



Minutes of District Level Consultative Committee (DLCC/DLRC) Meeting held on 13.12.2018 at Sabhakhand, Collector office, Godhra to review the progress under Annual Credit Plan 2018-19 for the quarter ended September- 2018.

The DLCC/DLRC meeting of Panchmahals District was convened on 13th December 2018 at 05.00 p.m. at meeting Hall, Collector Office, Godhra under the Chairmanship of Respected **Shri Udit Agrawal (IAS), Collector & District Magistrate, Panchmahal District** to review the performance of the quarter ended September -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 State Bank of India, Axis bank, and United Bank of India.

At the outset Mr. Kiran Chauhan, Lead District Manager, Panchmahals extended warm welcome to Respected Shri Udit Agrawal (IAS), Collector & District Magistrate, PMS, Godhra, PMS, Shri M.L.Nalvaya (GAS) RAC, PMS, Shri Nirbhoy Deo Sharma, RBI, Ahmedabad, R.P. Chaudhari , Director, DRDA, 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 17.09.2018

The minutes of last DLCC meeting held on 17.09.2018 has been sent to members vide letter no. BZ:GR:LBD:35/57 dated 22.10.2018. 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 sep-18 Quarter no new branch opened in the district. Total number of branches are -143- in Panchmahal District.

During sep-18 quarter and 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 220.33 cr.** was observed during the September quarter. On YOY, basis comparison there is an increase of **Rs 507.20 cr.** In advances, there was an increase of **Rs. 230.04 cr. (Q-o-Q).** On Y-o-Y basis Comparison, it showed increase of **Rs 863.34 cr.** CD ratio of the district stood at **51.66 %** for September-2018 quarter. The house noted that the CD ratio of 08 Bank was below 40% out of this, 3 Banks was below 20%.



Priority Sector Advances:

LDM Informed that figures of total outstanding in priority sector increased from **1877.22 cr to 1926.24 cr (Y-o-Y)**. The performance under agriculture increased from **887.23 cr to 910.09 cr.** whereas weaker sector from **1023.99 cr to 1011.55 cr (Y-o-Y)**.

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. Total 30 rural centres are unbanked and LDM requested banks to cover all 30 unbanked rural area with bricks and mortal branches.

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.

The Chairman interrogated to SBI and BGGB bank regarding the pending branch opening in uncovered SSA.

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= 91501, PMJJBY=35404, APY= 10873.

The Chairman has exhausted the Banks to improve performance under these social Security schemes and advise to settle the case on priority basis.

PMMY:

LDM inform the house that till the end of the Sept-2018 Quarter total 997 accounts were disbursed amounted Rs. 13.28 crores.

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

PMEGP:

LDM informed house that total 49 applications forwarded to banks by agencies out of which 11 applications sanctioned and disbursed.

The Chairman instruct to scrutinize last 2 years detail of PMEGP data for detail discussion and action in meeting.



National Urban livelihood Mission (NULM)

LDM informed that against target of 30 applications, 17 application were sanctioned (60.00 % achievement).

State Government Sponsored schemes:

LDM appraised the house that against the target of 1000 cases under Vajpayee Bankable Scheme 314 application sanctioned (31.40 % Achievement).

LDM informed that progress under other government schemes are not satisfactory as in DCWD scheme achievement was only 4.66%, and GWEDC scheme achievement was 10.59%.

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 2017 in the last financial year was **46.60%** and it has increased **51.30%** for the Quarter Sept 2018. LDM also requested all the banks to submit the LBR timely in order to complete the actual performance under Service Area Credit Plan in the current financial year.

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 June Quarter .

Review of NPA:

LDM informed that total NPA for Sept 2018 quarter is **5.69%**. 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.

The Chairman advice all banks to file SARFAESAI action with proper affidavit with clause 3.



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. He also advice DIC to reopen all rejected/return cases for scrutinize and further needful action.

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.

The Chairman advice the house to issue credit card to all eligible farmers and create awareness regarding use of credit card.

SHG:

LDM informed that all banks opened 198 new saving accounts and sanctioned 719 loan applications with Rs. 383.69 lacs up to Sept -2018 quarter for current year. Out of sanctioned loan, 339 loans were disbursed with Rs. 182.19 lacs.

The Chairman has advised to all bankers to increase account opening and linkage of eligible SHG. The Chairman also instruct LDM and Director DRDA to take up the NPA matter immediately.

Financial Literacy Camps:

LDM informed that during the quarter 138 was conducted by branches and advise branches to conduct at least one FLC camp per month.

DDM, NABARD:

(1) Launching of PLP 2019-20: DDM, NABARD informed that Potential Linked Credit Plan (PLP) 2019-20 for Panchmahal district is ready. He presented details of the PLP to all. It estimated credit flow of Rs.112517.35 lakh of which Crop production sector has a major share of 41.58% at Rs.46790.09 lakh. The PLP 2019-20 for Panchmahal district was launched by Shri Agarwal, Dist. Collector.

(2) DDM, NABARD informed that NABARD has prepared Area Development Schemes for AH – Dairy and Goatary which was passed on to bankers through LDM, Bankers were requested to make more loaning under the schemes.

(3) The details of RIDF scheme and NIDA loans were shared with the all present in the meeting.

(4) Stand-up India Scheme: DDM, NABARD made appeal to all bankers to scout for good proposals under Stand-up India scheme wherein each branch will sanction one each proposal for Women and SC/ST borrower.



(5) It was also informed to all present bankers about the urgent need to increase the agricultural term lending for which they may utilize the active SHG members FC Members and take interest in formation new JLGs where lending can be done.

(6) NABARD has sanctioned FPOs in the district. The concept of Wadi projects funded by NABARD in Goghumba Block of Panchmahal district and increase of income was also described to all and bankers were also informed about utilization of these farmers for increasing the banking coverage and Agri term lendings. All bankers were in favour of increase in lending under AH- Dairy sector to increase term lending.

(7) Bankers were requested to increase SHG credit linkage and conduct VLPs for the same. GLPC was requested to ensure presence of TLMS in BLBC meetings so that issues if any, can be sorted out with bankers.

Mr. Nirbhoy Deo Sharma, RBI, Ahmedabad,

Bank	Branches	CD Ratio
SBI	15	26.71
CBI	4	17.26
BGGB	27	42.97
Union Bank of India	3	27.34
Dena Bank	7	19.26

- CD Ratio of above banks were far from satisfactory. Except Dena Bank, which is under PCA framework, other banks were advised to step up efforts. LDM was advised raise action paras against these banks and include as part of Agenda for the next meeting.
- R-Seti Director was advised to invariably invite banker on the last day on the training programme, identify good trainees and pass on the information to bankers for their settlement through bank credit. Filling up of loan forms can also be done on the last day.
- The District Coordinators were advised to
 1. come prepared with all data for the meeting and attend diligently and also urged them to coordinate with their branches for disposal of pending applications and closely co-ordinate with Government officials as to whose end such applications were kept pending.
 2. Disseminate the decisions of DCC/ DLRC meetings to their bank branches in order to make the forum more effective.
 3. Ensure timely submission of correct data from the their bank branches to ensure fruitful discussion in the forum.
 4. Sensitize their Branch officials to conduct FL camps every third Friday of the month. It appeared from the list as reported by banks that rural branches of many of the banks were not conducting such camps.



- While LDM was also advised to prepare a list of such banks and send letters to their Controllers to sensitize their rural branches and adhere to the RBI Circular no. FIDD.CO.FLC.No.1 0562/12.01.018/2014-15 dated June 9, 2015.
- In term of our instruction sent via mail dated December 03, 2018, LDM was advised to convene NRLM Committee meeting urgently for redistribution of SAA to other nearby banks which are solely serviced by Dena Bank.
- LDM was also 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.
 - Submit comprehensive data of BCs functioning in the District which should invariably include contact details, details of active and inactive BCs and send letters/ mails to banks about the action taken to replace inactive BCs.
 - include a more detailed comparative data (Q-o-Q) of the sectors mentioned as under:
 1. Progress of training programmes by R-SETI.
 2. Progress in NULM

The meeting was concluded with vote of thanks.

Date: 21.12.2018

Lead District Manager
Panchmahals.

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