



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

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To,

Date: 25/06/2019

Dear Sir,

MINUTES OF DLRC & DLCC MEETINGS FOR THE QUARTER ENDED MARCH-2019 HELD ON 20.06.2019.

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

25/06/2019

Encl: as above.

Minutes of the DLRC / DLCC meeting held on 20/06/2019:

The meeting of the DLRC/DLCC of Porbandar District was convened at 17:30 hrs on 20/06/2019 at the Conference Hall of Collectorate Office; Porbandar to review the performance for the quarter ended March-2019 and ACP 2018-19 under various parameters of banking.

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.

Shri Ajit Singh advised to house that the minutes of the last DLRC/DLCC convened on 26/02/2019 were sent to all the members of the meeting vide letter dated 05/03/2019. As no suggestions, amendments or rectification was received from any members the same was taken as confirmed by the House.

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. 01:

Review of key banking parameters:

Shri Ajit Singh informed the house that in last quarter 90 bank Branches and 75 ATMs were functioning in the District, during the review quarter three more Bank branches viz. Canara Bank, Axis Bank and Kotak Mahindra Bank and two ATMs (kotak Mahindra bank and Axis bank) were start to functioning. Thus, now 93 branches and 77 ATMs are functioning in the District.

Further Sh. Singh informed that the growth in deposit during the review qtr is Rs358.51cr. and advances Rs283.68cr. Priority sector advances increased from 72.76% to 74.43% of the total advances during the review quarter.

MSME advances increased from 15.16% to 20.50% of total Advances during the review period. Agriculture sector registered minus growth of 1.80% during the review quarter it is due to claim received under PMFBY during the quarter.

The Chairman thanked all the bankers 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.

LDM informed the house that the credit deposit ratio of the District is reduced by 1.23% during the review quarter however 2.12% increased over the same period of last year. The convener informed the house that, Kotak Mahindra Bank, Yes Bank, Bandhan Bank, Indian Bank, Indian Overseas Bank, Union Bank of India and Bank of Maharashtra are having very low (0% to 15.90%) CD ratio and requested to the representatives of these Banks to focus to increase the CD ratio by booking maximum , personal loan viz pension loan, car loan, housing loan and loan against deposits etc. The chairman advised the members to achieve the bench mark of 40% by each bank is necessary, hence the banks having below the bench mark to drive special attention to attain the bench mark.

(Action: Member Banks)

AGENDA NO 2.

Review of progress under financial Inclusion plan (FIP)

02.1: Progress under PMJDY

LDM briefed that total 3342 accounts of PMJDY have been opened during the review quarter. The Convener discussed the progress bankwise and thanked to SBI, CBI, SGB, Dena/BOB, for good numbers of PMJDY accounts opened and requested to others to focus for opening PMJDY accounts. The Chairman advised the member banks to open the accounts in the correct product. So, that the purpose of account opening under PMJDY may be served.

(Action: Member Banks)

2.02: Progress in Enrolment in social security schemes:

LDM informed that total 21848 fresh policies under PMSBY, 6480 policies under PMJJBY booked during the review quarter. 579 new Atal pension Plan sold to customers during the review quarter. PMSBY policies are made for around 67% of PMJDY accounts opened during the quarter. The Chairman thanked to the member banks for covering large numbers under the social security schemes and advised to keep this trend in next quarters and to try to cover 100 percent PMJDY accounts under PMSBY. The Chairman advised that figure of total claimed and claim settled under the schemes should be provided by the member banks so that importance of the schemes may be appraised.

(Action: Member Banks)

AGENDA NO.03.

Road Map for providing regular Banking services in villages/Unbanked Centers, Sub Service Area Plan.

I. Uncovered Centre.

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 centre/village/Nes has been covered by BOB extended the services of BCs and for remaining three the DCO/Controlling authority of SBI and SGB assured to cover the villages shortly by appointing the BC`s.

(Action: - Member Banks & their Controllers)

III. Review of Progress of Rseti-

The Director of R-Seti was advised by the Chairman to increase the credit linkage ratio of trainees as only 66 trainees are settled though Bank credit out of total 753 trainees during the financial year.

(Action: - Resti and Banks)

IV. Review of Financial Literacy Camps.

The convener advised to conduct at least one FL camp by the rural branches every month. So that People should be educated about the financial facilities/products available. The Convener pointed out the name of some branches which were not conducted any camp during the review quarter. The Assistant General Manager, State Bank of India, RBO-5, Porbandar informed that all rural branches of the SBI are instructed to conduct FL camp on every Thursday. He further added the branches are conducting FL camp as per instruction given to them.

The Chairman advised to the member banks to report to lead bank properly for the work done by branches and also urged to the branches who are not conducting FL camp to conduct at least one camp in a month.

(Action: - Member Bank)

AGENDA NO.03.

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

We have achieved 99.66% of Annual Credit plan (ACP 2018-19) informed the house by LDM and thanked to all the member banks for 99.66% achievement and request to continue this trend in the current financial year also.

LDM briefed the achievement sector-wise as under-

Agriculture-- 96.56%, Education --89.56%, Housing advances --64.87%, MSME-154.30% and overall achievement is 99.66%.

Last year (2017-18) we achieved 156% of the ACP but this year achieved only 99.66% it is due to restriction impose on Dena Bank for fresh financing due to PCA. Dena Bank was playing a crucial role in achieving ACP target of the District.

The Chairman expressed his pleasure for achieving the ACP target despite the restriction imposed on Dena bank and urged to keep the trend continue in current year also. The Chairman advised the Corporation Bank, Indian Bank and Yes Bank to source and sanctions quality advances like others for all segment and achieve the target allotted under ACP. So that the overall target of ACP can be achieved quarter wise.

(Action: - Member Banks)

AGENDA 04:

Review of NPAs

LDM informed that the NPA level of the District decreased from 3.33% to 2.58% as compare to December, 2018 quarter. He thanked the member Banks for reducing NPA and requested 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. No member Banks was informed any case of SARFESI having in their branch on asking of Convener.

AGENDA NO. 05:

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

LDM informed the house about the cases for recovery pending with the District Collector and DDO. He further said that no member was provided any information regarding the cases pending, so that the RC may be issued with co-ordination with the District Authorities.

The Chairman advised the bankers to reconcile the number of cases pending with office of the District Collector and DDO. He further advised 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.

(Action: - Member Banks)

AGENDA NO.06

Assistance under Government Sponsored Scheme-

1. Review of progress under various Central Sponsored and State Sponsored schemes-

06.1: Progress under PMMY.

The convener informed that 3138 loans have been sanctioned and disbursed during the year in compare to 765 loans in the last year under the scheme. He thanked to member banks and requested to keep it on.

The Chairman and the District Collector expressed his pleasure and thanked to the bankers for sanctioning good number of loans under MUDRA. The Chairman and the District Collector also briefed the importance of MUDRA loan and urged to member Banks to sanction more and more loan under MUDRA scheme, so that the more employment can be generated in the District.

06.2: Progress under PMAY.

LDM Sh. Ajit Singh informed that only 309 housing loans have been sanctioned under the scheme during last Financial Year. The Central Bank of India has sanctioned maximum loans (about 65 loans) under the scheme.

Corporation Bank, Syndicate Bank, IDBI and all private banks (Yes Bank, HDFC Bank, ICICI Bank, Bandhan Bank, Axis Bank of the District had not sanctioned even a single housing loan under the scheme. The District Collector thanked to the CBI and expressed his dissatisfaction towards the Banks mentioned above and instructed to allot target to the banks under the scheme.

(Action: - Lead Bank)

06.3: PMEGP (KVIC+KVIB+DIC):-

Convener informed that under PMEGP during the year 12 applications were sponsored by the sponsoring agencies, but banks have not sanctioned a single application during the last financial year. Out of 12 applications 7 applications have been returned and 5 are remain laying in the branches in want of disposal.

The District Collector and the Chairman very disappointed and reviewed the position bank wise as under: -

Two Application amounting Rs 49.50.00lakhs pertain to the BOB. The BOB informed that the sanction process is under progress and they will sanction within a week and inform.

Two Applications were pertaining to IDBI. DCO of IDBI also undertaken to sanction both the application within a week and confirm.

An application amounting to Rs25.00 lakhs pertain to HDFC. The DCO of HDFC was not known about the pending application and informed that his branch has not any application relating to PMEGP. GM DIC informed that the application was sent trough digital app and not in a physical form. The Chairman instructed to check and process the application without further delay and also advised the GM DIC and Lead Bank to follow up with the concerned Bank as per their commitment. The Chairman added that in next meeting each and every application will be reviewed.

(Action: - Member Banks, Lead Bank & DIC)

06.4: Other Central Government Sponsored Scheme: NULM

The Convener and the District Collector thanked to member banks and the sponsoring agency for achieving 100 plus and 53.66% in individual (Sep-I) and SHG Linkage-MMY respectively under NULM.

06.5: State Government Sponsored Scheme:-

LDM Sh Ajit Singh informed that under VBS 102.86% target has been achieved, but rejection ratio was very high. Total 879 applications have been sponsored out of which 360 have been sanctioned and 489 were returned under the scheme during the last financial year. The Chairman appreciated the work of bankers and advised the sponsoring agency to sponsor only quality applications so that the time and energy of bankers and sponsoring agency may be saved for other fruitful works. The Chairman urged to consider laying pending applications of VBS, DTASY, and DSWDC etc sponsored last year may be treated as sponsored for the current year and process and ensure to make disposal of the pending applications before 30/06/2019.

(Action: - DIC, Other Sponsoring Agencies & Member Banks)

06.5: Implementation of PMFBY.

Convener informed that total 68319 farmers have been covered under PMFBY for Kharif crops out of which 67211 were lonee farmers. The insurance claim settled for Rs20.46crores. Representative of Reliance Insurance Co. Ltd was confirmed that all the amount of claim settled was credited in the concern farmer's accounts.

AGENDA NO.06

Progress under SHG- Bank Linkage.

DRDA Director Sh. Dhanani apprised the house about the progress of the SHG Linkage. He informed that except minor hindrance, overall co-operation of bankers and progress of SHG linkage is satisfactory.

All the group members are being called at branch premises at the time of SHG Linkage by the Branch Managers. Due to this sometime SHG members face difficulty in progress of SHG credit linkage.

The Chairman advised the member banks that they should call authorized persons of the group only for credit linkage and not insist to present all the members of the SHG at branch premises at the time of credit linkage, as group members already authorized two people for linkage process.

AGENDA NO.08

SME Financing & Bottlenecks thereof, if any

8.01. Review of Progress under Stand-Up India Scheme

Convener informed that total 24 applications amounting Rs3.57crs have been disbursed under the scheme since inception of the scheme. Six applications amounting rs1.56crs have been sanctioned but not disbursed.

During review the Bank of India, Syndicate Bank, SBI, Andhra Bank told that they have been disbursed pending applications but updation at portal is to be done. Andhra Bank informed that two application amounting Rs20.00lacs have already been disbursed but third application amounting Rs37.00lcs is not pertain to his branch.

The Chairman and the District Collector thanked to Banks and urged to book more applications under the scheme.

AGENDA NO.09

Timely Submission of data by Banks.

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 March,19 by all the branches except nine 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.

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.10

LDM Ajit Singh informed that the following members are not attended the BLBC meeting held on 13/05/2019 for Ranavav Block, 14/05/2019 for Kutiyana Block and on 15/05/2019 for Porbandar block for quarter ended March, 2019.

Bank branch Name	No of Blocks absent
State Bank of India- Devda Branch	2
State Bank of India- Mokar Branch	1
State Bank of India- Madhavpur Branch	1
Bank of India- Kamala Baugh Porbandar	1
Canara Bank- Khapat	1
Central bank of India –Birla Sagar, Porbandar	1
Central bank of India –Rajmahal, IPorbandar	1
Dena Bank- Wadi plot , Porbandar	1
Dena Bank- Fatana	1
Dena Bank- Tukda	1
Dena Bank- Visavada	1
Punjab National Bank- MG Road, Porbandar.	1
Saurashtra Gramin Bank-Chhaya	1
Saurashtra Gramin Bank-Garej	1
Saurashtra Gramin Bank-Nagka	1
Saurashtra Gramin Bank-Rojivada	1
Axis Bank, RajivNagar- Porbandar	1
HDFC Bank- Harish Takies	1
JDCC-Bakharla	1
JDCC-Madhavpur	2
JDCC-Fatana	1
JDCC- Ranavav	1
Corporation Bank	1
GARD (Gujarat Agriculture Rural Development Bank) Kutiyana	2
GARD - Ranavav	2

Out of total 65 branches which had to be attended the meeting for the quarter ended March, 2019, 29 branches (mentioned above) not attended BLBC meeting.

The District Collector viewed it very serious and instructed DCOs/Controllers to seek explanation from absentee branch of BLBC meeting and if any branch will absent in next BLBC meeting without permission it should be called for explanation before him.

(Action: - Member Banks & their Controllers.)

AGENDA NO. 11:

DOUBLING OF FARMERS' INCOME –AREA BASED SCHEME FOR DISBURSEMENT UNDER DRIP AND DAIRY (SMALL MILCH ANIMAL UNITS):

LDM Sh. Singh indicated that Gol had formulated 7 point strategy to double the farmer's income including irrigation, quality seeds, warehousing, food processing, national farm market, taking up of allied activities by farmers etc. 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.

AGENDA NO. 12:

Status on implementation of area Development Schemes and its impact in terms of increase in credit in various districts:-

Sh. Singh (LDM) thanked to member banks for making finance for Rs 11.40cr for Dairy against the target of 4.78cr. He further said that banks definitely financed under drip also, but no branch reported. He requested to make finance under Drip also and report timely to this office so the actual position may be reviewed. The Chairman appreciated the work done by member banks for dairy and briefed the importance of the Drip and dairy schemes for doubling the income of the farmer by 2022 and urged to make finance under Drip also.

(Action: - Member Banks)

Pre Potential Linked Credit plan (2020-21) Discussion.

DDM NABARD Rajkot could not attend the meeting as DLRC meeting of Rajkot District is held on the same date and time at Rajkot and DDM attended DLRC meeting of Rajkot District. So LDM Sh. Ajit Singh discussed about Pre PLP (Potential Linked Credit Plan) 2020-21. He informed that PLP is being prepared by NABARD each year keeping in view the national priorities, policies of the GoI and the physical potential available in various sector of the District. Sh. Singh emphasized that lesser coverage under Drip/Sprinkler, establishment of Sudama dairy etc. may be considered as opportunity for financing under Drip and Dairy. A member indicated that fisheries are the life line activity of Porbandar District and the credit flow to the sector is declining due to recovery related issues. He also indicated that based on his interaction with experienced NGO prominent fisherman and one Fishermen Co-operative Society –Sagar Bank is extending finance to fishermen with adequate security and follow up for recovery and such having 100% recovery. So Banker should extend loans to fisheries sector. Few members pointed out that in last PLP SME advances target was increased by about 300%. Which is very difficult to achieve as exposure of SME business is not available in the District. Agriculture and fisheries is the main activity in the District. Hence PLP 2020-21 may be prepared on the basis of this discussion by the NABARD.

(Action: - NABARD)

AGENDA NO. 13: Any other Matter permission of the Chair:-

(A.)

Sh. Singh (LDM) informed the house about the PM Kisan Samman Yojna. He further added that the GOI has released two installments without considering Aadhar of the beneficiary. But for third installment Aadhar must be seeded in the account as per instruction of the Government. Lead Bank mailed the data (Provided by the Government) to all the concern Bank/Branches after compiling the data bank/branch wise and requested to the bankers to arrange to complete the task before 30/06/2019 and return required data to lead Bank.

The District Collector Briefed about the latest changes of the schemes that the ceiling of two Acre is lifted and now all the land holders (Farmers) are eligible under scheme. So Bankers should ready to open fresh accounts with Aadhar seeding. The Chairman further added that the task relating to Aadhar seeding and information regarding the data of PM Kisan sent by Lead Bank should be completed before 30/06/2019.

(B.) The Chief Manager of Bank of Baroda (E-Dena Bank) raised an issue that Professional Tax Officer, Office of the Assistant Commissioner of Commercial Tax, Porbandar is demanding receipts (Challans) of deposit of professional tax from the Bank branches since 2001 and ask to Branch Head to come to office personally for reconciliation with all the required receipts. Some other member banks confirmed the same.

Matter was discussed in the meeting and some members told that as per bank norms only for 10 years record of such type of deposits is to maintain by the Bank branches. Most of the branches who received notices have no record available beyond 10yrs, but the department is insisting for producing receipts for reconciliation, otherwise notices for penalty will be issued against the concern branches as informed over phone by the concerned official of the Commercial tax office.

The District Collector and the Chairman advised that if record of deposits beyond 10 years is available with the branches than the branches must be provided to the concerned tax office. If not available then inform in writing about the factual position to the department concern.

As there was no other matter to discuss, Sh. Ajit Singh Thanked to The Chairman & The District Collector Shree Mukesh A. Pandya, The DRDA Director Sh. Dhanani, The LDO RBI Sh. Guptaji, The Assistant General Manager, SBI Shri Jitender Kumar 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 March, 2019 held on 20/06/2019 at Conference Hall, Collector office, Porbandar.

Sr NO	NAME	DESIGNATION	RELATED OFFICE
1	Sh. Mukesh A. Pandya	Chairman & District Collector	Collector Office Porbandar
2	Sh.D. V. Vala	Dy. DDO	DDO Office, Porbandar.
3	Shri S.D.Dhanani	Director	DRDA Porbandar
4	Shri Jitendera Kumar	Asstt. Gen.Manager	RBO-5, SBI, Porbandar
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	Sh. Akash Panchmatiya	Branch Head	Kotak Mahindra Bank Ltd. Porbandar
9	Shri R.B.Potdar	Director	R-Seti, Porbandar
10	Shri Manoj Udhvani	Sr.Br.Manager	Syndicate Bank Porbandar
11	Shri Pankaj Gupta	Branch Head	Yes Bank Porbandar
12	Shri Ajit Kadchha	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. C S Prasad	Sr. Manager	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 Vishal Dubey	DY.Manager	United Bank of India Porbandar
21	Shri. Subhash Kumar	Chief Manager	Dena Bank, Porbandar
22	Shri. Anandilal Meena	Sr. Manager	Bank of Maharastra
23	Shri Umesh Barvaliya	Branch Head	Union Bank of India Porbandar
24	Shri . Jitendera Pahadeka	Sr.Manager	Uco Bank Porbandar
25	Shri Mangesh Aher	Officer	Bank of Baroda Porbandar
26	Shri. Rakesh Gupta	Chief Manager	Bank of India, Porbandar.
27	Sh. Vijay Chauhan	Branch Manager	Indian Bank, Porbandar.
28	Shri. R.P. Meena	Branch Manager	Vijya Bank, Porbandar.
29	Shri Satish Navrangani	Ops Head	Axis Bank Ltd Porbandar
30	Shri Ravi Ahuja	Asstt. Manger	Axis Bank Ltd Porbandar
31	Shri Chandresh Karia	Branch Head	HDFC Bank Ltd Porbandar
32	Shri Amit Nandha	Branch Head	HDFC Bank Ltd Porbandar
33	Shri Hardik Sutariya	Manager	Allahabad Bank Porbandar
34	Shri. P.H.Bhatt	Assitt. Manager	JDCC Bank, Porbandar.
35	Ms Mausami Chavda	Branch Head	IDBI Bank Ltd Porbandar
36	Shri S P Pawar	Chief Manager	Corporation Bank Porbandar

37	Shri Kishore C Landge	Assitt. Manager	Andhra Bank Porbandar
38	Shri Kishor Mori	General Manager	DIC Porbandar
39	Sh. Paras Patar	Assitt. Manager	The New India Assurance Co. Ltd .
40	Sh. D. N. Joshi	Branch Manager	GARD, Porbandar
41	Shri J.M.Thanki	CMF-DRDA	DRDA Porbandar
42	Shri. Nikolus Rozaro	I/C DLM	DRDA Porbandar
43	Shri.M R Buddhadev	Branch Manager	United India Insurance Co. Porbandar
44	Sh. Arjun N Ulwa	D C	Bajaj Alliez Insurance Co. Porbandar
45	Sh. Sarman A. Kodyatar	DM	Reliance General Insu. Co. Porbandar