



बैंक ऑफ़ बड़ौदा Bank of Baroda

No: NVS: LBC: 2019/301

Date : 04th July, 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 28.06.2019 for quarter ended December, 2018
and March, 2019**

We forward herewith the proceedings of the captioned meetings for Quarter ended **December, 2018** and **March, 2019** 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 28.06.2019 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 December, 2018 and March, 2019 held on – 28.06.2019

The District Level Consultative Committee (DLCC) meeting was held at Conference Hall, New Collector Office, Navsari on 28.06.2018 at 05:00 pm to review the performance under Service Area Credit Plan (SACP) 2018-19 for the quarter ended **December, 2018 and March, 2019**

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

The meeting was attended, among others by **Shri R I Shaikh, Deputy DDO, 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 J S Kalra, 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, Dr Mayuri Vadia, DLM, GLPC, DRDA** 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 J S Kalra, 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 B K Samant Ray, Asstt. General Manager (DDM), NABARD, Shri J S Kalra, 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 18.12.2018

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 18.12.2018.

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 July, 2019 and the same will be transferred to the beneficiaries / respective Bank immediately.



- 2. Closure/Merger of Indian Overseas Bank, Ancheli branch (3381) – Mr. Dinesh Parmar, Lead District Manager, Navsari** informed the house that Indian Overseas Bank has withdrawn their proposal for closure / merger and the matter now stands closed.

Agenda Item No.2 : Review of Banking Statistics as on December, 2018 and March, 2019

1.a Branch Expansion : Mr. Parmar, Lead District Manager, Navsari informed the house that we have added -3- 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 December, 2018.

1.b ATM Expansion : Mr. Parmar, Lead District Manager, Navsari informed the house that we are having 277 ATM machines in the Navsari District as on March, 2019

2. Deposit Growth : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.1, page no.2 (December, 2018 and March, 2019 agenda), our total deposit stands at Rs.19,841.41 crores as on December, 2018 and Rs.20,363.57 crores as on March, 2019 which shows growth of Rs.1,000.51 crores (YoY)

3. Advances : Mr. Parmar, Lead District Manager, Navsari informed the house that our total advances stands at Rs.5,057.41 crores as on December, 2018 and Rs.5,266.19 crores as on March, 2019 which shows increase of Rs.208.78 crores QoQ.

4. CD Ratio : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.2, page no.3 (December, 2018 and March, 2019 agenda), the CD Ratio of -2- Banks, i.e. Bank of India and Dena Bank is below 10%. CD Ratio as of December, 2018 was 25.49% and as of March, 2019 it stood at 25.86%.

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 (December, 2018 and March, 2019 agenda), the overall outstanding under Priority Sector Advance in the district stood at Rs.3,479.65 crores and Rs.3,710.90 crores as of March, 2019. The growth shows increase of Rs.653.67 crores YoY. Achievement against SACP 2018-2019 comes to 101.45%.

6. Agriculture Advance : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure No.2.1, page no.2 (December, 2018 and March, 2019 agenda), the overall outstanding under Agriculture Advance of the District as of December, 2018 stood at Rs.1,260.14 crores and as of March, 2019 Rs.1,324.32 crores, which shows increase of Rs.179.94 crores over YoY. Achievement of total agriculture against SACP 2018-2019 comes to 104.26 %.

Total Agriculture Advances stands to 25.15 % over our total Advances Portfolio as on March, 2019.

7. MSME Advances : Mr. Parmar, Lead District Manager, Navsari informed the house that as per Annexure 2.1, page no.2 (December, 2018 and March, 2019 agenda), the overall MSME advance is Rs.243.98 crores and Rs.235.03 crores as on March, 2019. We have achieved 206.67 % target allotted in SACP 2018-2019.

8. Kisan Credit Card : Mr. Parmar, Lead District Manger, Navsari informed the house that as per Annexure 3, page no.5 (December, 2018 and March, 2019 agenda), the overall KCC is Rs.1,215.80 crores as on March, 2019. We have achieved 91.75 % target as per SACP 2018-2019 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 December, 2018 and March, 2019: **Mr. Dinesh T Parmr, Lead District Manger, Navsari** informed the house that as per annexure 4, page no.6 (December, 2018 and March, 2019 agenda), total figures as of March, 2019; 3,62,492 accounts have been opened under PMJDY out of which 3,15,875 accounts are Aadhaar Seeded accounts and 3,10,007 accounts have been issued RuPay Cards.



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 (December, 2018 and March, 2019 agenda), cumulative enrolment under APY (Atal Pension Yojana) is 20,085. PMJJBY total no. of accounts 1,11,633 and PMSBY total no. of accounts 1,86,795.

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 Chose Caimpagn was launched from 24.12.2018 to 31.12.2018 and we have increased our APY to 5,000 + during the campaign

Agenda Item No.5 : Progress under PMMY : Mr. Parmar, Lead District

Manager, Navsari informed the house that as per Annexure 5, page no.7 (December, 2018 and March, 2019 agenda), under Pradhan Mantri Mudra Yojna (PMMY) scheme, category wise sanction is as follow : Shishu – 13,488 accounts with amount of Rs.38.28 crores. Kishore – 5,379 accounts with amount of Rs.117.06.36 crores and Tarun – 996 accounts with amount Rs.64.65 crores. The total sanction under PMMY comes to 19,863 accounts and Rs.219.99 crores.

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 (December, 2018 and March, 2019 agenda) , total applications sanctioned by the Banks is 35 and total applications pending with the Bank is 30.

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 (December, 2018 and March, 2019 agenda), total applications sanctioned by the Bank is 32, pending is NIL and -9- application has been rejected.

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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 (December, 2018 and March, 2019 agenda), 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 2,259 sponsored applications, 1,221 applications sanctioned, 851 applications rejected and 187 applications are pending. Achievement of sanction is 152.63 % as per SACP 2018-2019.

Under GSCDC Scheme (Gujarat Scheduled Caste Development Corporation) : Total 10 applications has been sponsored out of which -8- application has been rejected and -2- are pending.

Under GBCDC Scheme (Gujarat Backward Class Development Corporation) : Total 85 applications has been sponsored out of which 68 applications sanctioned, 2 applications rejected and 15 applications are pending.

Under GWEDC Scheme (Gujarat Women Economic Development Corporation) : Total 183 applications sponsored, out of which 171 applications sanctioned, 12 applications are pending and NIL Rejected/Returned.

Under Dattopant Thengadi Int. Subvention Yojna Scheme : Target 35 applications, sanctioned 243 applications and pending is NIL as of March, 2019. Our District achievement is 637.14 % as of SACP 2018-2019. Highest in the State.

Under ITI Bankable Scheme : Sponsored 106 applications, sanctioned 91 and pending 48 applications and 43 applications have been sanctioned.

Under Stand Up India Scheme : Total sanctioned accounts is 74 accounts which amount of Rs.16.01 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 (December, 2018 and March, 2019 agenda), we have achieved 104.26.13 % of our Agriculture Target in March, 2019.



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 (December, 2018 and March, 2019 agenda), pending application is 65 under SHG. Dr Mayuri Vadia, DLM, Navsari informed the house that pending is now 30 applications. She requested the house/Bankers to dispose off the pending quota. She also requested the Bankers to create CBRM committee and the earliest and conduct the CBRM meeting on month bases regularly.

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 (December, 2018 and March, 2019 agenda), cases filed under State Recovery Act – total 4,840 out of which 4,823. 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 at the earliest.

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 – December, 2018 and March, 2019.

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 (2) Performance review for the quarter ended December, 2018 and March, 2019 and settlement Ratio, (3) Actual Expenses incurred during the quarter ended December, 2018 and September, 2019, (4) Progress of RSETI Building Construction and (5) 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.

Thereafter Mr. Somabhai Patel, Director BSVS, 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 informed the house of receiving proposal of closure / merger of Union Bank of India, Specialised FI branch, Mandavkhadak branch,



which was also discussed in the previous DLCC meeting. **Shri Dinesh Parmar , LDM, Navsari** also informed that there was no other Bank branch operating in the nearby village. The customers have to go to Union Bank of India, Aagsi branch for their banking requirements. The District Coordinator of Union Bank of India informed the house that they have made a setup of BC to take care of the Banking needs of the people of Mandavkhadak and surrounding area. **Shri Parmar, LDM, Navsari** was not satisfied with the setup of BC at Mandavkhadak village by Union Bank of India. **District Collector Shri, Navsari** was also not satisfied with the setup of BC at Mandavkhadak village. He instructed the house that the proposal of closure/merger of Union Bank of India Specialised FI branch, Mandavkhadak branch is **NOT ACCEPTABLE**. The house approved the same. He instructed **Shri Dinesh Parmar, LDM, Navsari** to inform the Bank accordingly and also to instruct the branch to continue its banking service at Mandavkhadak village.

Agenda Item No.13 : Launch of SACP – F.Y. 2019-2020 : Mr. Parmar, Lead District Manager, Navsari requested **Shri Dr. M D Modiya, District Collector, Navsari** to launch of SACP – FY 2019-2020 and the same was launched by **District Collector Shri, Navsari**.

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



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ANNEXURE- I

List of participants of DLCC / DLRC Meeting for Navsari held on 28.06.2019

| Sr. No | Name of Participant | Designation / Office |
|---------------|----------------------------|--|
| 1 | Shri (Dr.) M D Modhia | Collector and Chairman of the forum |
| 2 | Shri S C Sharma | AGM, Regional Head, BOB Navsari |
| 3 | Shri J S Kalra | 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 Samant Ray | AGM (DD) NABARD |
| 7 | Shri Soumya Ranjan Sahoo | Asstt. General Manager, SBI, Navsari |
| 8 | Dr. Mayuri Vadia | DLM – Navsari |
| 9 | Shri Sukeshkumar | Chief Manager, Vijaya Bank, Navsari |
| 10 | Shri Rohit Bagde | Manager, PNB, Navsari |
| 11 | Shri Ankur Patel | District co-ordinator , DCCB,Valsad |
| 12 | Shri Bhupendra Sinh | Asstt. Manager, Syndicate Bank, Navsari |
| 13 | Shri Krunal Desai | HDFC Bank, Navsari |
| 14 | Shri Mitesh K Ladani | General Manager- DIC,Navsari |
| 15 | Shri Ankurkumar | Officer, Bank of Maharashtra, Navsari |
| 16 | Shri Dhiraj Patidar | Senior Manager (BM), IOB, Navsari |
| 17 | Shri Pranav Mehta | Branch Manager, Andhra Bank, Navsari |
| 18 | Shri Sameer Mavani | Branch Manager, ICICI, Navsari |
| 19 | Shri Chetan Dumasiya | Asst. Vice President, Yes Bank |
| 20 | Shri Nirav Pawar | Officer, Dena Bank, Navsari |
| 21 | Shri Ashish M Rathod | Branch Manager, Indian Bank, Navsari |
| 22 | Shri Manish Chavda | Manager, OBC, Navsari |
| 23 | Shri Sachin Mandalia | Br. Manager, Axis Bank, Navsari |
| 24 | Shri Ashwani Meena | Sr. Manager, Allahabad Bank, Navsari |
| 25 | Shri Nirav Gohil | Asst. Manager, IDBI Bank, Navsari |
| 26 | Shri Somabhai G Patel | Director, R-Seti (BSVS), Navsari |
| 27 | Shri Jay Joshi | Federal Bank |
| 28 | Shri M K Meena | Central Bank of India |
| 29 | Shri Manish Saraswat | Chief Manager, Corporation Bank, Navsari |
| 30 | Shri Abhay D Baviskar | Officer, Union Bank of India |
| 31 | Shri Pinankin | Manager, Kotak Bank |
| 32 | Shri Tapan Desai | FLC Counselor |
| 33 | Shri Keyur Vashi | Asstt. Branch Manager, AU Small Finance |
| 34 | Shri Vishal D Wazarkar | Branch Manager, Laxmi Villas Bank |
| 35 | Dr K D Patel | DDH, Horticulture, Navsari |
| 36 | Shri Pritesh P Patel | DPD ATMA Project |
| 37 | Shri Hardik P Desai | Project Manager, NULM, Navsari |
| 38 | Shri S G Patel | Principal, Bilimora |



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ANNEXURE- II

List of Absentees of DLCC/DLRC Meeting for Navsari held on 28.06.2019

| 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 | Bank of India, Navsari |
| 7 | United Bank of India, Navsari |
| 8 | UCO Bank, Navsari |
| 9 | IndusInd Bank, Navsari |
| 10 | Canara Bank, Navsari |

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