



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

No. NVS:LBC:2018/482

Date : 12th December, 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 September, 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 **September, 2018** for Navsari District as per the following schedule :

Date : **18th December, 2018**
Day : **Tuesday**
Time : **05:00 pm**
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 18.12.2018 (Tuesday)

Agenda Item No.1 : Approval of the Minutes of the last meeting held on 11.09.2018

“ The minutes of the last meeting were mailed to all the members vide our letter no.LBC:NVS:2018/92 dated 12.09.2018. 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	Release of Capital Subsidy on VBY	LDM had requested DIC to release subsidy on VBY and remaining pending cases will be completed in due course.
2	Closure / Merger of Indian Overseas Bank, Ancheli branch (3381)	Officials of RBI, Ahmedabad have been requested to look into the matter.

..... 2

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Agenda Item No.2 : Review of Banking Statistics as on September, 2018

(Amount in Lacs)

Sr.No.	Details		June, 2018	Sept,2017	Sept.2018	Growth Q-o-Q	Growth Y-o-Y	
1 a	Branch Expansion	Urban & Metro	66	66	66	0	0	Annexure 1 Page No.1
		Semi Urban	40	40	42	2	2	
		Rural	159	159	158	-1	-1	
		Satellite Office	0	0	0	0	0	
		Total	265	265	266	1	1	
1 b	ATMs Expansion	Total	280	280	277	-3	-3	Annexure 2.1 & 2.3 Page No.2 & 4
		Rural	112	112	109	-3	-3	
		Semi Urban	73	73	72	-1	-1	
		Urban & Metro	95	95	96	1	1	
2	Deposit Growth		1923649	1946212	1983141	59492	36929	Annexure 2.1 & 2.3 Page No.2 & 4
3	Advances		451249	404420	477986	26737	73566	
4	CD Ratio		23.95 %	-----	24.10 %	0.15	---	
5	Priority Sector Advance		310736	279923	325254	14518	45331	
5.1 a)	% growth		-----	-----	-----	2.99 %	1.86 %	
	b) % to total advances		68.86 %	69.22 %	68.05 %	5.59 %	15.39%	
6	Agriculture Advance		116156	101309	122243	6087	20934	
6.1 a)	% growth		-----	-----	-----	4.98 %	17.12 %	
	b) % to total advances		25.74 %	25.05 %	25.57 %	22.76 %	28.45 %	
7	MSME Advance	No. of Units (% growth)	3914	-----	7929	4015	-----	
		Amount O/S	17077	-----	24601	7524	-----	
		% growth	-----	-----	1.57 %	-----	-----	
		% to total advances	3.78 %	-----	5.14 %	-----	-----	
8	Kisan Credit Card	No.	-----	33,235	38,568	-----	5,333	Annexure 3 Page No.5
		Amount o/s	-----	45988	48729	-----	2741	



Agenda Item No.3 : Progress under PMJDY as on September, 2018

No. of Accounts Opened			Out of which, total Aadhaar seeded accounts	Total number of RuPay Cards issued	Balance in Accounts (Rs. In lacs)	Number of Passbooks issued	Annexure 4 Page No.6
Rural	Urban	Total (Rural + Urban)					
2,06,398	1,19,152	3,25,550	2,76,045	2,84,570	14182	3,25,550	
			84.79 %	87.41 %			
As on 30.06.2018							
2,01,006	1,17,234	3,18,240	2,65,778	2,71,644	14001	3,18,240	
			83.77 %	85.36 %			
5,392	1,918	7,310	10,267	12,926	← Progress		

Agenda Item No.4 : Progress in enrolment in Social Security Schemes

Bank	Cumulative Enrolment under			Total	Annexure 4 Page No.6
	APY	PMJJBY	PMSBY		
PSB	10,219	1,00,469	1,48,346	2,59,034	
Pvt. Banks	1,630	2,128	4,260	8,018	
RRB	4,038	3,810	14,530	22,378	
GSCARDB	83	163	790	1,036	
Total	15,970	1,06,570	1,67,926	2,90,466	
As on June, 2018					
Total	13,956	1,04,780	1,63,006	2,81,742	
Progress	2,014	1,790	4,920	8,724	

Agenda Item No.5 : Progress under PMMY

Category	Sanctioned A/c	Sanctioned Amount (Rs.)	Disbursed A/cs	(Rs. In lacs)	Annexure 5 Page No.7
				Disbursed Amount (Rs.)	
Shishu	13,405	5552.32	13,402	5548.64	
Kishore	4,514	8836.60	4,502	8802.90	
Tarun	734	4920.24	734	4920.24	
Total	18,651	19299.16	18,636	19259.76	
As on June, 2018					
Total	17,233	17917.32	17,221	17877.92	



Agenda Item No.6 : Progress under Central Govt. Sponosred Schemes

6.1 PMEGP (DIC + KVIC + KVIB)

Appl. Forwarded to Banks	Appl. Sanctioned by Banks		Appl. Disbursed by Banks			Appl. Rejected by Banks	Appl. Pending with Banks
No. of Projects	No. of Projects	Total Project Cost	No. of Projects	Total Project Cost	Margin Money	No. of Projects	No. of Projects
97	28	435.66	28	435.66	91.64	29	40

Annexure 6
Page No.8

6.2 NULM

Scheme	Target	No. of Applications				
	No.	Sponsored	Sanctioned	Rejected	Pending	% Achievement
Individual	----	----	----	----	----	----
Group	----	----	----	----	----	----
SHG Bank Linkage	40	30	18	1	11	45.00 %
Total	40	30	18	1	11	45.00 %

Annexure 7
Page No.9

Agenda Item No.7 : State Government Sponsored Schemes

Name of Scheme	Target	No. of Applications				% Achievement
		Sponsored	Sanctioned	Rejected	Pending	
VBY	800	1,341	509	154	678	63.63 %
GSCDC	70	3	0	1	2	0.00 %
GBCDC	68	70	37	3	30	102.94 %
GWEDC	40	142	65	0	77	162.50 %
DTASY	35	50	50	0	0	142.86 %
ITI Pass out	348	106	41	5	60	11.78 %
Stand Up India	60	50	50	----	50	83.33 %

Annexure No.8.1 to 8.7
Page No.10 to 16



Agenda Item No.8 : Review of Annual Credit Plan (ACP – 2018-2019)

(Amt. in lacs)

Sr.	Sectors	ACP Current Year 2018-2019					
		Annual Allocation		Achiev. Upto current qtr.		Achievement %	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
1	Total Agri	28,713	737.33	11,311	649.80	39.39 %	88.13 %
	Of which Crop Loan	11,658	315.89	6,079	176.78	52.14 %	55.96 %
	Of which Allied+ATL	-----	-----	-----	-----	-----	-----
2	MSME	8,977	326.13	6,685	455.32	74.47 %	139.61 %
3	Education	924	35.84	165	5.85	17.86 %	16.32 %
4	Housing	3,995	319.48	1,609	106.76	40.28 %	33.41 %
5	Others	5,894	175.06	1,388	51.30	23.55 %	29.30 %
	Total Priority Sector Advances	48,503	1593.84	21,158	1269.03	43.62 %	79.62 %

Annexure 9.1 to 9.3
Page No.17 & 19

Agenda Item No.9 : Review of progress made under SHG - Shakhi Mandals

No. of Branches	Total Savings A/c with Branch	Target of No. of SHGs for CC Linkage in FY 2018-19		No. of SHGs Appl. Sanctioned (Account Opened)		Pending Appli.	Annexure No.10 Page No.20
		Fresh Appli.	Repeat Appli	SHGs	Amount (Rs. In lacs)		
130	9,915	460	2,229	207	285.25	57	

Agenda Item No.10 : Review of Recovery position of Recovery Certificate filed under State Recovery Acts

Cases Filed under State Recovery Act		Cases Disposed/ Recovery Effected		Out of which Closed		Cases Pending		Annexure 11 Page No.21
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
5,159	1255.99	125	47.57	79	39.40	5,084	1,236.23	

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ANY OTHER MATTER OR ISSUE WITH THE PERMISSION OF THE CHAIR

Agenda Item No.11 : Closure/Merger of Union Bank of India, Specialized FI Branch – Mandavkhadak

We are in receipt of letter no.DGM:288:2018-19 dated 26.09.2018 from Union Bank of India, Regional Office, Surat for their plan to close/merge their Specialized FI branch – Mandavkhadak. The reason for closer/merger of the branch is as follow as per their referred letter " Their Mandavkhadak branch has been running since 21.10.2011 with an intension to do branchless banking through BCs. BCs are doing the business at unbanked villages. From January, 2014 onwards, all Banking facilities are being provided through base branch ie. Agasi branch. Hence, no activities are undertaken at Mandavkhadak Specialized FI Branch. Now their Agasi branch has continued providing all Banking services in Mandavkhadak and all other surrounding villages. "

Agenda Item No.13 : Reallocation of Sub Service Areas

In view of lending restrictions imposed on Dena Bank (under PCA), feasibility for redistribution of service areas solely serviced by Dena Bank to other Bank branches has been examined by FIDD, Ahmedabad. Since service area approach imposes restrictions on lending under Government Sponsored schemes by non-service area branches, it has been observed that credit needs in the areas 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 as under

Village Code	District	Taluka	Village Name	Name of Bank branch (other than Dena Bank) nearest to the Village
522857	Navsari	Navsari	Kasbapar	Bank of Baroda, Dhaman
522876	Navsari	Navsari	Ugat	Central Bank of India, Ganesh Sisodara
522931	Navsari	Jalalpore	Kuched	Central Bank of India, Vesma
522970	Navsari	Jalalpore	At	Bank of Baroda, Aat
522988	Navsari	Gandevi	Salej	Bank of Baroda, Gadat
523023	Navsari	Gandevi	Pati	Bank of Baroda, Gandevi
523090	Navsari	Chikhli	Pipalgabhan	Bank of Baroda, Amadhara and Maliadhara

..... 7



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Agenda Item No.14 : Launch of PLP – F.Y. 2019-2020

Launching of PLP – F.Y.2019-2020 by DDM, NABARD, Navsari.



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