



अग्रणी बैंक कार्यालय
बिन्द्याचल भवन
रायकतपाड़ा, जलपाईगुडी - 735101
फोन /Phone - 03561-230839 फैक्स/ Fax - 03561-230919

Lead Bank Office
Bindyachal Bhawan
Raikatpara, Jalpaiguri - 735101



Ref. No. LBO/JAL/2011-12/ 259,

Date : 01/02/2012

**Proceeding of DLCC/DLRC Meeting held on 19/01/2012
at DM's Conference Hall, Jalpaiguri District**

Ms S. Mahapatra. IAS, DM Jalpaiguri presided over the meeting. Following members participated in the said meeting. At the outset, Shri A. K. Jha, LDM, Jalpaiguri welcomed all the participants and after getting permission from the Chairperson i.e. DM Jalpaiguri started discussion on Agenda of the meeting.

Annex(I)

Agenda No.- I

Confirmation of proceeding of last DLCC meeting held on 23.09.2011.

- Proceeding of last DLCC meeting was placed before the house and it was confirmed. However, AGM RBI, pointed out that action taken report of last meeting should also be placed.
 - Chairperson expressed her serious concern for absence of Bankers in the meeting and LDM was advised to report their higher authorities.
- Following Bankers were conspicuously absent from the meeting

Annex(I)

Agenda No.- II

Review of Banking data as on 31.12.2011

- Chairperson expressed her concern over declining CD ratio and pointed out that it shows bankers apathy in disbursement of loan.
- Mr. Saregee, AGM, RBI, Kolkata informed that SLBC during their last meeting contemplated to raise CDR at a level of 65% whereas the CDR of this district is sharply declining. Indian Bank (9.02%), Bank of India (28.03%), Union Bank (17.73%), Indian Overseas Bank (19.29%), Allahabad Bank (30.66%), Axis Bank (4.80%), ICICI Bank (22.7%) should substantially improve their CDR by March 2012. AGM, RBI advised to surpass CDR over 50% within this financial year.



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- Smt. T.C.Verma, Project Director informed that banks should allow credit to all eligible SHGs without lapse of time. AGM RBI proposed to allow 100 General Credit Cards (GCC) per bank branch within March 2012, which was endorsed by the house.
- As per the advise of AGM RBI, it was resolved that all the pending Govt. Sponsored Cases should be disposed off by the bank branches within 15th February 2012 failure of any bank branch should be explained by the controlling offices which was accepted.
- Project Officer, DRDC informed that the Ministry of Finance, Govt. of India, Dept of Financial Services (AC section), New Delhi vide letter No. F.No.3/45/2011-AC dt. 17.11.2011 advised all the banks not to allow term loan to SHGs rather existing term loans should be converted to Cash Credit Loans by 31.12.2011. Accordingly some Banks are not entertaining project loans to SHGs (SGSY). She informed DRDC is guided by the directives from MORD, GOI, P&RD Dept Govt. of West Bengal & RBI She strongly presumed that the said directive dated 17.11.2011 is not applicable to SHGs under SGSY. She also apprehended certain communication gap. Chairperson advised the LDM to take up with SLBC, P&RD Dept and RBI. However banks should follow the existing policy of DRDC in the matter of SHGs under SGSY, till further directives.
- Chairperson advised DRDC and bank to observe SHG fortnight in Feb 2012 to complete gadding of all eligible SHGs and arrange credit disbursement within the specified fortnight.
- Syndicate bank informed that huge numbers of SHG loan a/cs and slipped to NPA for poor recovery. Mr. P.N. Choudhury, Director, RSETI, CBI suggested to form a team comprising of representative from DRDC, LDM, RSETI, FLCC, RP, GP, Sangha and Bank for intensive field work. DRDC should inform all concerned accordingly.



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Agenda No.- III

Progress of Financial Inclusion Plan in the District :

- By and large progress of BC appointment and issuance of smart card is found relatively better in respect of UBI, CBI & PNB. Other banks could not furnish specific information.
- AGM RBI expressed his concern and advised banks to follow cut-off date i.e. 31.03.2012 for implementation of the SLBC/ Govt. decision. AGM RBI further advised to allow cards to old/ handicapped persons enabling them to operate their accounts hassle free, even in case the person is having normal a/c with the bank.

Agenda No.- IV

Kishan Credit Card (KCC) Progress.

- Deputy Director, Agriculture informed that so far around 10,000 applications are sponsored to banks, that apart banks are also extending credit to borrowers selected by them. So far, no information received from banks as regards disposal of the cases. Banks were advised to furnish detail information to the concerned ADAs immediately.
- AGM, NABARD requested the banks to extend agril credit through JIGs which would help the banks to increase flow of credit. Representative of UCO Bank was requested to sort out problems with their branches.

Agenda No.- V

PMEGP Progress

- In the current year so far no fund is available for margin money. However in the last financial year banks could achieve 100% target which was appreciated.
- General Manager DIC requested all the banks to arrange disbursement of pending cases.



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FFDA

- CEO, FFDA informed that so far 107 cases are sponsored out of which 21 cases are sanctioned and disbursed. It is a season bound programme so that cases must be disposed off immediately.

SCP Cases

- It is reported by the District Manager West Bengal SC/ST Development & Financial Corporation, Jalpaiguri that so far 1200 cases are sponsored and around 50% cases are disposed off. LDM advised that a little follow up shall yield better result.

MGNREGA

- It is reported that more than 15 days time is taken by some banks to transfer fund to GI's account thereby interest of beneficiaries are suffered. House advised all the banks to waive draft charge etc. as it is a National Poverty Alleviation Programme.

USLP Sponsored by Employment Dept.

Position is as follows

<u>Year</u>	<u>Cases sponsored</u>	<u>Cases sanctioned</u>	<u>Cases disbursed</u>
• 2009-10	157	36	36
• 2010-11	73	02	02
• 2011-12	173	02	02

- Although loan amount is not exceeding Rs.50,000/- and subsidy component is 25% but some banks are asking for Collateral Security. Often banks are refusing to accept the proposals too. AGM RBI expressed his dissatisfaction and advised the banks to follow guidelines endorsed by SLBC.



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RSETI / FLCC

- Mr. P.N. Choudhury Director RSETI & Mr. S. Hazra, In-charge FLCC both managed by CBI were introduced. Director informed that so far cost free land from state government has not been provided so that establishment of permanent infrastructure of RSETI is delayed. Higher Authorities are pressing hard to arrange land for RSETI. Director also placed a note to the DCC/ DLRC meeting mentioning present status.

- Mr. B. Sareengee, AGM, RBI informed that they have taken up the matter with the state government at highest level to sort out the problem. He expected that the matter would be resolved soon. Banks/ Govt. offices may contact FLCC/RSETI for all sorts of credit counseling, EDP etc.

Miscellaneous

- 1) LDM advised the banks to submit LBR-2 etc to his office in time.
- 2) DDM NABARD informed that huge number of proposals under Animal Husbandry are sponsored to banks but the disposal found very poor. He requested the banks to dispose off the cases by 15.02.2012.
- 3) While welcoming new LDM Mr. A.K. Jha in the district house also keep on record the services of outgoing LDM Mr. H. Shit.

There being no other point, the meeting ended with vote of thanks to & from the chair.

(A. K. JHA)
Lead District Manager



AVG. NO.	SCROLL NO.	NAMES	H/S R/D. SY. CREDITS		OTHER CREDITS		
			RS.	P.	RS.	P.	
		Dec/DLRC meeting of Dec 2011, held on 19.01.2012 in DM's conference hall Jalpaiguri. at Am.					
		Following members participated					
SlNO	Name	Dept	Sign	Email ID			
1.	Smt Smazaki Mahapatra IAS.	DM.	<i>[Signature]</i>				
2.	Shri. T.C. Verma.	P.D. Dece.	<i>[Signature]</i>				
3.	Shri B. Sarangi AGM (RB)	RB.	<i>[Signature]</i>	bbsrang@			
4.	" N.C. Bhowal.	NABARD		ncb@			
5.	" A.K. Shro AGM. CB.	LDM/Jalpaiguri.	<i>[Signature]</i>				
6.	" RK Rungta AGM CB.	AGM/R.O, CB.	<i>[Signature]</i>				
7.	" S.K. HAZRA Sr Manager FLCC	Jalpaiguri	<i>[Signature]</i>				
8.	" Surendra Kumar	SBM DD	<i>[Signature]</i>				
9.	Ankita Roy	Union Bank	<i>[Signature]</i>				
10.	Umesh Ch. Gaur.	IOB	<i>[Signature]</i>				
11.	T. Bhunia	Emp. Dept	<i>[Signature]</i>				
12.	Kina Diyeli	Emp. Dept	<i>[Signature]</i>				
13.	R. Chatterjee	" "	<i>[Signature]</i>				
14.	N.C. Bhowal	AGM (DD)	<i>[Signature]</i>				
15.	Suman Saha	NABARD CEO FFOA, Jal	<i>[Signature]</i>				
16.	Tushar Duari	GM, DIC	<i>[Signature]</i>				
17.	AMAL KUMAR SAHA	Canara Bank	<i>[Signature]</i>				
18.	Anuk Sen	Axis Bank	<i>[Signature]</i>				
19.	Tapas K. Sarkar	Agriculture	<i>[Signature]</i>				
20.	P.K. Ghosh	Ati. at. Bd	<i>[Signature]</i>				
21.	Niraj Kumar Kar.	Vijaya Bank	<i>[Signature]</i>				
22.	SK. A. Hossain	D.D.A (A-Ann)	<i>[Signature]</i>				
23.	PARTHA SEN GUPTA. UBXGR.	Other F.O. Jal	<i>[Signature]</i>				
24.	N.N. Srikar	Ind. Bank	<i>[Signature]</i>				
25.	Partha Mukherjee. KVIB.	D.O.Z.C.	<i>[Signature]</i>				
26.	Meeta Alender, Cooperation Bank	ASS. Mang.	<i>[Signature]</i>				
27.	Kirm Sankar Chatterjee	U.B.I	<i>[Signature]</i>				
28.	GAUTAM SUNDAS C.D. O.	A.R.C.S.	<i>[Signature]</i>				
29.	JAL ARCS, REPRESENTATIVE	Representative	<i>[Signature]</i>				
	DR. TULSIDAS DE	Asst. Secy	<i>[Signature]</i>				

AM
Pt.
Gaur
17/1/12

all
19.01.2012
Sun
19/1/2012

ALL CASH BOOK

Date 19-01-2012

SCROLL NO.	NAMES	H/S R/D. SY. CREDITS		OTHER CREDITS	
		RS.	P.	RS.	P.
30	Jangui D. Sherpa Je No 9735042235			ICARDB Ltd GSDA	19/01/2012
31	Maitosh K. Chakrabarty			ICARDB Accountant	19/1/12
32	Sushanta W. Sarker			CRB, R.O. Manager R.D.	19/1/2012
33	S. G. Modak			Syndicate Bank The Kurfalk	19.01.12
34	Samiran Mandal			District Manager WBCSDPC, Jal	19/1/12
35	Harendra Singh JEDM			Officer Sr Manager Am	19/1/12

Banks did not participate in DCC meeting

1. Distt Coordinator State Bank of India.
2. Distt Coordinator Allahabad Bank.
3. Distt Coordinator Bank of Baroda.
4. Distt Coordinator Corporation Bank.
5. Distt Coordinator Punjab National Bank.
6. Distt Coordinator UCO Bank.

[Signature]
19-01-2012
Lead Distt Manager

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