



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

No: NVS: LBC: 2018/92

Date : 12th September, 2018

**CIRCULAR LETTER TO ALL MEMBERS OF DISTRICT LEVEL
CONSULTATIVE COMMITTEE FOR NAVSARI DISTRICT**

Dear Sir,

**RE :: Proceedings of the D.L.C.C. /D.L.R.C. meetings for Navsari
District held on 11.09.2018 for quarter ended June, 2018**

We forward herewith the proceedings of the captioned meetings for Quarter ended **June, 2018** for your kind information and perusal.

We sincerely believe that it would give a true account of the deliberation that took place in the meeting.

Kindly keep us informed about the required action- follow-up taken on decisions pertaining to your Bank/Agency, if any, so that the same can be review / placed before the house in the next meeting.

Yours faithfully,

(Dinesh T Parmar)
Lead District Manager

**Encl : (1) Proceedings of DLCC/DLRC Meeting on 11.09.2018 at Navsari
(2) Annexure I
(3) Annexure II**



Proceedings of the meeting of DLCC / DLRC for Navsari District for quarter ended June, 2018 held on – 11.09.2018

The District Level Consultative Committee (DLCC) meeting was held at Conference Hall, New Collector Office, Navsari on 11.09.2018 at 04:00 pm to review the performance under Service Area Credit Plan (SACP) 2018-19 for the quarter ended **June, 2018**

The meeting was presided by **Shri Dr. M D Modhia, Hon'ble Collector Shri, Navsari.**

The meeting was attended, among others by **Shri S C Sharma, Asstt. General Manager, Regional Head, Bank of Baroda, Navsari Region, Shri B K Samantray, Asstt. General Manager (DDM), NABARD, Navsari, Shri Somabhai Patel, Director, BSVS, Navsari, Shri Udhay Karmakar, Lead District Officer, FIDD, RBI, Ahmedabad, Shri Ashish Kumar Mishra, Asstt. General Manager, SBI, Navsari, Shri. P. G. Parmar, Regional Manager, Baroda Gujarat Gramin Bank (BGGB), Bulsar, Shri T B Patel, General Manager, DIC, Navsari and other officials from various Banks and Govt. Deptt.**

The list of participants / absentees is given in Annexure - I & II

Thereafter at the outset, **Shri S C Sharma, Asstt. General Manager, Regional Head, Bank of Baroda, Navsari Region** extended hearty welcome to **Shri Dr. M D Modhia, Hon'ble Collector Shri and I/c Chairman of the forum, B K Samantray, Asstt. General Manager (DDM), NABARD, Navsari, Shri Ashish Kumar Mishra, Asstt. General Manager, SBI, Navsari, Shri P G Parmar, Regional Manager, Baroda Gujarat Gramin Bank, Bulsar, Shri Ashok Barot, LDO, RBI FIDD, Ahmedabad, Shri K N Desai, Director, BSVS, Navsari, Shri B A Gamit, IPO, DIC, Navsari, and other members/ participants of the DLCC/DLRC meeting.**

Shri S C Sharma, Asstt. General Manager, Regional Head, Bank of Baroda, Navsari Region, then delivered his key note address.

He informed in the meeting, the house would review, among others, the progress made under various key banking parameters, Implementation of **SACP 2018-19**, progress under segments of priority sector lending, Govt. sponsored programmes, progress of R-SETI and financial inclusion during the quarter ended **June, 2018.**

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He requested the Bankers to put in their all-out efforts and contribute more for improvement of C D Ratio of the district, especially the banks having below 10% CD Ratio. *He urge upon the member banks for effective implementation of Standup India Scheme in right perspectives.*

Then he appealed all the bankers to create awareness amongst PMJDY customer for seeding of Aadhar, activation of Rupay cards and for transaction at stipulated interval on regular basis.

He requested the house to actively participate in the deliberations to make them meaningful so that various issues affecting the flow of credit to various sectors of the economy can be discussed and overall development of the district can be ensured.

He then requested **Shri Dinesh T Parmar, Lead District Manager, Navsari** to start agenda wise discussions.

Shri Dinesh T Parmar, Lead District Manager, Navsari extended hearty welcome to **Shri Dr. M D Modhia, Hon'ble Collector Shri, Navsari, Shri S C Sharma, Asstt. General Manager, Bank of Baroda, Navsari Region, Navsari, Shri Samantray, Asstt. General Manager (DD), NABARD, Shri Udhay Kamarkar, LDO, RBI FIDD, Ahmedabad, Shri Somabhai Patel, Director, BSVS, Navsari,** and other members/ participants of the DLCC/DLRC meeting.

Thereafter agenda wise discussions were initiated by the Lead District Manager. The details of agenda wise discussions held and decisions arrived at are given here under:

Agenda Item No. 1 : Approval of the Minutes of the last meetings held on 12.06.2018

Approvals of the minutes of the last meeting were mailed to all the members vide our e-mail / letter. Since no comments/ amendment have been received from any of the members, the House confirmed unanimously the minutes of last meetings dated 12.06.2018.

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FOLLOW UP ACTION ON DECISION TAKEN IN LAST MEETING.

- 1. Attendance during DLCC Meetings – Shri Dinesh Parmar, Lead District Manager, Navsari** informed the house that last meeting there was 100% presence and requested the Bankers to maintain the same momentum in all the fore coming meetings.
- 2. Release of Capital Subsidy on BBY – Mr. Dinesh Parmar, Lead District Manager, Navsari,** informed the house that large portion of the subsidy has been released. **Mr. Patel, General Manager, DIC, Navsari** informed that they are expecting to receive the pending/remaining capital subsidy funds before September, 2018 quarter end and the same will be transferred to the beneficiaries / respective Bank immediately.

Agenda Item No. 2 : Review of Banking Statistics as on June, 2018

Review in this regard was undertaken and various related issues such as CD Ratio, Deposits and Advances etc. were discussed. **Shri Dinesh T Parmar, Lead District Manager,** informed that the district has surpassed all benchmarks, with regard to Agriculture **25.22 %** against the bench mark of 18.00 % and Priority Sector advances **67.44 %** against the bench mark of 40.00 % as also advances to weaker section **20.21 %** against the bench mark of 10.00 % except CD Ratio which is **23.95 %** which is far from bench mark of 60.00 % as prescribed by RBI.

The CD ratio of **-02-** Banks e.g. **Bank of India and Dena Bank is below 10.00 %** while CD ratio of **-06-** banks is between 10 % to 20 %. Over all CD ratio of the Dist. stood at **23.95 %** as on **June, 2018**. He also requested all Bankers to take measures for increasing their CD Ratio.

Conclusion of the house :

Shri S C Sharma, Asstt. General Manager, Bank of Baroda, Regional Head, Navsari Region advised to concerned banks to improve their performances by organizing Gram Sabha and Night Chaupal, specifically in rural area and also advised the concerned Banks, specially Bank of India and Dena Bank to put in special efforts to increase the C.D. Ratio in time to come. He also added that Banks should increase Agriculture Advances to improve the CD Ratio. Navsari Region is having good scope for Agricultural Lending. If Agricultural Lending is increased then and only then CD Ratio of our Region will improve.

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Some Bankers informed that their Advances portfolio (partial/Fully) is reflecting at their Back Office i.e Surat and the figures are not reflected in their balance sheet as such their CD ratio is effected. **Shri Parmar, Lead District Manager, Navsari** informed them to request their respective Bank Heads to come to a solution regarding parking of Advances Portfolio since it is effecting the Navsari Region CD ratio. Collector Shri also informed the concerned Bankers to come to a conclusion regarding their parking Advances Portfolio as Navsari District CD ratio is being effected.

Action: (All concerned banks working in Dist.)

ATM Network:

Then Lead District Manager presented the Taluka wise - Bank wise details of ATM network of district that total -277- ATMs working in the district. **Shri Dinesh T Parmar, Lead District Manager**, informed that now there is no issue regarding shortage of cash and RBI is arranging sufficient cash for ATM's in the district

Action: (All concerned banks and RBI, Ahmedabad)

Agenda Item No. 3 : Review of performance under SACP-2018-19 as on June, 2018

The house undertook a detailed review of the bank wise performance made in implementation of ACP for the quarter ended **June, 2018**. The overall Disbursements under **Agriculture Credit** in the District stood at **Rs.108.89 crores** as against the yearly target of **Rs.737.33 crores**, this is **Rs.628.44 crores less to the March, 2019 target**.

Further, the achievement under **KCC - Crop loan** was **Rs.67.90 crores** as against the yearly target of **Rs.315.89 crores**, this is **Rs.247.99 crores less to the March, 2019 target**.

The achievement under **Industries Sector-MSME** was **Rs.179.69 crores** against the Yearly target of **Rs.326.13 crores** and this is **Rs.146.44 crores less to the March, 2019 target**.

As regards **Priority Sector including Housing & Education Loan** an aggregate disbursement level of **Rs.108.95 crores** against the yearly targets of **Rs.530.38 crores** which is **Rs.421.43 crores less to the March, 2019 target**.

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Shri Dinesh Parmar, Lead District Manager requested each District Coordinator to submit the details of disbursement/ performance figures with accuracy to Lead Bank office for meaningful review of the performance at Block Level / District Level Meeting.

He further critically advised all District Coordinator that discussion and decision taken in DLCC meeting including requirements & working of Lead Bank to pass on / percolated to the branches for their necessary working at branch level because they are represent of their bank (all branches of district and not only own one branch).

Action: (All District Coordinators of banks)

Agenda Item No. 4 : Comprehensive Financial Inclusion Plan - PMSBY, PMJJBY, APY, PMMY & PMFBY

Shri Dinesh Parmar, Lead District Manager appraised the house that **as of 31.06.2018** - Total **3,18,240** PMJDY A/cs opened so far out of which Aadhaar Seeded account is **2,65,778**. Total No. of PMSBY is **1,63,006** whereas under PMJJBY **2,64,327** and **13,956** accounts have been opened under APY.

Action: (All banks)

Agenda Item No. 5: PMMY- MUDRA LOAN YOJNA

He also informed the houses that, under PMMY-Mudra-Total sanction accounts - **17,233** with **Rs.179.17 crores**, of which Disbursement made in **17,221** accounts with loan Amt. of **Rs. 178.78 crores**.

Hon'ble Collector Shri ordered the Lead District Manager, Navsari that branch was pending applications should also be reflected in the statement to enable us to cross check which branch is having pendency. The LDM ensured the Hon'ble Collector that from the next meeting the pendency will be shown.

Action : (All District Coordinators of banks)

Agenda Item No. 6 : SUI-STANDUP INDIA YOJNA

Shri Dinesh Parmar, Lead District Manager, informed the house that, under SUPI total Disbursement made in **-43-** accounts with loan amount of **Rs.865.21 lacs** upto **31.06.2018**. The performance under Stand Up India of Navsari is

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totally dissatisfactory. All the Banks are to push for more sanction of Stand Up India. All Banks are to sanction at least 10 applications before December, 2018.

Hon'ble Collector Shri also showed his dissatisfaction regarding Navsari District process under Stand Up India. He informed the house that such performance is not acceptable. Bankers should finance under Stand Up India and to come with better figures/performance in the next meeting.

Action: (All banks)

Agenda Item No. 7 : PMFBY

Shri Dinesh Parmar, Lead District Manager, informed the house that under PMFBY total -120- applications were applied by farmer on the portal with premium collection of Rs.39,864 and area covered is 93.0296 hectares.

Hon'ble Collector Shri informed NABARD to look into the possibility for adding crops as per cropping pattern of Navsari District.

Action: (NABARD)

Agenda Item No. 8 : Progress report of R-SETI (BSVS) as on March, 2018

Shri Dinesh Parmar, Lead District Manager, requested **Shri Somabhai Patel, Director, R-SETI (BSVS), Navsari** to address the house regarding progress report of R-SETI (BSVS), Navsari. **Shri Patel, Director, R-SETI (BSVS)**, informed the house that 127 candidates were trained, out of which **15** males and **112** females of which **5** SC, **102** ST, **16** OBC and 4 other category.

Shri Ashish Mishra, AGM, SBI, Navsari, expressed his view for inviting the executive / Dist. Coordinators of other bank at the time of opening of new Programme & or validation of training programme and issue sanction in principle letter to the trainee, which will help the R-Seti to increase the settlement ratio.

Action : (Director, R-Seti)

Shri Dinesh T Parmar, Lead District Manager, Navsari informed that the new premises of R-SETI should be completed on war footing basis. **Shri S C Sharma, Asstt. General Manager, Regional Head, Navsari Region** informed the house that necessary permission/authority has been taken and work of remaining Building/Premises will be completed in due course.

Action : (Director - RSETI)

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Agenda Item No.9 : Review of Progress made under KCC as of June, 2018

Shri Dinesh Parmar, Lead District Manager, informed that total KCC issued during **June, 2018** is **6,965** applications with amount of **Rs.150.28 crores**. The outstanding as of **30.06.2018** is **37,706** accounts with **Rs.633.99 crores**.

Agenda item No. 10 : Review of progress made under SHGs & Sakhi Mandals

Shri Dinesh Parmar, Lead District Manager, LDM appraised the house regarding performance under the scheme **as of 31-06-2018**. Total no. of Bank/Branches **130**. Of which applications sponsored **569** with amount of **Rs.28.45 crores** and **476** applications sanctioned with amount of **Rs.23.80 crores**.

Shri Mayur, I/C DLM, informed that new Bank Mitra/Correspondence interview procedure has been completed in all six talukas and appointment procedure has been completed. He informed that SHG camp should be conducted in all six taluka. **Shri Dinesh T Parmar, Lead District Manager, Navsari** informed that from next week after finalizing the dates/scheduled programme with the cooperation of LDM, DLM and NABARD along with the support of other Bankers SHG camps will be conducted.

Action : (DRM – Mission Mangalam)

Agenda Item No. 11: Review of progress made under Various Govt. Scheme

For PMEGP: **Shri Dinesh Parmar, Lead District Manager** informed that Target of 90 accounts of which sanctioned 13 accounts. In BBY Target 800 applications of which sponsored 763 and sanctioned 215 accounts, DTAIY Target 35, sponsored 43 and sanctioned 43 i.e. we have achieved the Target in the first quarter. GSCDC, Target 70 and sanctioned 20, GBCDC, Target 68 accounts, sponsored 46 application of all application was pending. GWEDC, Target 40 sponsored 153 and sanctioned 153 i.e we have achieved the Target in the first quarter. NULM Target 52, sponsored 10 sanctioned 3 and pending 7. ITI Scheme Target 348, sponsored 82 of which 32 sanctioned applications and 50 pending. All Banks are requested to speed up in sanction of pending applications, i.e. before end of September, 2018 on merits.

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The Hon'ble Collector Shri, was disappointed about the approach of the Bankers regarding the progress under various Govt. Schemes, except DTAIY and GWEDC. He instructed the Bankers to dispose off the pending applications and clear the pendency. Bankers should focus on sanction under Govt. Schemes.

Action: (All concerned banks)

Agenda Item No. 12 : Review of Submission of Lead Bank Returns

Shri Dinesh Parmar, Lead District Manager informed the house that submission of LBRs is not satisfactory and requested all district coordinators of banks to submit the LBR returns to Lead Bank Cell as per proforma of LBR-2- on monthly basis for rural branches and LBR-U2 on quarterly basis for semi urban and urban branches with accuracy and error free.

Agenda Item No.13 : Review of disposal of Recovery Certificates

Shri Dinesh Parmar, Lead District Manager, informed that by the end of **June, 2018** total **-5,007-** cases were reported filed under Gujarat Money Recovery Act by various banks in the District out of which only **-125-** cases were dispose-off and recovery effected. **-79-** account closed. Total **-4,932-** cases were pending with the district authorities. The Lead District Manager appealed the district authority for disposal of the same.

Action : (All Banks and Govt.Officials)

Agenda Item No.14 : Review of FL Camps conducted during the quarter ended June, 2018

Shri Parmar, Lead District Manager informed the house that as per progress report received from the member Banks that **-382-** no. of outdoor activities undertaken up to the quarter ended **June, 2018** of which **-4,584-** persons participated in outdoor activities.

Action : (All banks)

Agenda Item No.15 : Financial Literacy and Credit Counseling Centre (FLCC).

Shri Dinesh Parmar, Lead District Manager, informed the house that as per RBI model scheme circular, Bank Of Baroda, Lead Bank of the District has

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appointed counselor and opened FLCC at J.K.Tower, Grid, Navsari on 25.05.2012 and requested all banks to utilized the services of FLCC and extend their cooperation in working of FLCC. Bank of Baroda has appointed Mr. K D Parmar (Ex-Director BSVS-RSETI) as FLC. He requested the house to take the benefit of the posting of newly appointed FLC.

Agenda Item No.16 : Swarojgari for Dairy Business – Announcement of subsidy scheme by Govt. of Gujarat for establishment of -12- milch animals – Sahay – 2018-2019

Shri Dinesh Parmar, Lead District Manager, with the permission of the Chair added the agenda for Swarojagri for Dairy Business – Announcement of subsidy scheme by Govt. of Gujarat for establishment of -12- milch animals.

Action : (All Banks, LDM and Animal Husbandry Department officials)

Agenda Item No.17 : Merger of Bank of Baroda, Nandhai branch with Bank of Baroda, Khergam branch

Shri Dinesh Parmar, Lead District Manager, with the permission of the Chair added the agenda for Merger of Bank of Baroda, Nandhai branch with Bank of Baroda, Khergam branch. **Shri Dinesh Parmar, Lead District Manager, Navsari** informed the house that the above agenda was put before the House during June, 2017 and September, 2017 quarter DLCC meetings. During September, 2017 quarter DLCC meeting, **Shri Ashok Barot, LDO, RBI, Ahmedabad** had suggested to send request to RBI with alternate arrangement provided at Nandhai Village for normal banking service, if not available then to proceed for merger/closure. After checking ground reality, Bank of Baroda, Navsari Regional Office has taken a decision to merge Nandhai branch with Bank of Baroda, Khergam branch as final alternative which will be benefitted to the customer of Nandhai village and its surrounding village falling under Service Area. A detailed letter no. NVS:LBC:2018/06 dated 15.03.2018 from Lead Bank Cell and Bank of Baroda, Regional Office, Navsari Region letter no. RMO/NVS/2017/PE/03/- dated 15.03.2018 was send to The General Manager, RBI, Ahmedabad with recommendation for merger of Bank of Baroda, Nandhai branch with Bank of Baroda, Khergam branch.

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Subsequently **Shri Ashok Barot, LDO, RBI, Ahmedabad** along with **Shri Dinesh Parmar, Lead District Manager, Navsari** visited Bank of Baroda, Nandhai branch before start of DLCC meeting for quarter March, 2018. After the visit **Shri Ashok Barot, LDO, RBI, Ahmedabad** suggested that the work of the BC's should be kept under observation for one to two months, thereafter upon satisfactory result, we may consider the process of merger of Bank of Baroda, Nandhai to Bank of Baroda, Khergam branch. He also informed that Bank of Baroda, Nandhai branch and Bank of Baroda, Khergam branch distance is nearly -3- kms. The branch is facing electricity and connectivity issues since opening of branch. There is less possibility of resolving the same. After taking all parameters for consideration then merger process will be done.

As per above instructions reached from RBI officials again **Mr. Piyush Bhatt, Manager** along with the LDM, Navsari and Manager (FI), Bank of Baroda, Regional Office, Navsari visited Nandhai branch on 05.09.2018. Shri Bhatt had taken suggestions from the Branch Head, Villagers and Sarpanch. Shri Bhatt also interviewed the BC's regarding their work. Finally it was decided to put a note to the Hon'ble Collector for final decision whether to merger the branch with Bank of Baroda, Khergam branch or not and the same shall be taken in the June, 2018 quarter DLCC meeting.

During the DLCC meeting after taking into the above, Branch Visit (05.09.2018) Report from RBI Official and LDM no.LBC:NVS:2018/90 dated 10.09.2018, The Hon'ble Collector Shri gave permission to Bank of Baroda to merger Bank of Baroda, Nandhai branch, Dist. Navsari with Bank of Baroda, Khergam branch, Dist. Navsari, which was approved by the house.

Action : (Bank of Baroda, Regional Office and Nandhai Branch)

Agenda Item No.18 : Closure / Merger of Indian Overseas Bank, Ancheli branch (3381)

Shri Dinesh Parmar, Lead District Manager, with the permission of the Chair added the agenda for closure/merger of Indian Overseas Bank, Ancheli branch (3381) as per request letter received from their higher authorities. **Shri Udhay Kamarkar, Asstt. General Manager, RBI** informed the house that after looking to all the parameters, guidelines and visit to the said branch, needful will be done.

Action : (RBI/Indian Overseas Bank)

The meeting was concluded with vote of thanks proposed by **Shri S C Sharma, Asstt. General Manager, Bank of Baroda, Navsari Region, Navsari.**



बैंक ऑफ बड़ौदा Bank of Baroda

ANNEXURE- I

List of participants of DLCC / DLRC Meeting for Navsari held on 11.09.2018

Sr. No	Name of Participant	Designation / Office
1	Shri M D Modhia	Collector and Chairman of the forum
2	Shri S C Sharma	AGM, Regional Head, BOB Navsari
3	Shri Uday Karmarkar	LDO, RBI, Ahmedabad
4	Shri P G Parmar	Regional Manager, BGGB, R.O, Bulsar
5	Shri Dinesh T Parmar	LDM, Navsari
6	Shri B K Samantray	AGM (DD) NABARD
7	Shri Ashish Mishra	AGM, SBI, Navsari
8	Shri Mayur Abhangi	I/C DLM - Navsari
9	Shri Satish Solanki	Senior Manager, Vijaya Bank, Navsari
10	Shri Prilam Mondal	Senior Manager, PNB, Navsari
11	Shri Ankur A Patel	District co-ordinator , DCCB, Valsad
12	Shri Devendra Gupta	Sr.Br.Manager, Syndicate Bank, Navsari
13	Shri M K Ravt	Senior Manager, UCO Bank, Navsari
14	Shri Roni Gandhi	PBA- HDFC Bank, Navsari
15	Shri P B Patel	General Manager- DIC, Navsari
16	Shri Ankur Kumar	Officer, Bank of Maharashtra, Navsari
17	Shri Dhiraj Patidar	Senior Manager (BM), IOB, Navsari
18	Shri Pranav Mehta	Branch Manager, Andhra Bank, Navsari
19	Shri Sameer Mavani	Branch Manager, ICICI, Navsari
20	Shri Chetan Dumasiya	Asst. Vice President, Yes Bank
21	Shri Dhaneshwar Prasad	Officer, Dena Bank, Navsari
22	Shri Ashish M Rathod	Branch Manager, Indian Bank, Navsari
23	Shri Manish Chavda	Manager, OBC, Navsari
24	Shri Sachin Mandalia	Br. Manager, Axis Bank, Navsari
25	Shri Ashwani Meena	Sr. Manager, Allahabad Bank, Navsari
26	Shri Nirav Gohil	Asst. Manager, IDBI Bank, Navsari
27	Shri RakeshKumar Prajapati	Officer, Canara Bank, Navsari
28	Shri S G Patel	Director, R-Seti (BSVS), Navsari
29	Shri Savindra kumar	Sr. Manager, United Bank of India
30	Shri Jay Joshi	Federal Bank
31	Shri R N Singh	Central Bank of India
32	Shri Bhushan D Patil	BDE, IndusInd Bank, Navsari
33	Shri Vikram Kumar	Asst. Manager, Corporation Bank, Navsari
34	Shri R B Patel	Officer, Union Bank of India
35	Smt.Darshna M Patil	Clerk - ARDB -Navsari
36	Shri K D Parmar	FLC Counselor
37	Dr. K A Shah	Scientist-KVK Navsari
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Lead Bank Cell, First Floor, Shri Ramji Mandir Trust Shopping Centre, Near Rotary Eye Hospital, Navsari -396445.
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ANNEXURE- II

List of Absentees of DLCC/DLRC Meeting for Navsari held on 11.09.2018

Sr. No.	Name of Absentees
1	Bank of India
2	Kotak Mahindra Bank Ltd.
3	AU Small Finance Bank Ltd.
4	Lakshmi Vilas Bank Ltd.
5	DDO, Navsari
6	Director, DRDA - Navsari
5	GUJARAT SCHEDULED CASTE DEVELOPMENT CORPORATION (GSCDC)
6	GUJARAT BACKWARD CLASS DEVELOPMENT CORPORATION (GBCDC)
7	GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC)
8	NULM- Navsari Nagarpalika
9	ITI- BANKABLE SCHEME
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