



**Minutes of District Level Consultative Committee (DLCC/DLRC) Meeting held on 05.03.2019 at Sabhakhand, Collector office, Godhra to review the progress under Annual Credit Plan 2018-19 for the quarter ended December-2018.**

The DLCC/DLRC meeting of Panchmahals District was convened on 05<sup>th</sup> March 2019 at 04.00 p.m. at meeting Hall, Collector Office, Godhra under the Chairmanship of Respected **Shri M.L.Nalvaya (RAC), Panchmahal District** to review the performance of the quarter ended December -2018.

The list of participants is enclosed as Annexure 1 and list of non-participants as Annexure 2. The Chairman took serious note about the absence of BGGB and

At the outset Mr. Kiran Chauhan, Lead District Manager, Panchmahals extended warm welcome to Respected Shri M.L.Nalvaya (RAC), PMS, Godhra, Shri Nirbhoy Deo Sharma, RBI, Ahmedabad, Shri Vivek Khanolkar DDM, NABARD, Shri R.R.Ada, Director, BSVS, Godhra, all senior level Bankers and Govt. Officials from various agencies.

**Approval of minutes of last DLCC meeting held on 13.12.2018**

The minutes of last DLCC meeting held on 13.12.2018 has been sent to members vide letter no. BZ:GR:LBD:36/12 dated 27.02.2019. As no suggestions/ comments were received to Lead Bank, the house confirmed the minutes.

LDM Mr. Kiran Chauhan informed to the house about the new DLCC agenda, which was made effective from March 2018 quarter for the review of progress under various categories.

**Review of banking development:**

During the Dec-18 Quarter no new branch opened in the district. Total number of branches are -143- in Panchmahal District.

During sep-18 quarter no ne ATM opened in the district. During the year 2018-19, 6 new ATMs were established accounting to the total number of ATMs to -138- in Panchmahal District.

**Agenda Review Deposit, Advances & Credit Deposit Ratio:**

While reviewing Deposits, LDM informed that an increase of **Rs 158.45 cr.** was observed during the September quarter. On YOY, basis comparison there is an increase of **Rs 536.82 cr.** In advances, there was an increase of **Rs. 94.06 cr. (Q-o-Q)**. On Y-o-Y basis Comparison, it showed increase of **Rs 594.95 cr.** CD ratio of the district stood at **51.87 %** for December-2018 quarter. The house noted that the CD ratio of 08 Bank was below 40% out of this, Dena Bank has 18.32%.



**Priority Sector Advances:**

LDM Informed that figures of total outstanding in priority sector increased from **1577.23 cr to 2187.26 cr (Y-o-Y)**. The performance under agriculture increased from **764.32 cr to 845.55 cr**.

**FIP Progress:**

LDM informed the house that providing of banking services in the unbanked villages having population more than 5000 with banking facility with brick and mortal branches. Out of 33 unbanked rural centres, at 27 centres BCs are available. LDM requested banks to cover remaining 6 unbanked rural area with BCs immediately.

LDM also informed about the gap in BC appointment in SSA that is prevailing in SBI and BGGB, house received assurance for BC appointment from the bank.

**Progress under PMJDY:**

LDM informed about the PMJDY accounts opened & progress under Aadhaar card seeding by the banks during the quarter.

The Chairman advised to all bank to create more and more awareness about PMJDY, PMSBY, PMJJBY, APY etc and give special focus on Aadhar seeding in all saving bank A/c with.

LDM has advised to Private Banks to open PMJDY, PMSBY, PMJJBY, APY Accounts.

**Social Security Scheme:**

PMSBY= 95349, PMJJBY=37181, APY= 10216.

**PMMY:**

LDM inform the house that till the end of the Dec-2018 Quarter total 1522 accounts were disbursed amounted Rs. 29.36 crores.

The Chairman advice to all banks to canvass good quality loan under PMMY.

**PMEGP:**

LDM informed house that total 59 applications forwarded to banks by agencies out of which 18 applications sanctioned and disbursed.

The Chairman instruct to scrutinize detail of PMEGP data for detail discussion and action in meeting.

**National Urban livelihood Mission (NULM)**

LDM informed that against target of 30 applications, 27 application were sanctioned (90.00 % achievement).



**State Government Sponsored schemes:**

LDM appraised the house that against the target of 1000 cases under Vajpayee Bankable Scheme 422 application sanctioned (42.20 % Achievement).

LDM informed that progress under other government schemes are not satisfactory as in DCWD scheme achievement was only 6.73%, GWEDC scheme achievement was 14.11% and GSCEDC achievement was 27.81%.

The Chairman has expressed concerned for poor performance and instruct all Government agencies to sponsored good quality loan cases to bank and all banks to sanction good quality loan under government sponsored scheme.

**Annual Credit Plan (ACP)**

LDM informed that the achievement up to corresponding quarter Sept 2018 in the last quarter was **51.30%** and it has increased **71.48%** for the Quarter Sept 2018.

LDM informed to all banks for submit LBR timely, due to late submission of LBR work affected and progress not shown.

**Progress in installation of Aadhaar Enrolment kit in bank branches;**

LDM informed that total 12 kit installed in various branches up to December Quarter.

**Review of NPA:**

LDM informed that total NPA for Dec 2018 quarter is **5.83%**. Bankers have cause concern about the Huge NPA in the branches specially in government sponsored scheme and Agriculture. Banks needs support from Government offices.

**SARFAESAI:**

LDM informed that total 06 cases pending for passing order more than 60 days.

**Pending subsidy claim:**

Hon'ble Chairman has taken up the issue and instruct to DIC to take needful action for release the pending subsidy immediately.

**KCC (Kisan credit card):**

LDM informed that total 84488 KCC account with limit 507.77 crore as on sept - 2018 and inform to all banks to complete the Aadhar seeding in all KCC accounts.



**SHG:**

LDM informed that all banks opened 275 new saving accounts and sanctioned 1910 loan applications with Rs. 862.84 lacs up to Sept -2018 quarter for current year. Out of sanctioned loan, 829 loans were disbursed with Rs. 465.29 lacs.

**Financial Literacy Camps:**

LDM informed that during the quarter 140 was conducted by branches and advise branches to conduct at least one FLC camp per month.

**Mr. Nirbhoy Deo Sharma, RBI, Ahmedabad,**

- LDM was advised to prepare the Agenda points as per the standard format finalized by RBI.
- The underperforming banks were advised to step up their efforts to better the CD ratio.
- In order to examine/ analyze the performance of banks sector-wise, he was advised to include a more detailed bank-wise data of the sectors mentioned as under:
- Total no. of Rural branches vis-à-vis total FL camps conducted.
- Bank-wise Comprehensive data of BCs with details whether active or inactive.
- R-SETI Director was advised to reorient the training programmes as per the demand and needs of the district. He was also advised to take up the role of Certified Credit Counsellor (CCC) in the District. CCC is expected to guide new / existing / budding / potential /aspiring MSME entrepreneurs and providing them end-to-end solutions that may be leading to bank connect. It shall include :
- identification of aspirant MSME entrepreneurs;
- Structuring the application with requisite documents / information collection and including verification of primary information/data
- Creating awareness about schemes and facilities available and submission of applications to banks or financial institutions online/offline.
- Ensure settlement of trainees. Coordinate proactively with GM, DIC, Bank officials, trainees and other Government officials, invite them to their training programmes to facilitate credit to trainees.
- DDM NABARD informed that the District do not have Godown facility. All the stakeholders including Banks were urged to consider financing such projects as NABARD provides 33 percent subsidy. He also urged the bankers to promote Agro processing units as the District had no such units to harness agro produce.
- All the District coordinators were advised to increase the CD ratio and finance viable projects under PMEGP and VBY. They were also sensitized their branches in this regard and also not keep such applications pending for more than two months. They were also advised to sensitise their branches to submit LBR2 and LBR U2. Due to non-reporting, the achievement of district was not getting reflected.
- The LDM was advised to put in a mechanism/ practice where the banks against which action PARA has been raised in the DCC Meeting would invariably submit ATR for acceptance. The ATR should also be part of Agenda of the meeting.



**बैंक ऑफ़ बड़ौदा Bank of Baroda**

- The bankers were apprised about recent guidelines of RBI on KCC Scheme: Working Capital for Animal Husbandry and Fisheries & raising of collateral free agricultural loans from Rs. 1 lakh to Rs. 1.6 lakhs.
- SBI and LDM were advised to consider opening of BO/ brick and mortar branch at village Gollav (tier IV centre) which has a population of 15000. He was advised to assess the volume and nature of transactions in the centre and report to us within 15 days to enable us to take a decision on the matter urgently.

The meeting was concluded with vote of thanks.

Date: 26.04.2019

Lead District Manager  
Panchmahals.

Chairman,  
(District Level Consultative Committee &  
District Level Review Committee)  
Collector, Panchmahals.