opening PMJDY & Insurance coverage Nomination Facility AADHAAR Card Seeding Loan Products Free Training at R-SETI

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ANY OTHER MATTER OR ISSUE WITH THE PERMISSION OF THE CHAIR

Agenda Item No.16 : Swarojgari for Dairy Business – Announcement of subsidy scheme by Govt. of Gujarat for establishment of -12- milch animals – Sahay – 2018-2019

Govt. of Gujarat has launched scheme of 12 milch animals (Cow/Buffalo). Lead District Cell, Navsari has issued detailed circular to all District Coordinators regarding scheme vide LBC/NVS/2018/24 dated 17th May, 2018. All Bankers are request to support and sanction maximum under the scheme to make the scheme grand success.

Agenda Item No.17 : Merger of Bank of Baroda Nandhai branch with Bank of Baroda, Khergam branch

The above agenda was put before the House during June, 2017 and September, 2017, 2018 quarter DLCC meetings. During September, 2017 quarter DLCC meeting, **Shri Ashok Barot, LDO, RBI, Ahmedabad** had suggested to send request to RBI with alternate arrangement provided at Nandhai Village for normal banking service, if not available then to proceed for merger/closure. After checking ground reality, Bank of Baroda, Navsari Regional Office has taken a decision to merge Nandhai branch with Bank of Baroda, Khergam branch as final alternative which will be benefitted to the customer of Nandhai village and its surrounding village falling under Service Area. A detailed letter no. NVS:LBC:2018/06 dated 15.03.2018 from Lead Bank Cell and Bank of Baroda, Regional Office, Navsari Region letter no. RMO/NVS/2017/PE/03/- dated 15.03.2018 was send to The General Manager, RBI, Ahmedabad with recommendation for merger of Bank of Baroda, Nandhai branch with Bank of Baroda, Khergam branch.

Again during March, 2018 the matter was discussed and **Shri Ashok Barot, LDO, RBI, Ahmedabad** had again suggested that after appointment of BC's to Nandhai Branch/Area, we should observe the transaction of the BC's. As per June, 2018 quarter the transaction of the BC's is satisfactory.

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We once again appeal the house once again to consider the merger of Bank of Baroda, Nandhai branch with Bank of Baroda, Khergam branch.

Agenda Item No.18 : Closure/Merger of Indian Overseas Bank, Ancheli branch (3381)

We have received letter from Central Office of Indian Overseas Bank, Chennai for request of closure / merger of their Ancheli branch (3381). We request **Shri Ashok Barot, LDO, RBI, Ahmedabad** to look into the matter and guide the house accordingly.

THANKING YOU

Lead Bank Cell (Navsari District), Bank of Baroda, Regional Office, 1st Floor, Shri Ramji Mandir Shopping Centre, Near Rotary Eye Hospital, Dudhia Talav, Navsari – 396 445
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