



Minutes of District Level Consultative Committee (DLCC/DLRC) Meeting held on 01.07.2019 at Sabhakhand, Collector office, Godhra to review the progress under Annual Credit Plan 2018-19 for the quarter ended March-2019.

The DLCC/DLRC meeting of Panchmahals District was convened on 01st July 2019 at 05.00 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 Axis Bank.

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.P. Chudhary , DRDA Director, PMS, 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 05.03.2019

The minutes of last DLCC meeting held on 05.03.2019 has been sent to members vide letter no. BZ:GR:LBD:35/23 dated 26.04.2019. 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 March-19 Quarter one new branch opened in the district. Total number of branches are -143- in Panchmahal District.

During March-19 quarter 1 new ATM opened in the district. During the year 2018-19, 4 new ATMs were established accounting to the total number of ATMs to -145- in Panchmahal District.

Agenda Review Deposit, Advances & Credit Deposit Ratio:

While reviewing Deposits, LDM informed that an increase of **Rs 185.72 cr.** was observed during the March quarter. On YOY, basis comparison there is an increase of **Rs 535.39 cr.** In advances, there was a decrease of **Rs. 215.34 cr. (Q-o-Q)**. On Y-o-Y basis Comparison, it showed increase of **Rs 280.90 cr.** CD ratio of the district stood at **46.79 %** for March-2018 quarter. The house noted that the CD ratio of 08 Bank was below 40%.

Priority Sector Advances:



LDM Informed that figures of total outstanding in priority sector increased from **1717.11 cr to 1917.19 cr (Y-o-Y)**. The performance under agriculture increased from **746.59 cr to 841.23 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 mortar branches. Out of 33 unbanked rural centres, at 28 centres BCs are available. LDM requested banks to cover remaining 5 unbanked rural area with brick and mortar branches 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= 102252, PMJJBY=42979, APY= 14700.

PMMY:

LDM inform the house that till the end of the march-2019 Quarter total 2476 accounts were disbursed amounted Rs. 35.75 crores.

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

PMEGP:

LDM informed house that total 133 applications forwarded to banks by agencies out of which 21 applications sanctioned and disbursed.

The Chairman instruct to scrutinize detail of PMEGP data for detail discussion and action in meeting. The chairman ask reason for 89 pending application under the scheme.

National Urban livelihood Mission (NULM)



LDM informed that against target of 30 applications, 30 application were sanctioned (100 % achievement).

State Government Sponsored schemes:

LDM appraised the house that against the target of 1000 cases under Vajpayee Bankable Scheme 691 application sanctioned (69.10 % Achievement).

LDM informed that progress under other government schemes are not satisfactory as in DCWD scheme achievement was only 7.77%, GWEDC scheme achievement was 20.00% and GSCEDC achievement was 43.06%.

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 March-2019 in the last quarter was **71.48%** and it has increased **97.63%** for the Quarter March 2019.

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

Pradhan Mantri Awas Yojana:

Since inception of scheme subsidy not received.

Progress in installation of Aadhaar Enrolment kit in bank branches;

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

Review of NPA:

LDM informed that total NPA for March 2019 quarter is **4.76%**. Bankers have cause concern about the Huge NPA in the branches specially in government sponsored scheme and Agriculture. Banks needs support from Government offices.

SARFAESI:

LDM informed that total 07 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 62221 KCC account with limit 487.86 crore as on March - 2019 and inform to all banks to complete the Aadhar seeding in all KCC accounts.

SHG:

LDM informed that all banks opened 334 new saving accounts and sanctioned 1780 loan applications with Rs. 1705.25 lacs during the current year. Out of sanctioned loan, 1696 loans were disbursed with Rs. 1615.93 lacs.

Financial Literacy Camps:

LDM informed that during the quarter 134 was conducted by branches and advise branches to conduct at least one FLC camp per month.

Mr. Vivek Khanolkar, DDM, NABARD

Under Point No. 8 - Review of Performance under SCP 2018 -2019

DDM, NABARD indicated that many bankers are doing only crop loan business. They should try to do more disbursements under Agri Allied activities like Dairy, Farm Mechanisation, Land Development, Water resources, Horticulture, etc. Bankers may use Area Dev. Scheme prepared by NABARD on Dairy and Sheep /Goat financing for this purpose.

Under Point No. 15 - Review SHG related issues

DDM, NABARD indicated that now TLMS of Taluka are being invited to attend BLBC meetings at block level. This helps in resolving pending issues with bankers like Credit linkage etc.

Under Point No. 24- Potential Linked Credit Plan for Panchmahal district - PLP 2020 -21

DDM NABARD has made Pre PLP presentation. He informed that the process of preparation of Potential Linked Credit Plan for the year 2020-21 for Panchmahal district has started. He urged all Govt. line departments, bankers, LDM to cooperate and provide him the statistical figures of achievements as on 31 March 2019 and various targets fixed for the ensuing year. He indicated that he is getting very good response from the major departments.

Under point No. 24 - "Doubling of farmers income by 2022



DDM, NABARD indicated that in Panchmahal district majority of the farmers come under small and Marginal category. Due to small land holdings they should have some other income generating activity with them. therefore, bankers should increase loaning under Agri term loans i.e. Dairy, Horticulture, Farm Mechanisation, Land Development, SHG/ JLG credit linkage , Farm Forestry, Poultry, Sheep/Goat farming etc. sectors. He has requested bankers to give small loans to SHG members who can take up some income generating activity with the same. Further activities like Poultry, Fishery, Honey Bee keeping, Farm Forestry can also be financed.

DDM, NABARD also indicated that they completed Wadi project of 500 farmers with the help of NGO in Gogumba Block of Panchmahal. Bankers may try to increase their business for the benefit of the villagers in this block.

DDM, NABARD indicated that loans under RIDF / NIDA funds of NABARD for taking up infrastructure projects is available. The specific suggestion to prepare project for linking of Karad Dam in Gogumba block with Pipe line from nearby Canal so that Dam can be filled with water during summer season. Further it was informed that nearly 20 to 25 villages nearby will benefit as they are facing acute shortage of water during March to June every year.

NABARD has also made working capital finance available for the use of Milk processing units all over Gujarat.

Mr. Nirbhoy Deo Sharma, RBI, Ahmedabad,

- The underperforming banks (CBI at 24 %, Dena Bank at 17%, PNB at 14%, United Bank of India at 28%, SBI at 28%, Axis Bank at 20%, Yes Bank at 0%) were advised to step up their efforts to better the CD ratio and allocated the surplus deposits to needy sector.
- In order to examine/ analyze the progress and performance of banks, Lead District Manager (LDM) was advised to include a more detailed bank-wise data of the sectors mentioned as under in the Agenda of the Meeting for fruitful discussion:
 - Progress under PMJDY, PMMY including data of previous quarter.
 - Total no. of rural branches vis-à-vis total FL camps conducted.
- 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 and coordinate with DIC, Bank officials, trainees and other Government officials to facilitate settlement of trainees through Bank.
- All the District coordinators were advised to
 - Increase the CD ratio and finance viable projects under PMEGP and VBY.
 - Dispose of applications promptly and not keeping such applications pending for more than two months.
 - sensitise their branches to submit LBR2 and LBR U2. Due to non-reporting, the achievement of district was not getting reflected.



- Take lead from HDFC Bank regarding formation of JLG and giving credit, monitoring their activities.
- 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.
- LDM was advised to take up the matter with banks and expedite appointing BOs/ reclassify existing BCs as BOs in Tier 5 centers and report the same to SLBC. Presently the District has 56 URCs in Tier 5 centres.

Total no. of Rural branches vis-à-vis total FL camps conducted- LDM was advised to provide bank-wise data as 76 rural branches in the district had conducted only 134 FL camps. He was also advised to raise action paras against all banks.

The meeting was concluded with vote of thanks.

Date: 30.07.2019

Lead District Manager
Panchmahals.

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



ANNEXURE-1

Attendance sheet			
DLCC/DLRC MEETING ON 01.07.2019 for the Qtr. Ended Mar-2019, at Collector Meeting Hall, Collector Office, Godhra			

Sr.No.	Name of Participant	Designation	Institute
1	Mr. M.L. Nalvaya	RAC, PMS	Collector Office, Godhra.
2	Mr R.P.Chaudhry	Director	D.R.D.A, Panchmahal District, Godhra
3	Mr .Nirbhay Deo Sharma	AGM	RBI, Ahmedabad
4	Mr V.J.Khanolkar	DDM	NABARD , Godhra
5	Mr Kiran Chauhan	LDM	BOB, Lead Bank Office, Pms.
6	Mr. V.K. Thakur	FLCC Counsellor	FLCC,Godhra
7	Mr.Nitesh Kumar	Br.Manager	Dena Bank, Godhra.
8	Mr.H.C.Pathak	Sr.Officer	Pms.Dist Co-op.Bank Ltd. Godhra
9	Mr.Abhishek Goenka	Asst. Manager	IDBI Bank, Godhra
10	Mr.Hitesh Thakkar	Br.Manager	IDBI Bank, Godhra
11	Mr.Robin Kumar	Br.Manager	Canara Bank
12	Mr.Balvant Parmar	Br.Manager	Bank of Baroda
13	Mr.Saran Patel	Asst. Manager	BGGB, R/O, Godhra
14	Mr.Suresh Choudhary	Br.Manager	BGGB,Godhra
15	Mr.Chitrnanjan Prasad	Br Manager	Syndicate Bank, Godhra
16	Mr.Vishwash Shukla	Br.Manager	Union Bank,Godhra
17	Mr.Aftab Alam	Br.Manager	Central Bank of India, Godhra
18	Mr.Tejash Patel	APM-GLPC	DRDA(GLPC)
19	Mr Paresh Tahelyani	Br Manager	HDFC Bank
20	Mr.Devesh C. Vyas	Br.Manager	Corporation Bank
21	Mr.Yogesh Mehta	Br.Manager	United Bank of India
22	Mr.Hukumchand Karode	Manager	Indian Overseas Bank, Halol
23	Mr.Mayur Mulwani	Asst.Manager	Kotak Mahindra Bank, Halol
24	Mr.Satyendra Kumar	Br.Manager	Bank Of Maharashtra, Halol
25	Mr.Ajay Rajpal	Asst.Director	KVIC
26	Mr.Santosh Ram	Br.Manager	Indian Bank, Godhra.
27	Mr.Rajesh Kumar Arora	Sr.Officer	SBI-RBO,Godhra
28	Mr. Hemant Keshwani	Br Manager	Allahabad Bank
29	Mr.Prakash Kumar G.K.	Br.Manager	Vijaya Bank, Godhra
30	Mr Jaysh S.Shah	Cr.Manager	Bank of India,Godhra
31	Mr.Pradip Kumar	Br.Manager	UCO Bank, Godhra
32	Mr.B.D.Ninama	Dist.Manager	GSCDC
33	Mr.Jitendra D.Charel	DAO, Godhra	District Panchayat, Godhra.
34	Mr.Alpesh Chouhan	DEO	Employment Department,Godhra
35	Mr.Nimesh khatri	Br.Manager	ICICI Bank
36	Mr.Nikunj Gameti	D. D. devlop. Cast	Developing cast department



37	Mr.Sanket Patel	Manager	Au Small Finance Bank
38	Mr.Rohit Kumar	Br.Manager	Punjab National Bank
39	Mr. K.H. Parmar	Consultant Micro Fin.	DRDA-PMS,Godhra
40	Mr.Bhargav Pathak	Asst. Manager	Yes Bank

Annexure - 2

Following Banks were not present in DLCC/DLRC MEETING ON 01.07.2019 at Collector Meeting Hall, Collector office, Godhra.	
Sr. No.	Name of bank
1	Axis Bank

**Lead Bank Department,
Panchmahals District,
Godhra:389001**