



STATE BANK OF INDIA,
LEAD BANK DEPARTMENT,
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To,

Date: 03/12/2018

No.

Dear Sir,

MINUTES OF DLRC & DLCC MEETINGS FOR THE QUARTER ENDED SEPTEMBER-2018 HELD ON 29.11.2018

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

03/12/2018

Encl: as above.

Minutes of the DLRC / DLCC meeting held on 29/11/2018 :

The meeting of the DLRC/DLCC of Porbandar District was convened at 17:30 hrs on 29/11/2018 at the Conference Hall of Collectorate Office, Porbandar to review the performance for the quarter ended September -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) Residential Additional Collector (Porbandar) to preside over the meeting.

The District Collector delegated Residential Additional Collector Sh. Joshi to chair the DLRC meeting as the Collector has to gone for official meeting to be held at Gandhinagar.

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.

AGENDA NO. 01:

Shri Ajit Singh advised to house that the minutes of the last DLRC/DLCC convened on 27/08/2018 were sent to all the members of the meeting vide letter dated 30/08/2018. 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 there is no change in the branches and ATM position from last quarter to the review quarter in the District. In last quarter and in review quarter 90 Bank Branches and 75 ATM were functioning in the District.

Further Sh. Singh advised that the growth in deposit during the review qtr is Rs702.84 cr. and advances Rs423.64. Priority sector advances increased by 16.03%, Agriculture advance by 22.71%, MSME advances by 35.73% Advances to Micro Units by 16.60% and weaker section advances by 130.66% in the review quarter. LDM SH. Singh thanked to all the member banks and request to keep up the trend in the coming quarters.

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 53.64% under Annual Credit plan (ACP) 2018-19 informed the house by LDM and thanks to all the member banks for 53.64% achievement and request to continue this trend in the current quarter also. LDM briefed that the achievement in agriculture is 57.28%, Education advance ---40.22%, Housing advances ---58.20% and overall achievement is 53.64% whereas as per

SLBC figure total achievement of ACP is 96.53%. LDM informed that it is due to mismatch in figures because non submission of pending LBRs (April to August,2018) by some branches in spite regular follow-up by the lead Bank.

The Chairman advised 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. 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.

The Chairman also thanked to the member banks for submission of quarterly data by all the branches and advised the members to submit the pending LBRs up to 31/12/2018. Sh. S.K. Gupta LDO RBI also thanked to the member banks for submission of qtr. Data by all the branches and advised to the house 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

Convener informed the house that the Gross NPA of our District is 2.51%. This figure is not so high in the present scenario and it is the result of asset quality and efforts made for recovery by the bankers.LDM further informed that the NPA level of the District increased from 2.26% to 2.51% as compare to April, 2018 quarter and all are well aware that NPA directly hit the bank's profit, So LDM requested to the member banks to monitor the loan accounts properly so that the account cannot be slipped in to NPA. And recovery of NPA accounts should be made through close follow-up, OTS, Compromise, Lok Adalat and by issuing RRC by the district Authorities.

AGENDA NO. 7:

Details of village not having ICT connectivity for extending Banking services.

No information provided by member Banks, therefore, no discussion took place on this agenda

(Action:- Government Agencies)

AGENDA NO. 8:

Details of Negotiable Warehouse Receipt (NWR) to farmers by Warehousing Development Regulatory Authority (NWRA).

No information provided by member Banks, therefore, no discussion took place on this agenda

(Action:- Government Agencies)

AGENDA NO. 9:

Details of various meeting of sub-committees held during the quarter.

Various sub committees action points of meetings and action proposed to be taken were discussed in details and advised the member banks to implement the suggestions emerged.

(Action:- Bank Members & their Controllers)

AGENDA NO. 10:

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

DDM NABARD had, as table agenda, circulated the details of targets for Rural & Semi Urban branches set under Area Based Schemes on Dairy and Drip. The position of disbursements under these two activities as on 30.09.2018 was also presented on the basis of LBR reports. No disbursements were reported by most of the branches in LBR returns for these two activities. DDM NABARD impressed that drip and dairy are very common activities and banks must be extending finance for them. However, reporting is not being done by most of the banks. As such, he requested bankers to submit disbursement details on quarterly basis either through LBR returns or in the format for additional information devised by the Lead Bank so that the progress may be reviewed keeping in view the importance given by Gol for doubling of farmers' income by 2022.

Standup India Scheme of Gol – Progress

DDM NABARD furnished the details of 20 applications amounting to Rs 3.11crore disbursed by banks under the scheme. There were 6 applications amounting to Rs 1.56 crore by different banks where sanctions had been given but disbursements were yet to be made.

Keeping in view the target of 2 applications per branch, at least 180 applications have to be disbursed under the scheme by different branches in the district. Bankers were requested to mobilise more applications for disbursement. Further, SBI, Syndicate Bank, Andhra Bank and Bank of India were requested to ensure early disposal of applications where sanctions had been given but disbursements were yet to be made.

Launching of Potential Linked Credit Plan (PLP) 2019-20

DDM NABARD appraised the house that the PLP for 2019-20 for Porbandar district has since been prepared. The PLP estimates a potential of Rs1951.26 crore for disbursement of bank loan under Priority Sector. Out of which, Crop Production sector has the major share of 36.70% apart from Term Loans under Agriculture at 19.79%, MSMEs at 36.41% and other sectors viz. Export, Education, Housing, Renewable Energy and Social Infrastructure at 7.10%. The PLP was then formally launched by Shri M K Joshi, Residential Addl. Collector and Chairman of the meeting.

DDM NABARD made a power point presentation giving highlights of the district and PLP 2019-20. While giving the presentation he emphasized that lesser coverage under Drip/Sprinkler, establishment of Sudama Dairy etc. may be considered as opportunity for financing under Drip and Dairy. He indicated that Fisheries is the life line activity of Porbandar district and the credit flow to the sector is declining for recovery related issues. He also indicated that based on his interaction with experienced NGO, prominent fishermen and one Fishermen Cooperative Society (Sagar Bank), Sagar Bank is extending

Loans to fishermen with adequate collateral and follow-up for recovery and as such having 100% recovery. Bankers were requested to extend loans to fisheries sector also which will ensure improvement in CD ratio of the district.

He also informed that printed copies of the document are expected to be received shortly; the same will be distributed among stakeholders shortly.

(Action:- Bank Members & their Controllers)

AGENDA NO 11.

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

11.1: 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. Therefore, it is necessary to open bricks and mortar branch at all the three villages. Kadachh village falls under SSA of Central Bank of India and Odadar and Dharampur come under SBI. LDM Sh. Ajit Singh informed the house that the regional office, Rajkot of CBI advised that the Bank is under PCA and as per the terms of PCA the Reserve Bank of India restricted the Bank for expansion of branches.

LDM further informed after getting the reply from Central Bank of India we invited Bank of Baroda, Punjab National Bank and Saurashtra Gramin Bank for opening branch at Kadachh Village.After repeated reminders to all the banks, Bank of Baroda informed that its target for opening new branches for the financial year 2018-19 has been completed. DCO of SGB informed the house that branch of his was opened in 1988 and closed in 1997 due to non availability of business and cumulative losses. DCO's of PNB and SBI informed that they referred the matter to their controllers.

The LDM Ajit Singh specially requested to the LDO RBI Sh. Shailendra Kumar Gupta to follow up with the top management of BOB and PNB for opening of new branch at Kadachh Village as the representation of MLA of Kutiyana/Ranavav for opening of Bank Branch at Kadachh is pending since long.

LDO RBI Sh. Shailender Kumar Gupta advised the DCO of SBI to do the survey of both the villages Odadar and Dharampur and send the appraisal to his controller, RBI and Lead bank Office.

LDM informed the house that under Tier-6 in last Quarter there was 7 villages/Nes were uncovered by banking services. During the quarter 3 villages/Nes have been covered by extended the services of BCs and for remaining four the DCO/Controlling authority of BOB,SBI and SGB assured to cover the villages shortly by appointing the BC's.

(Action:- Bank Members & their Controllers)

11.2: Progress under PMJDY:

LDM briefed that total 9874 accounts of PMJDY have been opened and due to having multiple accounts on same ID 4160 accounts have been closed during the review period. The Chairman advised the bankers to open the accounts in the correct product. So that the purpose of account opening may be served.

11.3: GAP in Appointment of BC

Mentioned at 11.1

11.4: Progress Enrolment in social security scheme:

LDM informed the house to submit correct information about the schemes as figures received from DFS portal through SLBC are under PMSBY 47595 in place of 34316 reported by branches and under PMJJBY is 14972 in place of 10534 reported by branches. LDM advised to verify the figure before submission so that actual progress may be reported. The Chairman advised to cover maximum people/customers under the schemes and report correctly in time.

11.5: Progress under PMMY:

The LDM Sh. Singh informed the house that the progress under PMMY is comparatively not satisfactory and need to be more focused on Mudra loan. Many Branches of the District did not achieve a small target (Two accounts for Rural branches and three accounts for Semi Urban and Urban Branches per Month) allotted to them. It's matter of concern that out of 90 branches some of the branches have not sanctioned a single MUDRA loan during the review quarter. LDM Ajit Singh requested to the member banks to achieve target allotted to the branches till December, 31st, 2018. The Chairman advised that a review meeting on MUDRA may be conveyed on the basis of progress made up to 31st December, 2018 in the next month (January, 2019).

(Action:- Bank Members & their Controllers)

11.6: Progress under PMMY:

LDM informed the house that only 22.00% achievement has been made till 30/09/2018 under PMAY and requested the member banks to achieve the target allotted to you till 31/12/2018. The Chairman expressed his dissatisfaction on progress made under PMAY and advised to achieve the target up to 31/12/2018 and confirm to lead bank.

AGENDA NO 12.

Review of Government sponsored schemes on 30.09.2018

12.1: PMEGP (KVIC+KVIB+DIC):

LDM informed the house that seven applications have been sponsored in July,2018 by DIC out of seven one application has been rejected and returned and remaining six applications are still lying with the banks for disposal.LDM Singh Requested to the DCO's of SBI,BOM,BOI and BOB for mark disposal of the applications within seven days and confirm to the Lead Bank.

12.2: Other Central Government Sponsored Scheme: NULM

The Chairman expressed his dissatisfaction on progress made under NULM and reviewed the position with the concern bank and advised to achieve the target up to 31/12/2018 and confirm to lead bank.

12.3: State Government Sponsored Scheme:

LDM informed the house about the progress under various schemes. The DRDA Director Sh. Dhanani informed the house that the agenda has figure for the qtr. ended 30/09/2018 but after the end of the quarter progress under VBY is made satisfactory as on date. But the rejection percentage of applications is so high.

The Chairman reviewed the position and advised the banks to mention reason of rejection properly and the reason "Not viable" without justification will not be accepted.

The Chairman further advised the banks to achieve the allotted target up to 31/12/2018.

The Chairman also advised to the representative of sponsoring agencies to sponsor only quality applications, so that the wastage of valuable time may be avoided.

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

AGENDA No 13.

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 14.

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

Mentioned at Agenda No 06 Review of NPA.

AGENDA No 15 to 17.

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.

NRLM representative informed that the some Branch of Dena bank has denied for sanctioning loan due to bank under PCA. RBI LDO SH. Shailendra Kumar Gupta clarified that there are eleven banks under PCA but credit restriction is done on Dena Bank only. So Dena Bank cannot be sanctioned fresh loan as per terms of PCA, So to take back all the applications submitted or sponsored to the Dena bank. He further advised that the sub service area allotted to Dena Bank re-prepared/proposed to the neighboring bank branch after detailed discussion in a meeting held before this DLRC (3.45P.M on 29/11/28) at the lead Bank Premises (LDO, RBI, Sh. Shailendera Kumar Gupta, DDM,Nabard, Sh.Davesh Parmar and LDM, Lead Bank, Sh. Ajit Singh) details of the area re-prepared/Proposed mentioned below:-

There are seven branches of Dena Bank in Porbandar District located in rural area. Mentioned below the name of the branches of Dena bank and villages covered by them which are should be covered by the bank /branches written in column no. 5 proposed by the members:-

1	2	3	4	5
SL	Dena Bank Branch.	Apx. Distce. from Dena Bank Branch to covering Bank/Branch	Area of Dena Bank Branch to be covered by another bank branch	Bank/ Branch name by the area of Dena Bank wl be covered
01	Dena Bank, Visavada.	7.00 KM Approx.	Vishavada, Palakhada, Bhavpara, Miyani, Ratdi, Baradiya.	SGB, Vadala,
02	Dena Bank, Tukda	12.00 KM Approx.	Tukda-Miyani, Kantela, Shrinagar	SGB, Vadala,
03	Dena Bank, Fatana	5.00 Km Approx.	Fatana, Majivana,	SGB, Sisli
04	Dena Bank, Ranakandorna	Same Village	Ranakandorna, Khijdad,Vadotra, Daiyer.	SGB, Ranakandorna.
05	Dena Bank, Mahiyari	18.00km Approx.	Mahiyari, Amipur, Chhatrava, Bhogsar, Jamra, Kansabad, Tarkhai, Bhadula, Junej, Revadra, Farer.	SGB-Kutiyana
06	Dena Bank, Adityana	7.00Km Approx	Adityana, Antines, Datanianes, Dharphadianes, Ranavanes, Bedwadanes, Dhorianes, Dhunanes, Satviranes.	CBI-SCCI, Ranavav
07	Dena Bank, Kutiyana	Same Centre	Kutiyana, Bildi, Helabeli, Khanpar, Malanka,Teri,Deduka, Gokaran,Sindhpur, Dharuwala,Roghda.	SBI, Kutiyana

No objection certificate may be obtained from the branch of Dena Bank before financing in its area.

Members and the chairman are agreed with the above mentioned proposal. LDM Sh. Ajit Singh requested to LDO RBI Sh. S.K.Gupta to arrange to approve the same. Sh. Guptaji advised that within a week the proposal will be approved and send to the concerned branches/Banks and controllers of the branches and Lead Bank. Therefore, we request you to arrange to approve the proposal.

(Action:- RBI,Banks)

In the last The Chairman inaugurated a booklet "PLP 2018-19" on the request of the DDM Nabard.

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 September, 2018 held on 29/11/2018 at Conference Hall, Collector office, Porbandar.

Sr NO	NAME	DESIGNATION	RELATED OFFICE
1	Shri M.K.Joshi	Residential Add. Coll.	Collector Office Porbandar
2	Shri S.D.Dhanani	Rep-DDO	DRDA Porbandar
3	Shri S.D.Dhanani	Director	DRDA Porbandar
4	Shri S.K.Gupta	Manager/LDO	Reserve Bank Of India, Ahmedabad
5	Shri Ajit Singh	LDM	SBI, Lead Bank, Porbandar
6	Shri R.J.Thakkar	Chief Manager	SBI, MC, Porbandar
7	Shri Devesh Parmar	DDM	NABARD Rajkot
8	Shri R.B.Potdar	Director	R-Seti, Porbandar
9	Shri Manoj Udhvani	Sr.Br.Manager	Syndicate Bank Porbandar
10	Shri Pulkit Mehta	Manager	Bank of Maharashtra Porbandar
11	Shri Chetan Khandhar	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 Alok Dev	Sr.Manager	Central Bank of India Porbandar
17	Shri Shubham Bhardwaj	Manager	Indian Overseas Bank Porbandar
18	Shri D.B. Bhesara	Branch Manager DCO	Saurashtra Gramin Bank Porbandar
19	Shri Mahesh Kumar Shrivastav	Senior Manager	Vijya Bank Porbandar
20	Shri Soumen Banerjee	Manager	United Bank of India Porbandar
21	Shri Avadh Patel	Branch Manager	Union Bank of India Porbandar
22	Shri Lokesh Kumar	Branch Manager	Uco Bank Porbandar
23	Shri Mangesh Aher	Officer	Bank of Baroda Porbandar
24	Shri Jignesh Patil	Branch Manager	Axis Bank Ltd Porbandar
25	Shri Chandresh Karia	Branch Manager	HDFC Bank Ltd Porbandar
26	Shri Apurva Shah	Officer	Allahabad Bank Porbandar
27	Ms Mausami Chavda	Branch Head	IDBI Bank Ltd Porbandar
28	Shri Powar S.P.	Chief Manager	Corporation Bank Porbandar
29	Shri D.N.Joshi	Branch Manager	GARD Bank Porbandar
30	Shri Ramesh Choudhary	Branch Manager	Andhra Bank Porbandar
31	Shri M.Prasad	Asstt. Director	MSME Dev.Inst. Rajkot
32	Shri Kishor Mori	General Manager	DIC Porbandar
33	Shri H.M.Jadav	Supritendent Training	DIC Porbandar
34	Smt. Artiben D Trivedi	Porject Manager	Porbandar Nagar Palika, Porbandar
35	Shri Vijay D Joshi	APM-MF- I/C	DRDA Porbandar
36	Shri N.K.Manvar	P.I.	PI SOG Porbandar

