

LEAD BANK CELL, DENA BANK, PATAN जिल्ला अग्रणी बैंक कक्ष, देना बैंक, पाटन,
9-10 Haridarshan Complex, Opp. DSP office, Court Road, PATAN PIN-384265
हरी दर्शन कोम्प्लेक्स, डी एस पी ऑफिस के सामने, कॉर्ट रोड, पाटन
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Ref no :- LBC/PTN/229/2018

DATE:-05/10/2018

Minutes of 77th DLCC & 1st DLRC meeting for the quarter ended jun 2018

The 77th DLCC & 1st DLRC Meeting of Patan District was held at 5.00 PM on 29/09/2018 in the Video Conference Hall of Jilla Seva Sadan, Patan. Shri B G Prajapati Incharge Collector and Chairman of DLCC & DLRC, Patan presided over the meeting. The meeting was also attended by, Smt. Sheela Devi LDO RBI, Shri M L Meena Dy Zonal Manager, Dena Bank, Mehsana Zone, Shri Rajeshkumar Regional Manager, Bank Of Baroda, Shri Rakeshkumar Verma, DDM NABARD, Shri M. J Patel, LDM & Convener, District Coordinators of Banks and Senior Government Officials. The list of participants is enclosed as **Annexure-I**. At the outset, Shri M J Patel, Lead District Manager welcomed all the participants to the meeting. After due permission of the Chair, the agenda items were taken up for discussion seriatim:

Agenda - 1 :

Confirmation of the minutes of the DLRC /DLCC meeting held on 30/06/2018

The minutes of last DLRC/DLCC meeting held on 30/06/2018 were circulated to all the members vide Lead Bank Cell Office Letter No. **PTN/LBC/218/2018** dated 11/07/2018. Since no comments/amendments have been received from any members, the House to confirmed/ approved the same.

Agenda - 2 :

Progress under Service Area Credit Plan (SACP) 2017-18.

It was observed that the overall achievement during the quarter June 2018 was to the tune of 36%, which is not satisfactory and all the bankers were advised to achieve maximum possible target for the current year. The Agril. credit portfolio for the period was 42 % per cent of the target of 234851 lakh. The performance under Education and Housing loan as well as other priority sector advances are not up to the mark for which the Banks were requested by our in charge Collector to gear up the machinery for coming quarters.

Agenda - 3

Banking Development in Key Areas as on quarter ended June 2018

(A) Branch Expansion

LDM informed the House that the branch network in the district stood at 159 branches at the end of June 2018

(B) Deposits

The aggregate deposits of the banks in the district decreased by Rs.10.96 crore during the quarter June 2018 and stood at Rs.5026.20 crore at the quarter ended June 2018.

(C) Credit Expansion:

The total advances of the district stood Rs.3432.44 crore at the end of June 2018 with overall increase of Rs. 152.62 crore over the previous quarter ended March 2018. However the advances of cooperative Pvt sector banks increased by Rs.13690 lakh .All other performance was satisfactory.

(D) CD Ratio:

The C.D. Ratio in the district stood at 68.29 percent at the end of June 2018 which is above the national average of 60%. The District coordinators / controllers of Banks have been advised to take note of the same and put in more efforts to increase the CD Ratio. Bank wise review was also taken by the Chairman and LDO RBI and the Banks which are having CD ratio below 60% were advised to take corrective measures to increase the CD ratio in coming days.

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(E) Progress in financing Priority Sector, Agriculture and Weaker section:

The total priority sector advance increased by 212.05 crore, Agriculture advance increased by 152.92 and weaker sections have increased by Rs. 129.17 crore and stood at Rs 3055.50 , Rs 2409.56 , and Rs 1026.43 crore respectively. The House expressed satisfaction on the same as All were within over all over parameter.

(F) The Bank wise share of various components of priority sector advances as of June 2018 are as under:

Sr. No	Particular	Com. Banks	RRB/ DGGB	Coop. Banks	Private Banks	All Banks
1.	Priority sector Advances	163737	25961	60183	55669	305550
	% To total Adv. (Target-40%)	90.67	96.41	99.25	74.13	89.02
2.	Agriculture Advances	119559	22972	58152	40273	240956
	% To Total Adv. (Target-18%)	66.21	85.31	95.91	54.76	70.20
3.	Weaker section Advances	47085	7038	18403	30117	102643
	% To Total Adv. (Target-10%)	26.07	26.14	30.35	41.23	29.90

(Amt. in lacs)

The district has achieved the stipulations for Priority Sector Advances, Agriculture Advances and Weaker section Advances.

(G) The progress in financing of Kisan Credit Card (KCC).

LDM informed that The banks has issued fresh KCC 2177 during the period from April-18 to June 2018. The position of coverage as on 30.06.2018 was 83820 accounts and with the addition of 2177 accounts. This issue of coverage of 100% eligible farmers was discussed in BLBC as well as DLCC/DLRC Meetings. The District Coordinators were requested to give TOP MOST PRIORITY to this issue and ensure that all eligible farmers falling under their service area villages are brought under KCC fold cent per cent. It was represented by some Bankers as well as the Dist. Agril. Officer that some farmers are not willing to take the loan and in some cases the title of land is not clear which main hurdle in achieving the 100% mark.

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Agenda - 4 :

Review the progress made under Govt. sponsored programme during the quarter ended Dec - 2017.

Sr. No.	Programme	Target	Year 2018-19		% of Achievement	Pending Cases/Rejected
			Target/sponsored	Achievement (Sanction in No)		
1	Vajpayee Bankable (Aug 18)	Physical	800/2150	571	71.38	1579
2	GSCEDC	Physical	224/28	12	5.38	16
3	DCWD(GBCEDC)	Physical	298/247	41	13.76	206
4	GWEDC **	Physical	40/2	1	2.5	1
5	PMEGP-DIC/KVIC/KVIB	Margine Money ++	225/96	6	2.7	90
10	NULM	Physical	46/29	15	32.6	14

House discussed the progress under various government sponsored schemes and our in charge collector and Manager informed the house that progress under all government schemes are not satisfactory for GSCEDC , GBCED and GWEDC and special attention to be paid by all district coordinators to achieve targets and also to dispose all government sponsored application with in time limit .It was informed by DIC General Manager Shri Sharadbhai that as on today development of Govt. sponsored schemes are now directly monitored by CM desk .So all District coordinators were requested to inform all their branches to dispose all application with in stipulated time. Further LDM informed the House that all Banks may sponsor loan application through their branches so that applications rejection/returned ratio is minimized.

Agenda - 05 :

Review recovery position in General and R/C filed cases.

The details of pending R/C filed cases with collector/DDO office are as under.

Sr.No.	Name of Bank	Cases pending with collector Office (Amt. in Rs. lacs)		Cases pending with DDO office (Amt. in Rs. lacs)	
		a/c	Amt	A/Cs	Amt.
<u>1.</u>	<u>BOI</u>	-	-	123	213
<u>2.</u>	<u>SYND</u>	-	-	35	146
<u>**</u>	<u>TOTAL</u>	-	-	158	359

LDM informed that despite taking up the issue in every forum, the progress under this is very slow. The Chairman of the House advised the DDO to make necessary follow up in the matter.

SARFAESI action

It was informed by DY zonal Manager Dena Bank that after meeting held on 05/06/2018 with various governmental department SARFAESI action is being implemented very effectually. On this occasion LDM thanked DM and collector on behalf of all Bankers.

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Agenda – 6

(A) Enrollment mobilization of PMJBY, PMSBY and APY

LDM presented The progress under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal pension scheme which is as under:

Sr No	Name of Scheme	No. of Accounts enrolled by banks as of 31/03/2018	No. of Accounts enrolled by banks as of 30/06/2018	New added
1	PMJBY	40355	46005	5650
2	PMSBY	101086	112143	11057
3	APY	10408	10408	000
	Total	151849	168556	16707

LDM informed that all efforts are being initiated to popularize the above schemes by conducting seminars/workshops/ Gramsabha etc by Lead Bank/SLBC/NABARD and other concerned government departments. LDO RBI requested the District Coordinators of Banks to give more focus to popularize APY scheme. He also advised the LDM to give comparative figures for last quarter also from next quarter.

. (B) Progress under PMMY are as under

Sr. No	Category	Sanctioned A/Cs			Sanctioned Amt. (.in lacs)			Disbursed Amt. (In Cr)		
		Dec 17	Mar 18	jun 18	Dec 17	Mar 18	jun 18	Dec 17	Mar 18	jun 18
1	SHISHU	1891	6466	2713	5.3	18.26	9.27	5.27	18.23	9.25
2	KISHOR	2605	2961	665	47.68	56.45	14.72	42.99	52.14	13.14
3	TARUN	202	251	79	14.1	17.17	5.44	13.77	16.81	5.01
	Total	4698	9678	3457	67.08	91.88	29.44	62.03	87.18	27.40

The District Coordinators were advised to take up review of the program on a monthly basis and motivate their branches so that more and more beneficiaries are covered under these schemes. LDO RBI at this juncture called upon the bankers to undertake promotion of the scheme on a campaign mode.

(C) progress under PMJDY

LDM informed the house that position of PMJDY as of June 2018 were as under .

As of date	No of Ac	Zero Balance A/c	Rupay Card	Adhaar Seeded	% Adhaar
20/06/18	308395	45457	226619	244405	79.25%
05/09/18	318740	46179	245466	256736	80.55%

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The District Coordinators were informed by DM that opening of account under PMJDY should be hares free and to take monthly review of the program being implemented by their branches so that more and more beneficiaries are covered under these schemes

Agenda – 07

Progress of Mission Manglam (Rural)

LDM shri M J Patel informed shri R B Patel DLM to deliberate about Mission Magnagalam

As R B Patel informed that Target and achievement under mission Mangalam are as under.

	SHGs CASH CREDIT (MF Target)		
	New CC Disbursement	CC Renewal	Total
PATAN Dist:Target 2017-18	3158	695	3853
Achivement Upto Feb-2018	126	251	377

The all concerned Banks were advised to take remedial actions to achieve the stipulated targets at the earliest. Since the progress report from Mission Mangalam is not received, the The NPA in SHG financing is showing an increasing trend. The GLPC Mission Manglam authorities were informed look into this issue and take corrective measures urgently. He also unlighted the bankers about the measures which they can reduce the NPA. Further he requested all District coordinators to organize special credit camp block wise or Bank wise so that target is achieved

Agenda – 08

Progress under Stand-up India

LDM observed that the progress under the scheme is very slow and the District Coordinators were requested to look into this and do the needful so that more and more beneficiaries are covered under the scheme. As on date of reporting total 31 Applicant to the tune of Rs. 727.75lakh have been sanctioned and reported online by the various Banks. All the banks are advised to look into the matter and sanction the cases as per Govt. guidelines and report the same online.

DDM NABARD at this juncture informed the House that a post event disbursement has to be conducted in the district under Stand-up India .

AGENDA -09 Roll of Banks in doubling farmers income by 2022:

LDM opening the discussion on the topic, we requested all the Bankers to bestow their attention in the matter and finance the farmers according to their requirement especially for investment credit. He requested District Agriculture Officer to throw more light on the issue. DAO shri S S Patel briefed about various measures taken up by the department for doubling of farmer income by 2022.

DDM requested the bankers to finance more under dairy and horticulture to help farmers increase their income generation. He also informed about Dairy development scheme and Area development scheme being implemented in our District. He also requested Financing banks are requested to upload subsidy claim in DEDS portal through their controlling office as per following:

- Upload the sanction details within 30 days of sanction
- On successful upload and post validation, banks to release and update the details of first installment within 30 days of first upload
- In case of first installment details are not updated within 30 days, the system will delete the application automatically

Details guidelines have been shared with all district bank coordinators

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AGENDA-10

Review of account opening of students and Ujwala Yojana and Matru Vandana Yojana in our district.

It was informed to house by LDM that all type of government scholarship and subsidies are being credited in beneficiary's accounts directly by respective departments. Therefore bank should actively open accounts of such beneficiaries'. He added that some of the banks are insisting to deposit more than minimum balance in the account. In this connection he gave detail RBI circular dated 01/09/2014 regarding treatment of accounts opened for credit of scholarship amount under government schemes. Our collector appreciated the house that most of the accounts under Ujwala beneficiary had been opened by all banks.

AGENDA-11.

FLCC camps to be organized as per directives of RBI

LDM gave brief information about FLC camp organized by various banks. DDM NABARD briefed about reimbursement given for FLC camps and SHG camps.

Sr No	Name of Banks	No. of camp organized	Total BC in District	Inactive BC in district.
1	Dena Bank	51	31	1
2	Canara Bank	2	0	0
3	DGGB	66	60	7
4	MDCC	3	0	0
5	Vijaya Bank	1	0	0
5	Union Bank	6	21	0
6	SBI	3	33	13
7	Corporation Bank	2	3	0
8	Bank of India	1	1	0
9	Bank of Baroda	50	42	16
	Total	185	191	37

LDO Smt Sheela Devi requested LDM to collect information of FLC conducted for DIGITAL Program of all the Bank on third Friday. In turn LDM advised all the district coordinators to report bank wise and branch wise and how many camps are conducted in rural Branches from next time.

AGENDA-12.

Adhaar Enrolment /Linkage –Interest subvention scheme.

LDM informed the house the information received from RBI and take the necessary action as requested :

- i. A reference has been invited to Para vi of RBI Circular on “Interest Subvention Scheme for short Term Crop Loans during the year 2017-18” dated August 16, 2017 in terms of which banks have been advised to make Aadhaar Linkage mandatory for availing short term loans in 2017-18 to ensure hassle-free benefits to farmers under Interest Subvention Scheme. He therefore, requested to impress upon the branches to ensure 100% Aadhaar linking in all Short Term Loan accounts to ensure hassle-free benefits to farmers under Interest Subvention Scheme.
- ii. The status of compliance of directive of making the Aadhaar enrolment facility available at 10% of total branches of all scheduled commercial banks located in Gujarat has been asked for.

From the AADHAR enrolment report it was informed to IDBI and Central Bank of India that KIT of AADHAR is not working which is under their control and advised to start functioning immediately.

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AGENDA-13.

Role of RSETI Patan in self employment

LDM requested RSETI director to give information about RSETI and its performance. RSETI director shri Pratik Shah gave performance of RSETI which was as under

DENA RSETI - PATAN PERFORMANCE UP TO Aug- 2018

No. of Training Prog. Conducted during the Year 2018-19	No. of persons trained during 2018-19	Training program during the current FY 2018-19		No. of Training program conducted since inception	No. of persons trained since inception	Out of 6, trainee settled (settlement ratio) Cumulative			(settlement ratio)
		No. of Prog.	No. of persons trained			No. of trainee settled through Bank Finance	No. of trainee settled through		
							own Source	Wage	
1	2	3	4	5	6	7	8	9	10
11	326	11	326	326	8742	2902	3575	227	77%

AGENDA-14

Implementation of Pradhan Mantri fasal Bima Yojan (PMFBY) in Gujarat for Kharif -2018 and Rabi-Summer 2018-19 seasons.

LDM informed the house about PMFBY and more detail was given by DAO shri S S Patel which is as under.

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102016-875-K.7 dated 1st April, 2017 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2017 and Rabi-Summer 2017-18 seasons. A copy of the GR issued by Government of Gujarat is sent to all the banks through controlling branch in Gujarat.

In this context, we request you to go through the same and pass-on necessary instruction to your branches in the District for implementation of the same whole heartedly.

GR dated 07.06.2018 has been issued by Agriculture & Co-operation Department regarding Cluster-wise allocation of Implementing Agency i.e. Insurance Company for implementation of PMFBY for Kharif 2018 season in the State. For Patan District Detail of Implementing Agency is as below.

Patan district	
Insurance company Name	UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LIMITED
Corporate office Address	UNIT NO-401, 4TH FLOOR, SANGAM COMPLEX, 127, ANDHERI KURLA ROAD, ANDHERI (E), MUMBAI-400059
Telephone	022-29211800
Regional office Address	401, 4th floor, 3rd Eye one, opposite havmore restaurant, nr panchavati cross road, Ahmedabad-380006
Contact No/Email	Tejas Soni – 7043346697 / tejas.soni@universalsompo.com

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AGENDA-15

Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme

LDM informed the house about latest development under PMAY supported by shri V S Patani representative from Regional Municipal commissioner Gandhinagar which is as under. Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme is effective from 17/06/2015 to 31/03/2022. On the basis of feedback received from two Central Nodal Agency (CNA) and other stakeholders, Ministry of Housing and Urban Affairs, Govt. of India vide notification dated 12th June, 2018 has enhanced carpet area in MIG I category from “up to 120 square meter” to “up to 160 square meter” and in MIG II category from “up to 150 square meter” to “up to 200 square meter”. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017. A copy of the said notification is available in SLBC sight.

Further it has been informed by commissioner of rural Development that government of Gujarat has sanctioned a new scheme of interest subsidy of maximum Rs 4000/- per year for five years for beneficiaries of PMAY-G who avail housing loan. All Bankers are requested to take note of it and give loan to PMAY-g beneficiaries on merit ground. A simple loan application form has been devised by SLBC and is available on SLBC sight.

AGENDA-16

Closer of satellite bank branch of Dena Bank at Kamalpur Ta. Radhanpur

The Zonal Manager, Dena Bank, Mehsana requested for closure of Dena Bank, satellite branch at kamalpur Dharwadi under the base branch of Radhanpur, Tal. Radhanpur, Patan District. LDO Smt Sheela Devi informed that service of the village should not be effected and BC will give 24x7 service in the village. Dy Zonal Manager assured the same. House approved to close the branch in Kamalpur Village.

AGENDA-17

Any other matter with the permission of the chair .

LDO, RBI, advised the banks to provide Hassle free credit for allied agri- activities like poultry, bee-keeping, animal husbandry etc. so as to contribute towards the target of doubling farmers' income by 2022. He sensitized the District coordinators about the revised guidelines issued vide RBI Circulars related to FL Camps to be conducted by their rural branches and revised note refund scheme.

He further advised the LDM to call for the data related to FL Camps organized by FL Centers and all the rural branches in the district and compile bank-wise data for inclusion in the Agenda for BLBC and DCC/DLRC henceforth. He also informed LDM to collect information of BC /BC gap/ BC requirement etc.

As requested by government authority to open branch in Santalpur village, Shri Rajeshkumar Regional manager Bank of Baroda assured to start initially with ATM then will look into the matter. In reply to in charge collector that banks officials are not remaining present while taking possession under SARFAESI he requested to all bankers to act accordingly and also informed that recovery agent should be kept away in legal matters under SARFAESI. In reply to LDO regarding comparison CD ratio with adjoining district Banaskantha he assured the house to make extra ordinary efforts to increase the C D ratio.

At the end LDM gave vote of thanks and meeting was concluded

**LEAD DIST. MANAGER
PATAN**

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List of the Participant

ANNEXURE- I

Sr.No.	Name of the participant Shri / Smt	Name of Institution	Designation
1	Shri B.G.Prajapati	Collector office	Incharge Collector
2	Shri Motilal Meena	Dy. Zonal Manager	Zonal Office Mehsana
3	Shri Rajesh Kumar	A G M	Bank of Baroda
4	Shri Sheela Devi	R B I	Lead Dist. Officer
5	Shri M J Patel	Lead Bank Cell, Patan	L D M Patan
6	Shri Rakeshkumar Verma	NABARD	DDM
7	Shri Vishnu S Patni	R C M	MEN
8	Shri M.N.Parmar	D G G B Patan RO	Chif Manager.
9	Shri V M Iyer	SBI, Patan	C M
10	Shri Ramesh B. Patel	D.R.D.A.	D.L.M.
11	Shri Sharad Solanki	D I C Patan	G M
12	Shri. P A Patel	Dena Bank LBC	FLC
13	Shri Sachin S Modi	A U Small fin. bank	T L
14	Shri Dhanjay	H.D.F.C., Patan	P B
15	Shri S S Patel	Dist..Agril. Office, Patan	Dist..Agril. Officer
16	Shri Borade Santosh	C B I	A O
17	Shri M.G.Patel	I C D S Branch	D.P.M.
18	Shri Amit Mehta	I D B I Bank	B.M.
19	Shri A. K. Behera	P N B Patan	Manager
20	Shri Abhishek Kamal	BOB Patan (Main)	C M
21	Smt. Sandep Singh	Bandhan Bank	A M
22	Shri Krunit Trivedi	K M BANK	A M
23	Shri Arvind	Allahabad Bank	Asst. Manager
24	Shri C B Chaudhari	Dist. Employment office	Employment Officer
25	Shri Pravin Desai	Axis Bank	B S M
26	Shri bala meghwal	Indian Bank	R D O
27	Shri Pratik Shah	Dena Rseti	Director
28	Shri Gurmet Singh	I O B	Asst. manager
29	Shri Vipul Darji	B O I	clerk
30	Shri H S Gehlot	Dena Bank	Chief Manager
31	Shri Rakesh Verma	Bank Of India	Chief Manager
32	Shri Devendra Meena	Canara Bank	B M
33	Shri Dhara patel	DCB Bank	D M
34	Shri Vikash kumar	Syndicate Bank	A.M.
35	Shri Vipin Maurya	Corporation Bank	B M
36	Shri Pankaj kumar	Vijaya Bank	A B M
37	Shri Deep Prakash	United Bank of India	Manager
38	Shri N S Patel	D A H O	D A H O
39	Shri Prabhudayal	UCO Bank	A.M.
40	Shri B R Thakor	DDAO	A S W O
41	Dharmesh D Patel	D D A	D D A
BELOW MENTIONED BANKERS WERE ABSENT			
1	Union Bank of India		
2	Bank of Maharashtra		
3	I C I C I Bank		
4	M D C C Bank		
5	B D C C Bank		
6	Indusind Bank		