



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

No. NVS:LBC:2019/293

Date : 20th June, 2019

**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 March, 2019**

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 **March, 2019** for Navsari District as per the following schedule :

Date : **28th June, 2019**

Day : **Friday**

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



बैंक ऑफ़ बड़ौदा Bank of Baroda

**AGENDA NOTINGS FOR THE DLCC/DLRC MEETING FOR NAVSARI
DISTRICT TO BE HELD ON 28.06.2019 (Friday)**

**Agenda Item No.1 : Approval of the Minutes of the last meeting held on
18.12.2018**

“ The minutes of the last meeting were mailed to all the members vide our letter no.LBC:NVS:2018/488 dated 20.12.2018. 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.

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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 March, 2019

(Amount in Lacs)

Sr.No.	Details		March, 2018	Dec,2018	March., 2019	Growth Q-o-Q	Growth Y-o-Y	
1 a	Branch Expansion	Urban & Metro	65	64	62	-2	-3	Annexure 1 Page No.1
		Semi Urban	41	44	44	0	3	
		Rural	160	159	160	1	0	
		Satellite Office	0	0	0	0	0	
		Total	266	267	266	-1	0	
1 b	ATMs Expansion	Urban & Metro	96	96	96	0	0	Annexure 2.1 & 2.3 Page No.2 & 4
		Semi Urban	92	92	92	0	0	
		Rural	109	109	109	0	0	
		Total	277	277	277	0	0	
2	Deposit Growth		1936306	1984141	2036357	52216	100051	Annexure 2.1 & 2.3 Page No.2 & 4
3	Advances		456289	505741	526619	20878	70330	
4	CD Ratio		-----	25.49	25.86	-----	-----	
5	Priority Sector Advance		305723	347965	371090	23125	65367	
5.1 a)	% growth		---	-----	----	----	----	
b)	% to total advances		67.00	68.80	70.47	1.66	3.46	
6	Agriculture Advance		114438	126014	132432	6418	17994	
6.1 a)	% growth							
b)	% to total advances		25.08	24.92	25.15	0.23	0.07	
7	MSME Advance	No. of Units (% growth)	13603	24398	23503	-895	9900	
		Amount O/S	0	0	0	0	0	
		% growth % to total advances						
8	Kisan Credit Card	No.	41109	34725	28222	-6503	-12887	Annexure 3 Page No.5
		Amount o/s	63815	117686	121580	3894	57765	

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Agenda Item No.3 : Progress under PMJDY as on March, 2019

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)						
241159	121333	362492	315875	310007	14431	362492		
			87.00 %	85.52 %				
As on 31.12.2018								
236585	119200	355785	310462	305389	14431	355785		
			87.00 %	85.84 %				
4574	2133	6707	5413	4618	← 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	12,552	1,03,646	1,61,618	2,77,816		
Pvt. Banks	2,095	2,263	4,735	9,093		
RRB	5,355	5,561	19,652	30,568		
GSCARDB	83	163	790	1,036		
Total	20,085	1,11,633	1,86,795	3,18,513		
As on December, 2018						
Total	15,970	1,06,570	1,67,926	2,90,466		
Progress	4,115	5,063	18,869	28,047		

Agenda Item No.5 : Progress under PMMY

(Rs. In lacs)

Category	Sanctioned A/c	Sanctioned Amount (Rs.)	Disbursed A/cs	Disbursed Amount (Rs.)	Annexure 5 Page No.7	
Shishu	13,488	3828.47	13,488	3822.71		
Kishore	5,379	11706.04	5,379	11670.15		
Tarun	996	6465.32	996	6405.17		
Total	19,863	21999.83	19,863	21898.03		
As on December, 2018						
Total	20,100	21813.31	20,088	21752.91		

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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
79	35	435.66	35	435.66	91.64	14	30

Annexure 6
Page No.8

6.2 NULM

Scheme	Target	No. of Applications					% Achievement
	No.	Sponsored	Sanctioned	Rejected	Pending		
Individual	----	----	----	----	----	----	
Group	----	----	----	----	----	----	
SHG Bank Linkage	40	32	23	9	0	57.50 %	
Total	40	32	23	9	0	57.50 %	

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	2259	1221	851	187	152.63 %
GSCDC	70	10	0	8	2	0.00 %
GBCDC	68	85	68	2	15	100.00 %
GWEDC	40	183	171	0	12	427.50 %
DTASY	35	243	223	20	0	637.14 %
ITI Pass out	348	91	43	0	48	12.36 %
Stand Up India	60	75	74	1	0	123.33 %

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

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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	27,959	883.36	97.37 %	119.81 %
	Of which Crop Loan	11,658	315.89	18,377	292.70	157.63 %	92.66 %
	Of which Allied+ATL	-----	-----	-----	-----	-----	-----
2	MSME	8,977	326.13	9,512	581.31	105.96 %	178.24 %
3	Education	924	35.84	272	12.30	29.44 %	34.32 %
4	Housing	3,995	319.48	3,915	258.23	98.00 %	80.83 %
5	Others	5,894	175.06	2,542	82.96	43.13 %	47.39 %
	Total Priority Sector Advances	48,503	1593.84	44,200	1818.16	91.13 %	114.07 %

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.
		Fresh Appli.	Repeat Appli	SHGs	Amount (Rs. In lacs)	
132	10,017	460	2,229	482	466.57	65

Annexure No.10
Page No.20

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	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
4,840	1220.35	29	41.07	21	37.35	4,823	1,202.64

Annexure 11
Page No.21

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Agenda Item No.11 : Pending Subsidy Claim – DIC Schemes

As per data collected from the various Banks/branches for pending subsidy claim under DIC schemes for the quarter ended December, 2018, it is observed as follow.

(Amt. in lacs)

Year	A/c	Amount
2012-2013	0	0
2013-2014	2	0.99
2014-2015	10	2.88
2015-2016	91	43.88
2016-2017	133	76.46
2017-2018	480	313.52
2018-2019	325	276.57

Annexure 12
Page No. 22

Agenda Item No.12 : Position of CASA (Aadhaar Seeding, Mobile Seeding

Position of CASA Aadhaar Seeding, Mobile Seeding for the quarter ended March, 2019, is as below.

Total No. Active CASA Accounts	Out of which Total Aadhaar Seeded Accounts	% Aadhaar Seeding in CASA accounts	% Aadhaar Authentication in CASA accounts	Total No. of Savings Bank Accounts	Savings Account Seeded with Mobile no.	% Mobile seeded
15,64,972	11,66,390	79.35 %	73.74 %	15,45,495	11,96,616	86.33 %

Annexure 13
Page No. 23



Agenda Item No.13 : NPA under various Govt. Scheme

NPA under various Govt. Scheme for the quarter ended December, 2018 is as follow.

				Amount in lacs)
	Scheme Name	A/c	Amount	Annexure No.14 Page No.24
PMMY	Sishu	217	120.70	
	Kishor	46	68.67	
	Tarun	53	212.46	
Central Govt. Schemes	PMEGP	15	0	
	NULM	0	0	
	Stand Up India	0	0	
State Govt. Schemes	VBY (DIC Bankable)	469	354.19	
	GSCDC	0	0	
	GBCDC	0	0	
	GWEDC	0	0	
	DYASY	0	0	
	ITI Pass out	0	0	

ANY OTHER MATTER OR ISSUE WITH THE PERMISSION OF THE CHAIR

Agenda Item No.14 : 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. "

During September, 2018 DLCC meeting, it was decided to take the report from the RBI officials before considering the same. RBI Official report awaited.

