



**STATE BANK OF INDIA,**  
**LEAD BANK DEPARTMENT,**  
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To,

Date30/08/2018

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No.

Dear Sir,

**MINUTES OF DLRC & DLCC MEETING FOR THE QUARTER ENDED JUNE-18 HELD ON 27.08.2018**

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

30/08/2018

Encl: as above.

**Minutes of the DLRC / DLCC meeting held on 27/08/2018 :**

The meeting of the DLRC/DLCC of Porbandar District was convened at 17:00 hrs on 27/08/2018 at the Conference Hall of Collectorate Office, Porbandar to review the performance for the quarter ended JUNE -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 Mukesh A. Pandya (IAS); District Collector [ 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.

**AGENDA NO. 01:**

Shri Ajit Singh advised to house that the minutes of the last DLRC/DLCC convened on 02/06/2018 were sent to all the members of the meeting vide letter dated 05/06/2018. 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 that except two Banks action taken report was as usual not submitted by any bank. 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 Rs677.23Cr and advances Rs264.31cr. Priority sector advances increased by 16.92%, Agriculture advance by 7.76%, Advances to Micro Units by 10.00% and weaker section advances by 3.77% in the review quarter. Sh. Singh also advised that the growth in MSME shown negative by 27.04% as per data available with the Lead Bank, whereas as per SLBC data it is showing growth by 11.75%. Sh. Singh advised that it is only due to non submission of Data by the branches to the lead Bank.

The Chairman expressed his displeasure for non submission of data to the lead bank in time and instructed to all the members to ensure in future to submit data invariably well in time to the lead Bank.

**(Action:- Bank Members & their Controllers)**

**AGENDA NO.04:**

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

We have achieved 35.71% under Annual Credit plan (ACP) 2018-19 informed the house by LDM and thanks to all the member banks for 35.71% achievement and request to continue this trend in the current quarter also.LDM briefed that the achievement in agriculture is 41.02%, Education advance ---32.44%, Housing advances ---23.54% and overall achievement is 35.71% whereas as per

SLBC figure total achievement of ACP is 42.38%. LDM informed that there is mismatch in figures because non submission of data by 21 branches in spite regular follow-up by the lead Bank. The Chairman expressed their words of dissatisfaction to member Banks and advised them to provide required data to the Lead Bank in time in future.

**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. Despite regular follow up by the lead bank 21 branches are not submitted quarterly data. Which adversely affected overall progress / achievements in key Banking Parameters? Convener requested to all Branches / DCOs / Controllers to provide required data & LBRs well in time henceforth. The Chairman expressed his concern and advised the members to submit the correct LBR in time, and will be asked individually in next meeting for non submission of LBRs. Sh. Prakash Darji LDO RBI also 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 3.83%. 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 3.83% as compare to last quarter and all are well aware that NPA directly hit the bank 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.

The District Collector instructed to the GM DIC (Sh. Mori) to support the bankers in recovery particularly in PMEGP. And further 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.

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

**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:**

Central Government has plan for doubling of farmers' income by 2021-2022. A sub-committee was formulated under the chairmanship of District Collector to identify pockets for means of finance to farmers as per action plan drawn by DDM, NABARD for two activities (i.e. Small Milch Animal Units & Drip Irrigation).

Convener requested the member banks to cop-up with the government planning and they should advance for Small Milch Animal Unit & Drip Irrigation etc for increasing the income of the farmer. We request to DDM, NABARD to appraise the house in detail.

DDM NABARD apprised the house that the strategy to increase the income of farmers involves 3 aspects viz. reduction in input cost, better realisation of prices for produce and taking up of allied activities. Keeping these aspects in mind, area based plans to finance units under Drip and Dairy were prepared in consultation with major banks and Govt. Departments for the District envisaging loan disbursements of Rs. 16.80 crore and Rs. 23.90 crore under Drip and Dairy during the period 2019-20 to 2022-23. Bankers were requested to extend finance to maximum beneficiaries under these two activities and ensure reporting of the same to LDM office timely so that the progress may be reviewed. The District Collector, emphasising the importance of Drip and Dairy in increasing the income of farmers, advised the bankers to extend finance for these two activities.

**Standup India Scheme**

DDM NABARD informed the house that since inception of the scheme till 21 July 2018 only 19 applications have been disbursed by banks under the scheme in Porbandar district. Considering the number of branches in the district viz. 90 and target of atleast 2 applications per branch, there is a lot to be done in this area. The District Collector indicated that this is a flagship programme of Govt. of India and the review of the same is undertaken at a very high level. As such, bankers should accord top priority in identification of the beneficiaries for the scheme and extend finance after considering the eligibility criteria prescribed under the scheme

The Chairman expressed his concern for not reporting a single loan account under the Drip irrigation and Small Milch animal unit .He asked the house about the target and planning of advance under the schemes. The Chief Manager Credit, RBO-5, SBI Sh. Sardava told that they have allotted target of advance of five units per branch per month for small unit of milch animal and three for tractor loan per branch per month in the District and a branch named Mokar has sanctioned loan under small unit of milch animals for Rs.10.00lacs but yet to be disbursed. The District Collector appreciated the work of SBI under the schemes and advised the other banks to work on the line of SBI under the scheme for achieving the target of doubling the income of the farmers. Further advised to all members to submit the data to the lead bank within time under the schemes.

DDM NABARD also informed the house that there were 6 applications, where sanctions had been given by banks but disbursements were yet to be made. Bankers were requested to ensure early disposal of the same. The Chairman and the District Collector expressed his displeasure for slow

and less progress under the scheme "Stand up India". He advised the house that the progress under stand up India is not acceptable at all and instruct to disburse the pending application as early as possible lying with the branches which are already sanctioned and also advised to source new proposal under the scheme.

**(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 two villages named Odadar and Kadachh having population more than 5000 in the District and have no bricks and mortar branch in the villages. Therefore, it is necessary to open bricks and mortar branch at both the villages. Kadachh village falls under SSA of Central Bank of India and Odadar comes under SBI. The DCO of CBI informed the house that his controlling office advised that the Bank is under PCA and they are not in position to open branch at this period. The village is already covered by BC. LDO RBI Sh. Prakash Darji advised both the bank (CBI and SBI) to do the survey and send the appraisal to his controller, RBI and Lead bank Office. Sh. Darji specially advised to the DCO of the CBI to complete the survey within a month as the representation of MLA of Kadachh for opening of Bank Branch at Kadachh is pending with him.

LDM informed the house that under Tier-6 in last Quarter there was 11 villages/Nes were uncovered by banking services. During the quarter seven villages/Nes have been covered by extended the services of BCs and for remaining four the DCO/Controlling authority of BOB and SBI assured to cover the villages shortly by appointing the BC`s.

**(Action:- Bank Members & their Controllers)**

**11.2: Progress under PMJDY:**

LDM briefed that 1855 new PMJDY accounts opened during the review period. The District Collector advised the bankers to open the account in the correct product. So that the purpose of the account may be served.

**11.3: GAP in Appointment of BC**

Mentioned at 11.1

**11.4: Progress Enrolment in social security scheme:**

The District Collector advised to cover maximum people/customers under the schemes and further advised that a programme named SEVA SETU is going on in the District where all the departments of the district arranged to bring together for resolving public issues as per scheduled programme, bankers may get the benefit of this occasion and also expressed his pleasure about his experience during programme at Untada village where he observed that the banker were properly educating the people about the product of social security schemes.

**11.5: Progress under PMMY:**

The District Collector advised the house that the progress under PMMY is comparatively not at par and need to focus on Mudra loan.

**(Action:- Bank Members & their Controllers)**

**AGENDA NO 12.**

**Review of Government sponsored schemes on 30.06.2018**

LDM informed the house that the applications under Government sponsored schemes received by the branches either in last week of the quarter or after end of the quarter, Hence the progress in all the government sponsored schemes is very less except VBY, DRDA Director Sh. Dhanani informed that total 221 applications have been sponsored under VBY and out of them 61 have been sanctioned but disbursement is yet to be done. The District Collector advised to the bankers to scrutinize and appraise the applications properly before sanction within time norms. So that ineligible loan may be avoided due to pressure.

The Chairman also advised to the representative of sponsoring agencies to sponsor only quality applications, so that the wastage of 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. The Chairman and The District Collector advised the GM of DIC to arrange to settle the subsidy claims as early as possible.

**(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 District Collector expressed his pleasure for the satisfactory progress of RSETI, FLC, SAKHI MANDAL and NULM and advised to keep it on.

NULM representative informed that the Branch official of corporation bank has denied sanctioning loan due to bank under PCA. RBI LDO SH. Darji clarified that there are eleven banks under PCA but credit restriction is done on Dena Bank only. He further advised that to get back the applications already sponsored to Dena Bank and send them to any other bank.

**(Action:- Bank Members & Government Agencies)**

In the last The District Collector inaugurated a book "annual activity report 2017-18" State Bank of India of RSETI on the request of the Director of RSETI.

**As** there was no other matter to discuss, Sh. Ajit Singh Thanks to The Chairman and District Collector Shree Pandya sahab, The DDO, The DRDA Director Sh. Dhanani, The LDO RBI Sh. Darji, 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