



भारतीय स्टेट बैंक
State Bank of India

LEAD BANK DEPARTMENT
C/O 80 FEET ROAD BRANCH
WADHWAN

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SNR/DCC-DLRC/GM/1

Date:29/09/2018

To,

The Collector, Surendranagar, Respected MP sir and Respected MLA sir,
The District Development Officer, Surendranagar, Director DRDA,
LBO RBI, Ahmedabad, DDM NABARD Surendranagar,
AGM LB & RRB, SBI LHO Ahmedabad.
All Banks , All Sponsoring Agencies

Dear Sir,

SUB:REVISED MINUTES OF DCC/DLRC MEETING dtd.28.08.2018

Above DCC/DLRC meeting was held on 28/08/2018 and its minutes was circulated on dtd 29/08/2018.

Subsequently we have received a letter from director DRDA dtd 17/09/2018 advising us to incorporate four points in the minutes which has been incorporated in original minutes and we re-circulate the revised minute.

We have included four issues relating to Self Help Group in Agenda item no.10 under heading SHG related issue (in bold letter).

PROCEEDINGS OF D.C.C. / D.L.RC. Meeting of Surendranagar district held on 28.08.2018

We append below the proceedings of the above meetings for your perusal, record and necessary actions. The periodicity of the meetings is on quarterly intervals. You are therefore requested to attend the action points pertaining to your office / department at earliest. You are also requested to send your suggestions if any found in the proceeding.

Yours Faithfully,

Chief Manager (Lead Bank)

Proceedings of the District Level Review Committee Meeting & District Level Consultative Committee Meeting of Surendranagar District held on 28.08.2018

The above meeting was held on 28.08.2018 at Collect orate Meeting Hall, Surendranagar at 16:00p.m. Under the Chairmanship of Respected Collector Shri K Rajesh Sir and Respected DDO Shri Bansal Sir , also attended the meeting sharing their valuable suggestions.

At the outset Shri P B Joshi, Chief Manager Lead Bank , SBI, Surendranagar, welcomed respected Collector Shri K Rajesh Sir, respected DDO Shri Bansal Sir , DRDA Director Shri Shah sir, LBO from RBI Shri U Y Karmakar sir,and DDM NABARD Shri Arasu Barnabas sir and officials from various Govt.departments,sponsoring agencies, all senior branch managers and all District coordinators.

Though it was well in advance conveyed to all bankers by Mail,SMS and call about the meeting. Following banks were absent of which serious note was taken by RBI official and DRDA Director.Controllers of these bank to take up the matter with concerned officials for not attending the meeting without prior approvals from chairman.

List of absentee banks :

1.Indian Bank

2.AXIS Bank

3. ICICI Bank

4.GARDB (KHETI BANK)

5 Bandhan Bank

6.AUSmall Bank

Out of above six banks, two banks were also absentee in last DLRC dtd 21.06.2018 these banks are ICICI and Bandhan Bank.

Following Officials were present:

- 1 RBI .LBO Shri U Y Karmakar sir.,
- 2.DDM NABARD Shri Arasu Barnabas sir
- 3 .DRDA Director Shri Shah sir
4. R-SETI Director Shri R N Padhiyar sir
5. DIC GM Shri Parejiya sir
- 6.New India Assurance Co. AO Shri D B Vaghela sir

Following Bankers were present

- 1State Bank of India
- 2.Saurashtra Gramin Bank
- 3.Bank of Baroda
- 4.Punjab National Bank
- 5.Central Bank of India
- 6.Bank of India
- 7.Syndicate bank
- 8.Dena Bank
- 9.Corporation Bank
- 10.Oriental Bank of Commerce
- 11.Bank of Maharashtra
- 12.Canara Bank.
- 13.Indian Overseas Bank
- 14.UCO
15. Union Bank of India
- 16.IDBI Bank
- 17.Allahabad
- 18.Andhra Bank
- 19.Kotak Mahindra Bank
20. Vijaya Bank
21. HDFC Bank
- 22.Surendranagar District Co.Op.Bank

A serious note of those members was taken who were absent without prior permission from chairman Sir. More over this being a District level meeting all district coordinators who are generally senior branch officials are the member of this forum and as some important issues are discussed for implementation, senior officials of the bank is suppose to attend this meeting against which some junior level official from **Andhra bank, Kotak Mahindra Bank, HDFC Bank and Syndicate Bank**, where as **Bank Of Maharashtra has deputed a candidate from clerical cadre this is not acceptable** at all.This should not happen in future. Moreover it was also instructed to all participating members to come with full preparation and data to participate in meeting actively.

Confirmation of the minutes and review of action points emerged during the previous DCC/DLRC Meeting held on 21/06/2018

The minutes of the previous DLRC/ DCC meetings held on 21/06/2018 were circulated to all the members vide Lead Bank letter No. DCC/DLRC/GM/4 Dt 22/06/2018. As no suggestions/amendments were received from the participants the minutes were taken as read and confirmed.

AGENDA NO 1

RC Filing:

State Bank OF India Rajistapur branch RC proposals were returned advising to initiate legal action first and then submit proposal for RC. As initiating legal actions and actions under GPMP and Guj.Agriculture through RC both are different and cannot be linked, therefore RC proposal should not be returned on this ground. Respected Collector shri told that revenue authority will be suitably advised.

AGENDA NO 2

Allocation of Dena Banks Service Area:

As Dena bank is under PCA (Prompt Corrective Action) it was suggested that service area of Dena bank should be distributed between State Bank OF India and Saurashtra Gramin Bank. On this issue representatives of both the banks these bank advises if this arrangement is agreed upon, all accounts Dena Bank on other part should also agree to takeover account finance by SBI and SGB as and when situation is normalized. As this is a policy level decision it was decided to refer controlling authority of Dena Bank.

AGENDA NO 3

Delay In Sanction of loan:

In Sankalan Samiti meeting dtd 18.08.2018 an issue was raised by respected MP Shri Devjibhai Fatepara that applicants of Mudra loan ,Education loan ,Bajpai bankable loan are harass loan applications are rejected for minor reasons, loan sanction process is delayed by bankers. This issue was discuss in detail DIC GM Shri Parejiya sir submitted a list of 319 pending applications with branches. It was decided that every district coordinator will be given this list. He will reconciles the position and submit status report of all applications pending in all branches of his bank in Surendranagar district within a week. More over to resolve the issue of harassment face by applicant, it was unanimously decided to dispose loan application within 15 days from the date of receipt from DIC.

During the discussion, Mr. Gupta branch manager from Central Bank of India also raised for issue of long pending subsidy claim of his branch.

AGENDA NO 4

Submission of data

It was advised by LDM to submit data promptly which is required by lead bank. Out of 186 bank-branches functioning in district 54 branches have not submitted LBR this directly affects the performance of district. At this point LBO Shri Karmakar also intervened and strictly advised all bankers to submit LBR in time.

At the end of every quarter lead bank has to compile district progress report of achievement in ACP for this all district coordinators are required to submit business data in prescribed format within period of maximum two weeks after completion of quarter, which is not happening therefore preparation compilation of data is delayed. In last quarter (for quarter ended 31.03.2018)submission of data was delayed for more than two months by Syndicate Bank,Punjab National Bank,Kotakmahindra Bank ,AXIS bank,and ICICI bank. For quarter ended 30.06.2018 data till date not received from Punjab National Bank, UBI,DCCB,IDBI,GARDB AND Kotak Mahindra Bank in spite of constant reminders to district coordinators and also request to controllers to advise suitably, data not received till today.

Data for advance sanctioned to minority community during April to June quarter was asked by social welfare department with lead bank has received from Saurashtra Gramin Bank and Dena bank only. All defaulting bank were advised to submit data regularly in future.RBI official also advised that he will take up the matter with controllers of defaulting banks.

AGENDA NO 5

In sankalan samiti meeting this issue was raised by respected MLA Shri Naushadbhai Solanki and Rutwikbhai Makwana about opening of savings bank accounts of students on this point Shri Karmakar sir also expressed his concerned quoting newspaper cutting.

At Kharaghoda and Vadgam centre, there was pendency in account opening . It was discussed to clear backlog.

AGENDA NO 6

Refusal of PAI insurance proposal by The New India Assurance co.:

A complaint was received from SBI Malvan Chokdi branch and Saurashtra Gramin bank Bhrugupur branch regarding non-acceptance of PAI insurance proposal. AO Shri Vaghela from The New India Assurance co replied that they have not refused insurance proposal they have returned it to concern branches with instruction to resubmit the same with last three years data of premium submitted and claim settled. He was advised note to correlate both issues. Insurance co. Should accept the proposal however other required data may be asked for. In case of happening of untoward

incidence it may create legal complication in future. To avoid such situations proposal should be accepted promptly simultaneously banks may also instructed to provide data required by insurance co.

AGENDA NO 7

Appointment of BC at inadequately covered villages:

A list was given to concern banks in last DLRC to appoint BC .This list was of comprising of 26 villages .Review of progress in appointment of BC was discussed.SGB head already appointed BC in its allocated village. SBI has initiated process for appointment of BC where as PNB,CBI,BOB and Dena bank will get update and advise lead bank within a week.

AGENDA NO 8

Achievement of ACP :

In first quarter aggregate achievement of ACP works out to 36.90%.

AGENDA NO 9

Progress in construction of R-SETI building:

Second phase of R-SETI building construction is likely to be completed by 30.09.2018.

AGENDA NO 10

SHG Related Issue:

DRDA director Shri Shah Sir expressed his concern on huge pendency of 423 SHG loan applications. All bankers were handed over bank wise summary of number of pending loan applications. Branch wise and beneficiary wise summary will be given in near future for reconciliation. He appealed all bankers to come out positively and sanction pending applications.

Recently GLPC has received an instruction for credit linkage of SHG through Term Loan but this is not beneficial for SHG and also against original instructions issued at the time when SHG concept was introduced. Therefore this forum recommend to continue with present arrangement of credit linkage through cash credit only.

At this point issue related to Punjab National Bank was discussed. as complained wadhwan branch is asking for KYC of all members of the group at the time of a opening saving bank account which is against the instruction. In response PNB Wadhwan Branch Manager replied that KYC of all group members is asked for at the time of disbursement only and not at the time of opening of account.

Another issue relating to the same branch was also raised branch not allowing bank-sakhi to seat in its premises in response branch manager advised that bank sakhi

produced appointment letter sign by sakhimandal and not sign by VAO .He agreed that he will allow to seat bank sakhi in premises on production of VAO letter.

After meeting was concluded, GLPC representative produced a letter which was sign by VAO, proving the branch manager statement false. On this point a strong objection was taken by respected DDO sir and DRDA director against Punjab National Bank wadhwan branch manager for making false statement and misguiding the forum. Controllers to seek explanation in this regard.

Apart from Punjab National Bank wadhwan branch, bank sakhi is not permitted to seat in 9 branches of SBI and surendranagar branch of Union Bank of India as advise by SBI representative , they have referred the issue to their controller and after receipt of permission from competent authority, they will allow bank sakhi and Union Bank Of India Surendranagar branch representative advised that they had referred the matter to controllers but not received permission therefore they cannot allow bank sakhi to seat bank premises. Controllers of both banks are advised to sort out the issue.

Moreover four points (were not included in original minutes dtd 29/08/2018 now included) as under:

1. There is no cooperation from SBI Kharaghoda Branch and no cash credit application has been sanctioned since April 2018 till date .
2. In SBI Lakhtar and Sayla, SGB Chotila ,Dena bank Siyani and Central Bank of India Vitthalgadh where self help group cash credit applications not sanctioned and reason is given that some of the family members crop finance account is NPA ,who is related to SHG members.
3. As there is high NPA at Central Bank of India vitthalgadh branch is declining Self Help Group loan application on this ground.
4. Service Area Approach is not applicable to Self Help Group as per RBI guidelines.

AGENDA NO 11 DOUBLING FARMER INCOME BY 2022

It is dream of our honorable prime minister to double farmer income by 2022 for this NABARD has identified to activities in surendranagar district these are dairy farming and drip irrigation in cotton cultivation.

This concept was in detail elaborated by DDM,NABARD and with this it was also added by LDM to sanction maximum loan under 12 milche animal scheme of Govt. of Gujarat.

AGENDA NO 12
SEVA SETU PHASE 4:

The meeting was concluded with submission from LDM to all district coordinators to fully cooperate and depute suitable staff in village/ area of their operation (service area of concern bank) where Seva Setu is organized. At present lead bank has received Seva Setu scheduled of Dhrangadhra and Lakhtar block and this scheduled has been distributed amongst all concern bank as per area of operation and circulated with mobile number of concern branch manager, their controller and convener of the block.

VOTE OF THANKS:

At the end meeting concluded with vote of thanks by DRDA DIRECTOR Shri Shah sir. Shri P B Joshi State Bank of India, LDM, Surendranagar conveyed vote of thanks and he expressed his thankfulness to, Respected Collectors Shri K Rajesh sir, and Shri Bansal sir DDO Surendranagar, for Chaired the Meeting despite his busy schedules.