



बैंक ऑफ़ बड़ौदा Bank of Baroda

No: NVS: LBC: 2018/488

Date : 20th December, 2018

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

Dear Sir/Madam,

**RE :: Proceedings of the D.L.C.C. /D.L.R.C. meetings for Navsari
District held on 18.12.2018 for quarter ended September, 2018**

We forward herewith the proceedings of the captioned meetings for Quarter ended **September, 2018** for your kind information and perusal.

We sincerely believe that it would give a true account of the deliberation that took place in the meeting.

Kindly keep us informed about the required action- follow-up taken on decisions pertaining to your Bank/Agency, if any, so that the same can be review / placed before the house in the next meeting.

Yours faithfully,

(Dinesh T Parmar)
Lead District Manager

**Encl : (1) Proceedings of DLCC/DLRC Meeting on 18.12.2018 at Navsari
(2) Annexure I
(3) Annexure II**



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Proceedings of the meeting of DLCC / DLRC for Navsari District for quarter ended September, 2018 held on – 18.12.2018

The District Level Consultative Committee (DLCC) meeting was held at Conference Hall, New Collector Office, Navsari on 18.12.2018 at 05:00 pm to review the performance under Service Area Credit Plan (SACP) 2018-19 for the quarter ended **September, 2018**

The meeting was presided by **Shri Dr. M D Modhia, Hon'ble Collector Shri, Navsari.**

The meeting was attended, among others by **Shri S C Sharma, Asstt. General Manager, Regional Head, Bank of Baroda, Navsari Region, Shri B K Samantray, Asstt. General Manager (DDM), NABARD, Navsari, Shri Somabhai Patel, Director, BSVS, Navsari, Shri Udhay Karmarkar, Lead District Officer, FIDD, RBI, Ahmedabad, Shri. L K Sipani, Regional Manager, Baroda Gujarat Gramin Bank (BGGB), Bulsar, Shri Mitesh Ladani, General Manager, DIC, Navsari** and other officials from various Banks and Govt. Deptt.

The list of participants / absentees is given in Annexure - I & II

Thereafter at the outset, **Shri S C Sharma, Asstt. General Manager, Regional Head, Bank of Baroda, Navsari Region** extended hearty welcome to **Shri Dr. M D Modhia, Hon'ble Collector Shri and I/c Chairman of the forum, B K Samantray, Asstt. General Manager (DDM), NABARD, Navsari, Shri L K Sipani, Regional Manager, Baroda Gujarat Gramin Bank, Bulsar, Shri Uday Karmarkar, LDO, RBI FIDD, Ahmedabad, Shri S G Patel, Director, BSVS, Navsari, Shri Mitesh Ladani, General Manager, DIC, Navsari,** and other members/ participants of the DLCC/DLRC meeting.

Shri S C Sharma, Asstt. General Manager, Regional Head, Bank of Baroda, Navsari Region, then delivered his key note address.

He requested the Bankers to put in their all-out efforts and contribute more for improvement of C D Ratio of the district, especially the banks having below 10% CD Ratio. *He urge upon the member banks for effective implementation of Standup India Scheme in right perspectives.*

Then he appealed all the bankers to create awareness amongst PMJDY customer for seeding of Aadhar, activation of Rupay cards and for transaction at stipulated interval on regular basis.

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He requested the house to actively participate in the deliberations to make them meaningful so that various issues affecting the flow of credit to various sectors of the economy can be discussed and overall development of the district can be ensured.

He then requested **Shri Dinesh T Parmar, Lead District Manager, Navsari** to start agenda wise discussions.

Shri Dinesh T Parmar, Lead District Manager, Navsari extended hearty welcome to **Shri Dr. M D Modhia, Hon'ble Collector Shri, Navsari, Shri S C Sharma, Asstt. General Manager, Bank of Baroda, Navsari Region, Navsari, Shri Samantray, Asstt. General Manager (DD), NABARD, Shri Udhay Kamarkar, LDO, RBI FIDD, Ahmedabad, Shri Somabhai Patel, Director, BSVS, Navsari,** and other members/ participants of the DLCC/DLRC meeting.

Thereafter agenda wise discussions were initiated by the Lead District Manager. The details of agenda wise discussions held and decisions arrived at are given here under:

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

Approvals of the minutes of the last meeting were mailed to all the members vide our e-mail / letter. Since no comments/ amendment have been received from any of the members, the House confirmed unanimously the minutes of last meetings dated 11.09.2018.

FOLLOW UP ACTION ON DECISION TAKEN IN LAST MEETING.

- 1. Release of Capital Subsidy on BBY – Mr. Dinesh Parmar, Lead District Manager, Navsari,** informed the house that large portion of the subsidy has been released. **Mr. Ladani, General Manager, DIC, Navsari** informed that they are expecting to receive the pending/remaining capital subsidy funds before December, 2018 quarter end and the same will be transferred to the beneficiaries / respective Bank immediately.

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- 2. Closure/Merger of Indian Overseas Bank, Ancheli branch (3381) – Mr. Dinesh Parmar, Lead District Manager, Navsari** requested **Mr. Uday Karmarkar, LDO, RBI, Ahmedabad** to appraise the house regarding development of his personal visit to the branch. **Mr. Karmarkar** informed that Indian Overseas Bank higher authorities now are in the opinion not to closure/merger their Ancheli branch (3381). They has withdrawn their closure/merger proposal.

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

1.a Branch Expansion : Mr. Parmar, Lead District Manager, Navsari informed the house that we have added -2- branches in Semi Urban area over Y-o-Y base and -1- branch has been closed/merged over Y-o-Y base. Now we are having total 266 branches as on September, 2018.

1.b ATM Expansion : Mr. Parmar, Lead District Manager, Navsari informed the house that we are having 96 ATM machines in the Navsari District as on September, 2018.

2. Deposit Growth : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.1, page no.2, our total deposit stands at Rs.19,831.41 crores as on September, 2018 against Rs.19,236.49 crores during last quarter i.e. June, 2018 which shows growth of 3.00 % growth on Q-o-Q.

3. Advances : Mr. Parmar, Lead District Manager, Navsari informed the house that our total advances stands at Rs.4,779.86 crores as on September, 2018 over Rs.4,607 crores from June, 2018 i.e. rise Rs.3.62% Q-o-Q.

4. CD Ratio : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.2, page no.3, the CD Ratio of -2- Banks, i.e. Bank of India and Dena Bank is below 10% and CD Ratio of -6- Banks is between 10% to 20%. Overall CD Ratio of the District is 24.10 % as on September, 2018 which is 3.61 % rise over June, 2018 which was 23.95%.

Collector Shri, Navsari questioned what is the ideal level/percentage of CD Ratio of the Banks and why our District CD ratio is less compared to other Districts. **Mr. Parmar, LDM, Navsari** informed that CD Ratio above 40% can be considered ideal. And for below 40%, our District is having huge NRI deposit. There is no large industrial park/zone and the main advance pocket size is less. Due to such geographical situation, our CD Ratio is less. But it is gradually increasing from quarter to quarter.



5. Priority Sector Advance : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.1, page no.2, the overall outstanding under Priority Sector Advance in the district stood at Rs.3,252.54 crores, which shows increase of 2.99 % over Q-o-Q.

6. Agriculture Advance : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure No.2.1, page no.2, the overall outstanding under Agriculture Advance of the District as of September, 2018 stood at Rs.1,222.43 crores, which shows increase of 4.98 % over Q-o-Q and 17.12% over Y-o-Y. The total agriculture advance stands to 25.57% over our total Advances portfolio as on September, 2018.

7. MSME Advances : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.1, page no.2, the overall MSME advance is Rs.246.01 crores which is 5.14% of our total Advances portfolio as on September, 2018.

8. Kisan Credit Card : Mr. Parmar, Lead District Manger, Navsari informed the house that as per Annexure 3, page no.5, the overall KCC is Rs.487.29 crores which shows Rs.27.41 crores increase on Y-o-Y. He also informed the house that as per his observation not only increasing KCC will help. The Governments vision is to double tin income of farmers by 2022. To achieve the same, we should also focus on Agriculture Term Loan Leading. By Agriculture Term Loan Leading the farmers can adopt scientific methods, multiple farming activities. KCC disbursement will only increase the Agriculture Portfolio of the Bank but not increase the income of the farmers. He urged the Bankers to finance more under Agriculture Advances.

Agenda Item No.3 : Progress under PMJDY as on September, 2018 : Mr. Parmr, Lead District Manger, Navsari informed the house that as per annexure 4, page no.6, total 3,25,550 accounts have been opened under PMJDY, which shows increase of 7,310 accounts addition from June, 2018. As of September, 2018 84.79% PMJDY accounts are Aadhaar Seeded Accounts. 2,84,570 accounts have been issued RuPay Cards. The total balance in the PMJDY accounts stands at Rs.141.82 crores.

Agenda Item No.4 : Progress in enrolment in Social Security Schemes : **Mr. Parmar, Lead District Manager, Navsari** informed the house that as per Annexure 4, page no.6, cumulative enrolment under APY (Atal Pension Yojana) is 15,970 – progress of 2,014 accounts addition over Q-o-Q. PMJJBY total no. of



accounts 1,06,570 – progress of 1,790 accounts addition over Q-o-Q. PMSBY total no. of accounts 1,67,926 –progress of 4,920 accounts addition over Q-o-Q. Overall total no. of accounts opened under Social Security Scheme is 2,90,466 accounts which show an increase of 8,724 accounts Q-o-Q.

Collector Shri, Navsari told the house to increase the number of accounts coming under Social Security Scheme. He also told to increase APY accounts as our Region is showing poor performance and overall position in the state is not satisfactory. **Mr. Parmar, Lead District Manager, Navsari** informed the house that APY - Citizen Choise Caimpagn is being launched from 24.12.2018 to 31.012.2018. All Bankers are requested to canvass maximum APY during the campaign. Circular to all Banks has been sent with full details. Bankers to be guided accordingly.

Agenda Item No.5 : Progress under PMMY : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 5, page no.7, under Pradhan Mantri Mudra Yojna (PMMY) scheme, category wise sanction is as follow : Shishu – 13,405 accounts with amount of Rs.55.52 crores. Kishore – 4,514 accounts with amount of Rs.88.36 crores and Tarun – 734 accounts with amount Rs.49.20 crores. The total sanction under PMMY comes to 18,651 accounts and Rs.192.99 crores which shows 7.16% increase Q-o-Q.

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

6.1 PMEGP : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 6, page no.8, total applications sanctioned by the Banks is 28 projects with amount Rs.435.66 lacs and total applications pending with the Bank is 40.

Collector Shri, Navsari told the house that all pending applications should not be kept pending for long time. It should be either sanctioned or rejected/returned. Long pendency is not tolerable. **Mr. Parmar, Lead District Manager, Navsari** requested the house to dispose off the applications within a weeks time. Pendency is not acceptable. All District Coordinators were instructed to check with the branches regarding pendency of PMEGP applications.

6.2 NULM : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 7, page no.9, total applications sanctioned by the Bank is 18, pending is 11 and -1- application has been rejected.



Agenda Item No.7 : State Government sponsored schemes : **Mr. Parmar, Lead District Manager, Navsari** informed the house that as per Annexure 8.1 to 8.7 and pages no.10 to 16, schemes wise position of State Government sponsored schemes is mentioned. He thereafter informed the house scheme wise as follow.

Under VBY Scheme (Shree Bajpai Bankable Yojna) : Out of 1,341 sponsored applications, 509 applications sanctioned, 154 applications rejected and 678 applications are pending. Achievement of sanction is 63.63 %.

Under GSCDC Scheme (Gujarat Scheduled Caste Development Corporation) : Total 3 applications has been sponsored out of which -1- application has been rejected and -2- are pending.

Under GBCDC Scheme (Gujarat Backward Class Development Corporation) : Total 70 applications has been sponsored out of which 37 applications sanctioned, 3 applications rejected and 30 applications are pending.

Under GWEDC Scheme (Gujarat Women Economic Development Corporation) : Total 142 applications sponsored, out of which 65 applications sanctioned and 77 applications are pending.

Under Dattopant Thengadi Int. Subvention Yojna Scheme : Target 35 applications, sanctioned 50 applications and pending is NIL as of September, 2018.

Under ITI Bankable Scheme : Sponsored 106 applications, sanctioned 41 and pending 60 applications.

Under Stand Up India Scheme : Total sanctioned accounts is 70 accounts which amount of Rs.14.55 crores.

Collector Shri, Navsari instructed the house that pendency level should be reduced. Applications should be disposed off within time framed. Either it should be sanctioned or it should be rejected/return.

Agenda Item No.8 : Review of Annual Credit Plan : **Mr. Parmar, Lead District Manager, Navsari** informed the house that as per Annexure 9.1 to 9.3, pages 17 to 19, we have achieved 88.13 % of our Agriculture Target in September, 2018 pit pf which 55.96 % under Crop loan. Total Priority Sector Advance, we have achieved 79.62% target. He also informed the house that since election is due and it is possible that during the first fortnight of March, 2019, elections dates will be declared, we should mark our target achievement of March, 2019 in February, 2019 itself.

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Agenda Item No.9 : Review of progress made under SHG – Shakhi Mandals : **Mr. Parmar, Lead District Manager** informed the house that as per Annexure 10, page no.20, pending application is 57 under SHG. **Shri Mayur Abhangi, DLM, Navsari** informed the house that pending is now 32 applications. He requested the house/Bankers to dispose off the pending quota before December, 2018.

Agenda Item No.10 : Review of recovery position of recovery certificate filed under State Recovery Acts : **Mr. Parmar, Lead District Manager, Navsari** informed the house that as per Annexure 11, page no.21, cases filed under State Recovery Act – total 5,159 out of which 5,084. Branch wise details as per referred annexure. He also informed the house that other means of settlement should be also adopted i.e. OTS, their Bank's settlement scheme, compromise etc. The pending no. of cases is high. It should be reduced before March, 2019.

Thereafter **Mr. Dinesh T Parmar, Lead District Manager, Navsari** requested **Shri Somabhai Patel, Director, BSVS, Navsari** to appraise the house regarding BSVS – Rseti – DLRAC Meeting – September, 2018.

Mr. Patel, Director, BSVS, Navsari welcomed the members of the house and then started his agenda wise review i.e. (1) Approval of the minutes of last DLRAC Meeting held on 05.09.2018, (2) Performance review for the quarter ended September, 2018 and settlement Ratio, (3) Actual Expenses incurred during the quarter ended September, 2018, (4) Progress of Rseti Building Construction, (5) Discussion of Report on Post Training Evaluation – Review of Last 50 batch as on September, 2018 and (6) Any other matter to be discussed with the permission of The Chair. The detailed minutes/proceedings of the DLRAC of BSVS (R-Seti), Navsari is send separately.

Mr. Somabhai Patel, Director, BSVS, Navsari thereafter requested **Mr. K D Parmar, Councillor, FLCC, Navsari** to appraise the house regarding progress of FLCC – September, 2018 quarter.

Mr. K D Parmar, Councillor, FLCC, Navsari welcomed the house and informed the house that Total-4- branches organized -0- camps, -27- branches organized -1- camp, -26- branches organized -2- camps, -73- branches organized more than -2- camps, total 395 camps during the quarter. He also presented the quarterly report on conduct of special camps by FLCs (going digital) asper Annexure II : Part A.



Thereafter **Mr. K D Parmar, Councillor, FLCC, Navsari** requested **Shri D T Parmar, Lead District Manager, Navsari** to proceed with the pending issues of DLCC meeting.

ANY OTHER MATTER OR ISSUE WITH THE PERMISSION OF THE CHAIR

Agenda Item No.11 : Closure/Merger of Union Bank of India, Specialised FI branch – Mandavkhadak : **Mr. Parmar, Lead District Manager, Navsari** requested **Shri Uday Karmarkar, LDO, RBI, Ahmedabad** to look into the matter and appraise the house in the next meeting regarding outcome of his personal visit/report on the matter and thereafter decision will be taken.

Agenda Item No.12 : Reallocation of Sub Service Areas : **Mr. Parmar, Lead District Manager, Navsari** informed the house that 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 area 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

The house approved the same.



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Agenda Item No.13 : Launch of PLP – F.Y. 2019-2020 : Mr. Parmar, Lead District Manager, Navsari requested **Shri B K Samantray, Asstt. General Manager (DDM), NABARD, Navsari** to proceed for launching of PLP – FY 2019-2020. **Mr. Samantray, AGM (DDM), NABARD, Navsari** therefore launched the PLP by respective **Collector Shri, Navsari**.

Lastly **Mr. Parmar, Lead District Manager, Navsari** requested the house that from next month i.e. January, 2019, Government is going to arrange Gareb Kalyan Mela at various centres. He requested the Bankers to actively participate in the Mela and remain present during Gareb Kalyan Mela as and when conducted in their service area. Lead District Cell has already issued circular along with format of required data of Gareb Kalyan Mela, which should be send before 05.01.2019.

The meeting was concluded with vote of thanks proposed by **Shri S C Sharma, Asstt. General Manager, Bank of Baroda, Navsari Region, Navsari**.



List of participants of DLCC / DLRC Meeting for Navsari held on 18.12.2018

Sr. No	Name of Participant	Designation / Office
1	Shri M D Modhia	Collector and Chairman of the forum
2	Shri S C Sharma	AGM, Regional Head, BOB Navsari
3	Shri Uday Karmarkar	LDO, RBI, Ahmedabad
4	Shri L K Sipani	Regional Manager, BGGB, R.O, Bulsar
5	Shri Dinesh T Parmar	LDM. Navsari
6	Shri B K Samantray	AGM (DD) NABARD
7	Shri Gopal Jangid	Chief Manager, SBI, Navsari
8	Shri Mayur Abhangi	I/C DLM – Navsari
9	Shri Sukeshkumar	Chief Manager, Vijaya Bank, Navsari
10	Shri Pritam Mondal	Senior Manager, PNB, Navsari
11	Shri Tapan P Desai	District co-ordinator , DCCB,Valsad
12	Shri Devendra Gupta	Sr.Br.Manager, Syndicate Bank, Navsari
13	Shri M K Ravut	Senior Manager, UCO Bank, Navsari
14	Shri Krunal Desai	HDFC Bank, Navsari
15	Shri Mitesh Ladani	General Manager- DIC,Navsari
16	Shri Mahesh B Patel	Branch Manager, Bank of Maharashtra, Navsari
17	Shri Dhiraj Patidar	Senior Manager (BM), IOB, Navsari
18	Shri Vishnav Damodar	Asstt. Manager, Andhra Bank, Navsari
19	Shri Sameer Mavani	Branch Manager, ICICI, Navsari
20	Shri Chetan Dumasiya	Asst. Vice President, Yes Bank
21	Shri Nirav Pawar	Officer, Dena Bank, Navsari
22	Shri Ashish M Rathod	Branch Manager, Indian Bank, Navsari
23	Shri Manish Chavda	Manager, OBC, Navsari
24	Shri Sachin Mandalia	Br. Manager, Axis Bank, Navsari
25	Shri Ashwani Meena	Sr. Manager, Allahabad Bank, Navsari
26	Shri Nirav Gohil	Asst. Manager, IDBI Bank, Navsari
27	Shri Tusharkant	Officer, Canara Bank, Navsari
28	Shri Somabhai G Patel	Director, R-Seti (BSVS), Navsari
29	Shri Savindra kumar	Sr. Manager, United Bank of India
30	Shri Jay Joshi	Federal Bank
31	Shri R N Singh	Central Bank of India
32	Shri Bhushan D Patil	BDE, IndusInd Bank, Navsari
33	Shri Manish Saraswat	Chief Manager, Corporation Bank, Navsari
34	Shri Abhay D Baviskar	Officer, Union Bank of India
35	Shri Pinankin	Manager, Kotak Bank
36	Shri K D Parmar	FLC Counselor
37	Shri K N Patel	Office, Bank of India
38	Shri Moohasain	Branch Manager, AU Small Finance
39	Shri Jignesh Parmar	Branch Manager, Laxmi Villas Bank



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ANNEXURE- II

List of Absentees of DLCC/DLRC Meeting for Navsari held on 18.12.2018

Sr. No.	Name of Absentees
1	ARDB (Agriculture Rural Development Bank)
2	DDO, Navsari
3	GUJARAT SCHEDULED CASTE DEVELOPMENT CORPORATION GSCDC)
4	GUJARAT BACKWARD CLASS DEVELOPMENT CORPORATION (GBCDC)
5	GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC)
6	NULM- Navsari Nagarpalika
7	ITI- BANKABLE SCHEME

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