



**STATE BANK OF INDIA,
LEAD BANK DEPARTMENT,
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PORBANDAR – 360575.**

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To,

Date: 05/03/2019

Dear Sir,

MINUTES OF DLRC & DLCC MEETINGS FOR THE QUARTER ENDED DECEMBER-2018 HELD ON 26.02.2019.

We forward herewith the minutes of the above meetings for your perusal, record and necessary action.

Please keep us informed about the action taken/ Plan on decisions pertaining to your institution so that the same can be placed before the House in the next meeting. Please submit your compliance / action taken report for onwards submission to RBI/SLBC.

Yours Faithfully,

Chief Manager &
Convener (DLRC-DLCC)
Porbandar

05/03/2019

Encl: as above.

Minutes of the DLRC / DLCC meeting held on 26/02/2019:

The meeting of the DLRC/DLCC of Porbandar District was convened at 17:00 hrs on 26/02/2019 at the Conference Hall of Collectorate Office, Porbandar to review the performance for the quarter ended December -2018 and ACP 2018-19 under various parameters of banking.

At the outset Shri Ajit Singh [LDM] expressed thanks to all the members for their valuable presence and requested Shri M. H. Joshi RAC/Additional District Magistrate, Porbandar to preside over the meeting.

Shri Ajit Singh LDM welcomed all dignitaries and participants on behalf of Lead Bank Office, Porbandar and thereafter took up the agenda wise discussion with the permission of the chair.

After some time The District Collector Shri Mukesh A. Pandya (IAS) Joined and chaired the meeting.

AGENDA NO. 01:

Shri Ajit Singh advised to house that the minutes of the last DLRC/DLCC convened on 29/11/2018 were sent to all the members of the meeting vide letter dated 03/12/2018. As no suggestions, amendments or rectification was received from any members the same was taken as confirmed by the House.

AGENDA NO. 02:

Action taken Report (ATR) on Action Points (APS) of Last Meeting.

Shri Ajit Singh advised to house some member Banks sent action taken report and few were as usual not submitted the action taken report. Sh. Singh requested to the house to submit the action taken report of this meeting for action taken point emerge after the meeting.

AGENDA NO. 03:

Review of key banking parameters;

Shri Ajit Singh informed the house that in last quarter 90 bank Branches and 75 ATMs were fractioning in the District, during the review quarter one more branch of Canara Bank and ATM were start to functioning. Thus, now 91 branches and 76 ATMs are fractioning in the District.

Further Sh. Singh informed that the growth in deposit during the review qtr is Rs163.82cr. and advances Rs43.23cr. Priority sector advances increased by 5.24%, Agriculture advance by 18.50%, MSME advances by 14.24% Advances to Micro Units by 442.38% and weaker section advances by 104.35% in the review quarter. LDM SH. Singh thanked to all the member banks and request to keep up the trend in the coming quarter.

The Chairman also thanked all the members and advised to continue the trend and further advised to extend maximum credit to Small and Marginal farmers and weaker sections so that the economic gap between the people of the societies can be reduced.

AGENDA NO.04:

Review of performance of Banks under annual credit Plan 2018-19.

We have achieved 75.29% under Annual Credit plan (ACP) 2018-19 informed the house by LDM and thanks to all the member banks for 75.29% achievement and request to continue this trend in the current quarter also.LDM briefed that the achievement in agriculture is 73.28%, Education advance ---60.98%, Housing advances ---83.46% and overall achievement is 75.29% whereas as per

SLBC figure total achievement of ACP is 85.81%. LDM informed that it is due to mismatch in figures because non submission of pending LBRs (April to December, 2018) by some branches in spite regular follow-up by the lead Bank.

LDM requested to member Banks to provide pending LBRs to the Lead Bank so that the figure in the next quarter may be matched with the SLBC site.

AGENDA NO.05

Review of Submission of LBRs & Data Format:

LDM has informed the house that submission of correct and timely LBR is most important and thanked to the member banks for submission of data for the quarter ended by all the branches except three Branches. LDM advised to the member banks that members should verify the data before submission, it saves the time of both i.e lead bank office as well as data submitting branch.

LDM requested to the member Banks for submission of the pending LBRs before end of the December, those who did not submit the LBRs pertaining to the last quarter's/months.

Sh. S.K. Gupta LDO RBI also thanked to the member banks for submission of qtrly. Data by most of the branches and advised that timely and correct data submission is most important. The purpose of the meeting becomes crush due to non submission or wrong data submission and further advised to submit accurate LBR and other information in time.

(Action: - Member Banks & their Controllers.)

AGENDA NO. 06:

Review of NPAs

LDM informed that the NPA level of the District increased from 2.51% to 3.33% as compare to Sept, 2018 quarter. He requested to the member banks to monitor the loan accounts properly so that the account cannot be slipped in to NPA. We all are well aware that NPA directly hit the bank's profit, So recovery of NPA should be done on priority through close follow-up, OTS, Compromise, Lok Adalat and by issuing RRC by the district Authorities.

AGENDA NO. 07:

DOUBLING OF FARMERS' INCOME -FORMULATION OF AREA BASED SCHEME FOR DISBURSEMENT UNDER AGRICULTURE TERM LOAN:

DDM NABARD indicated that GoI had formulated 7 point strategy to double the income farmers including irrigation, quality seeds, warehousing, food processing, national farm market, taking up of allied activities by farmers etc. He indicated that the agenda can be achieved thorough coordinated efforts of all stakeholders including banks and Govt. Departments. He briefed the house about certain initiatives of NABARD towards the goal viz. promoting irrigation projects through Long Term Irrigation Fund, RIDF, SAUNI, conduct of water awareness camps in 6000 villages of Gujarat during previous year, creation of storage capacity through godowns sanctioned to PACS under Warehouse Infrastructure Fund, concessional refinance to banks for Agricultural Term Lending operations etc.

He indicated that saving in input cost with increased output and taking up of allied activities will definitely contribute towards the agenda. Keeping this in view, NABARD had formulated Area Based Development plants for financing under drip and small milch animal units for a period of 2018-19 to 2022-23 in consultation with major banks and Govt. Departments in the district. Based on LBR reports, no disbursements were made by banks for these two activities during April - December 2018. He indicated that banks are definitely making finance for these two activities. However, figures are not being reported timely. As such, bankers were requested to ensure reporting of disbursement details either through LBR returns or through additional formats devised by lead bank so that the progress may be assessed properly.

Progress under Standup India Scheme

DDM NABARD indicated that 24 applications have since been disbursed by 63 branches of scheduled commercial banks in the district since inception of the scheme till 14.02.2019. Keeping in view a target of at least 2 applications per branch, this achievement in disbursements is not satisfactory. He urged upon the bankers to mobilise more applications under the scheme keeping in view that this flagship programme of the GoI. Bankwise summary of number of branches and applications disbursed were furnished as a part of the agenda and banks which were having shortfall in disbursements keeping in view the number of branches, were requested to take up the challenge and mobilize more applications.

He also informed that there were 6 applications where sanctions had been given by banks but disbursements were yet to be made. Bank branch wise/application wise details were indicated in the agenda. Bankers were requested to ensure early disbursement of these applications. However, if disbursement is not possible for any genuine reason, then bankers were requested to mark the same in the portal to clear the status of the application.

(Action:- Bank Members & their Controllers)

AGENDA NO 08.

Review and evaluate the progress (FIP) progress made in achieving the road map to provide banking services within District:

8.1-8.2: Financial inclusion programme (FIP) progress report:

Convener informed the house that there are 179 villages /nes in the District which are covered by 76 SSA. As per tier-5 three villages named Odadar,Dharampur and Kadachh having population more than 5000 in the District and have no bricks and mortar branch in these villages.

LDM informed that Central bank of India is under PCA and restricted for branch expansion by the reserve Bank of India as per terms of PCA. We invited Bank of Baroda, Punjab National Bank and Saurashtra Gramin Bank for opening of new Branch at Kadachh Village. Saurashtra Gramin Bank had closed its branch in 1997-98 in the village, target for opening of new Branch of Bank of Baroda has been completed for the year 2018-19 and Punjab National Bank has not responded till date.

The LDM Sh.Singh specially requested to the LDO RBI to follow up with the top management of BOB and PNB for exploring the possibilities for opening of new Bank Branch at Kadachch village,as the representation of MLA of Kutiyana/Ranavav for opening of Bank Branch at Kadachh is pending since long.

Survey of both the villages Odadar and Dharampur is yet to be done by the SBI. DCO of the SBI is advised to escalate the process of opening of Branch.

LDM informed the house that under Tier-6 in last Quarter there was 4 villages/Nes were uncovered by banking services. During the quarter one (informed the house by the DCO`s of the SGB that the services of BC is being provided in village Untada) village/Nes has been covered by extended the services of BCs and for remaining three the DCO/Controlling authority of SBI and BOB assured to cover the villages shortly by appointing the BC`s.

(Action: - Bank Members & their Controllers)

8.3: Progress under PMJDY:

LDM briefed that total 3197 accounts of PMJDY have been opened during the review quarter. The Chairman advised the bankers to open the accounts in the correct product. So,that the purpose of account opening under PMJDY may be served. LDM briefed about CM dashboard and requested the member banks to open more and more PMJDY account.

8.4: Progress Enrolment in social security scheme:

As reported by the Branches 3197 PMJDY accounts have been opened during review quarter whereas 1654 fresh policies under PMSBY and 418 policies under PMJJBY have been booked during the quarter. PMSBY policies are made for around only 50% of PMJDY accounts opened during the quarter. LDM Requested to try to cover 100 percent under PMSBY for new PMJDY account.

8.5: Progress under PMMY:

The Chairman and the District Collector briefed the importance of MUDRA loan and advised to member Banks to sanction more and more loan under MUDRA scheme, so that the more employment can be generated in the District. Sh. Singh informed the house that the progress under PMMY was not much satisfactory up to November, 18 but from December to till date the progress under MUDRA is venerable, about 1450 Mudra loans are sanctioned in this period as per DFS portal. Sh. Singh requested to the member Banks to keep it on.

8.6: Progress under PMAY:

LDM informed the house that only 22.00% achievement has been made till 31/12/2018 under PMAY and requested the member banks to achieve the target allotted to you. The Chairman expressed his dissatisfaction on progress made under PMAY and advised to achieve the target up to 31/03/2019.

AGENDA NO 09.

Review of Government sponsored schemes on 31.12.2018

09.1: PMEGP (KVIC+KVIB+DIC):

LDM informed the house that seven applications have been sponsored in July, 2018 by DIC. All the applications have been rejected and returned except one application which is laying with the Bank of Maharashtra. The Chairman and the District Collector expressed his dissatisfaction on such type of approach of banker regarding PMEGP advances and advised to provide the rejection reasons through DIC.

9.2: Other Central Government Sponsored Scheme: NULM

The Chairman reviewed the position with the concern bank and advised to achieve the target up to 10/03/2019 and confirm to lead bank.

9.3: State Government Sponsored Scheme:

LDM informed the house about the progress under various schemes. The Chairman reviewed the position with the concern bank and Government Sponsoring agency and advised to achieve the target up to 10/03/2019 and confirm to lead Bank. The Chairman advised the sponsoring agency to sponsor only quality applications so that the time of the banker and can be saved and rejection ratio which is so high can be reduced.

(Action: - Member Banks; and Govt. Agencies, DIC)

AGENDA No 10.

Pending Subsidy claims-Bank wise/scheme:

LDM informed that the Dena Bank, and SGB's claim for subsidy of VBS scheme are pending since long. Some member bank's also raised the issue of subsidy not received pertaining to the last two three years. The Chairman advised the GM of DIC to arrange to settle the subsidy claims as early as possible and confirm.

(Action: - Govt. Agencies-DIC)

AGENDA NO 11.

Review of Recovery cases filed under GPMR Act 1979 & GAC (PF) Act 1979.

The Chairman advised the bankers to submit the case wise full detail of loan account, which are pending with his office for recovery i.e borrower detail, business detail, and property detail, detail of any deposit account if any, so that the authority can issue RC and attach the property if any for the recovery.

AGENDA No 12 to 14.

Review of RSETI, FLC NULM and SAKHI MAMDAL/NRLM/JLGS

The Chairman expressed his pleasure for the satisfactory progress of RSETI, FLC, SAKHI MANDAL and NRLM and advised to keep it on. The Director of the R-Seti, Sh. Poddar informed that some branches are not considering the applications sponsored by DIC for credit linkage of RSETI trainees. LDM also confirmed that despite repeated request or close follow up few branches are not making disposal of the loan applications. The Chairman reviewed the position branch-wise and instructed to make disposal up-to 07/03/2019 of pending applications otherwise higher management of the branch will be informed.

Agenda No. 15

Absenteeism in BLBC.

Two Branches of SBI (MG ROAD, Porbandar and Devda), one Branch of JDCC Bank (Madhavpur) and All three branches of GARD Bank did not attend the BLBC meeting for the quarter ended 31/12/2018 convener informed the house. LDO Sh. S.K Gupta advised the DCO's of the concerned Bank to ensure that no Branch remain absent in BLBC meeting. Gard Bank representative was also absent in DLRC meeting.

The Chairman and The District Collector inaugurated a booklet "Annual Credit Plan for 2019-20" on the request of the LDM Lead Bank.

As there was no other matter to discuss, Sh. Ajit Singh Thanks to The Chairman Shree Joshi, The DRDA Director Sh. Dhanani, The LDO RBI Sh. Guptaji, DDM NARBARD Sh. Parmar and all the members for their valuable presence and the meeting was concluded

Yours Faithfully,

CHIEF MANAGER &
CONVENOR [DLRC-DLCC],
PORBANDAR

List of Participants presented in DLRC/DCC for the quarter ended December, 2018 held on 26/02/2019 at Conference Hall, Collector office, Porbandar.

Sr NO	NAME	DESIGNATION	RELATED OFFICE
1	Sh. Mukesh A. Pandya	Chairman & District Collector	Collector Office Porbandar
2	Shri M.K.Joshi	Residential Add. Coll.	Collector Office Porbandar
3	Shri S.D.Dhanani	Director	DRDA Porbandar
4	Shri S.D.Dhanani	Director,DRDA	Rep. DDO, SH. DAHIYA
5	Shri S.K.Gupta	Manager/LDO	Reserve Bank Of India, Ahmedabad
6	Shri Ajit Singh	LDM	SBI, Lead Bank, Porbandar
7	Shri kiran R. Barot	Chief Manager	SBI, MC, Porbandar
8	Shri Devesh Parmar	DDM	NABARD Rajkot
9	Shri R.B.Potdar	Director	R-Seti, Porbandar
10	Shri Manoj Udhvani	Sr.Br.Manager	Syndicate Bank Porbandar
11	Shri Parves Gupta	Manager	Yes Bank Porbandar
12	Shri Amit Nandha	Branch Manager	ICICI BANK LTD Porbandar
13	Shri Sameer Madlani	Branch Manager	Bandhan Bank Porbandar
14	Shri Vinay Gehlot	Senior Manager	Punjab National Bank Porbandar
15	Shri Babulal Palriya	Branch Manager	Oriental Bank of Comm. Porbandar
16	Shri. Rakesh Kumar	Officer	Canara bank, Porbandar
17	Shri Vipin Garg	Sr.Manager	Central Bank of India Porbandar
18	Shri Shubham Bhardwaj	Manager	Indian Overseas Bank Porbandar
19	Shri D.B. Bhesara	Branch Manager DCO	Saurashtra Gramin Bank Porbandar
20	Shri Pradeep Gawari	Asstt.Manager	United Bank of India Porbandar
21	Shri. Pankaj Girnara	Manager	Dena Bank, Porbandar
22	Shri. Anandilal Meena	Sr. Manager	Bank of Maharastra
23	Shri Avadh Patel	Branch Manager	Union Bank of India Porbandar
24	Shri . V.K. Mittal	Manager	Uco Bank Porbandar
25	Shri Mangesh Aher	Officer	Bank of Baroda Porbandar
26	Shri. B.P.Bhagotiya	Sr.Manager	Bank of India, Porbandar.
27	Sh. Vijay Chauhan	Branch Manager	Indian Bank, Porbandar.
28	Shri. Balram Saini	ABM	Vijya Bank, Porbandar.
29	Shri Jignesh Patil	Branch Manager	Axis Bank Ltd Porbandar
30	Shri Chandresh Karia	Branch Manager	HDFC Bank Ltd Porbandar
31	Shri Nitesh D Mayank	Manager	HDFC Bank Ltd Porbandar
32	Shri Hardik Sutariya	Manager	Allahabad Bank Porbandar
33	Shri. M.R. Jala	Branch Manager	JDCC Bank, Porbandar.
34	Ms Mausami Chavda	Branch Head	IDBI Bank Ltd Porbandar
35	Shri Kiran Rathod	Officer	Corporation Bank Porbandar

36	Shri Ramesh Choudhary	Branch Manager	Andhra Bank Porbandar
37	Shri Kishor Mori	General Manager	DIC Porbandar
38	Sh. Avinash H.Dave	Branch Manager	The New India Assurance Co. Ltd .
39	Sh. N.B. Barot	Chief Officer	Ranavav Nagar Palika
40	Shri J.M.Thanki	CMF-DRDA	DRDA Porbandar
41	Shri. V.D. Joshi	FLC-APM-D	DRDA Porbandar
42	Shri.R.C.Shekh	C.O	Nagar Palika, Chhaya
43	Shri. R.N. Bariya	ASWO	Social welfare Office, Porbandar
44	Shri K.G. Sonagra	Forman	ITI Porbandar
45	Shri. Jitender M Nimawat	AI	Information Department.
46	Shri. Raghvendra Singh	District Manager	BA GIC
47	Shri. S.A. Kodyadar	Branch Manager	Reliance Insurance Co.
48	Shri H.N. Chudasma	PSI (I/C PI)	PI SOG Porbandar