



UCO BANK
LEAD BANK OFFICE
SURI :: BIRBHUM

***PROCEEDINGS OF THE MEETING OF THE DISTRICT LEVEL REVIEW
COMMITTEE, BIRBHUM (DLRC) HELD ON 30.06.2010***

The meeting of the District Level Review Committee, Birbhumi was held on 30.06.2010 under the Chairmanship of Sri B.N.Pal, WBCS (Exe), Project Director, DRDC, BZP & Project Officer, BCW, Birbhumi. In terms of directives of the RBI, the Hon'ble MPs & MLAs of the district were requested to attend the meeting. But none of them could attend the meeting. Other officials of the State Government Administration, Departments, Agencies, RBI , NABARD and Banks were also attended the meeting. The list is annexed hereto.

The LDM welcomed the members in the meeting and as advised by the Chairman he initiated discussion as per Agenda.

The LDM, at the beginning stated that the Background materials and one Agenda Note prepared by the Lead Bank Office had already been circulated to all members for their information and undertaking review exercise of the various performances of the Banks.

Agenda :1 :

Confirmation of the Proceedings of the last DLRC meeting held on 29.03.2010 :

The proceeding of the last meeting of the DLRC, Birbhumi held on 29.03.2010 circulated to all concerned was confirmed by the house.

With the permission of the chair, the LDM apprised the house in general of the progress and performance of the Banks under various activities vis-à-vis the role played by the Banks in socio-economic development of the District. Thereafter agenda wise discussion was made as follows.

Agenda :2:

Review of progress under Annual Credit Plan 2009-10 upto March, 2010:

The LDM stated that ACP 2009-10 for Birbhumi was finalised in the DCC meeting held on 27.03.09.

Total Plan Size is Rs.113527.93 lakhs; out of which, Plan under Priority Sector is Rs. 103816.44 lakhs and Non-Priority Sector is Rs.9710.49 lakhs. In the background materials, Bank wise and Broad Sector wise Target vis-à-vis Achievement data up to March'10 were furnished. The LDM requested the house to go through the performance report for undertaking review exercise. While reviewing the performance of the Banks, Chairman of the house stated that achievement under Agriculture , SSI & OPS sectors against the target was not rated satisfactory though there were ample scope in all Sectors. LDO, RBI also expressed similar views . He gave emphasis on Agri & SME sectors, disbursement of project loans to SHGs, CC linkage to all SHGs as well as full disbursement of all Govt Sponsored loans such as PMEGP, SCP, BSKP etc. However, the house noted the Bank wise Broad sector wise performance under ACP, the summary of which was as follows:

(Rs. in lakhs)

Sl. No.	Sector	Target	Performance as per SLBC information	%
1.	Agricultural & Allied	52627.32	17514.33	33
2.	Industry	24988.82	6934.99	28
3.	O PS	26200.30	7014.23	27
4.	Priority Sector Total	103816.44	31463.55	30
5.	Non Priority Sector	9710.49	12884.64	133
6.	Grand Total	113527.93	44348.19	39

The LDO,RBI undertook the review exercise and made the following observations:

- A. Bankers should take proactive role for 100% achievement of this year ACP in all sectors as well as C:D ratio.
- B. Bankers should come forward to disburse the full amount of C/C loan & Project loan to the SHGs & utilize the advantage of Govt.Subsidy.
- C. More efforts to be made for Agril Sector.
- D. Efforts to be made for completion of the disbursement of PMEGP, BSKP, SCP, FFDA sanctioned cases.
- E. Explore the possibility of loan to the SME sector.
- F. All Banks assured the house that they would make all endeavour for development of the district.

Agenda :3:

Review of progress under various National Parameters:

- A. **C : D. Ratio** : The house noted the Bank wise Deposit, Advance and C:D ratio data as on 31.03.04, 31.03.05, 31.03.06, 31.03.07,31.03.08, 31.03.09 & 31.03.10 from the Background materials, the summary of which was as follows:

As on	C:D Ratio for all Banks
31.03.2004	36 %
31.03.2005	40 %
31.03.2006	45%
31.03.2007	44%
31.03.2008	42%
31.03.2009	41%
31.03.2010	35%

The LDM stated that the CD ratio in the State was 64% as on Mar,10 & it has to be increased by 5% by March,2011. The table showed that the C.D. ratio was in declining trend , Deposit growth was 14.23%, where as the advance growth was (-)2.80% , over the last year. He stated that CD ratio was highly affected in case of SBI & ALB , as compared to their last year CD ratio.

The LDO,RBI undertook the review exercise & expressed his concern regarding declining trend in CD ratio. He opined that Bankers should have a definite & distinct view for increase the CD ratio. He also expressed his concern regarding the growth of advance portfolio of the individual bankers & requested all the DCOs to take steps to increase the CD ratio. LDO,RBI opined that without the help of the Govt. line Deptts. Bank alone could not increase the advance port folio. He requested all concern to co-operate each other to increase the advance of the district & was given thrust for disbursement of KCC & SHGs. All concerned ensured that they would try their best to increase the CD ratio. DDM,NABARD also opined that the district would suffer if growth of the advance as well as CD ratio did not increase. He requested RM, PBGB, DCOs of SBI & ALB to take steps to increase their CD ratio. He requested all Bankers to come forward for the development of the district. He also said that if needed NABARD would extend all possible help for the development of the district.

B. Other National Parameters :

The house noted the performance of the Commercial Bank, RRB & Co-Op Banks under various National Parameters as follows (as on 31.03.2010) :

Sector wise vis-à-vis total advance	(in percentage)	
	National Parameter	District Performance
1) Priority Sector Advance	40 %	73.71%
2) Weaker Section Advance	10 %	31.36%
3) Direct Finance to Agri.	18 %	23.37%
4) Finance to Women Beneficiaries	5%	9.65%
5) Finance to Minority Community	15%	18.34%
6) Advances to DRI		0.66%
7) Advances to SC/ST Benefi		11.37%

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The LDO, RBI undertook the review exercise & expressed his views that though district has achieved all the National Parameters but some banks were lagging behind the parameter under various sectors.

DDM, NABARD & PD, DRDC requested bankers to increase the advances to the SHGs.

LDM requested all Bankers to take all-out efforts to improve the parameters under the above mentioned sectors.

Agenda :4:

Recovery:

The LDM stated that the recovery performance data were given in the background materials, which included Bank wise, Broad Sector wise and scheme wise recovery percentage in the District as on 31.03.2010. The house noted the summary of the same as follows:

Agril - 53%, Industry - 45%, Services - 52%, Total average - 51%.

Recovery under Govt. Sponsored Programme was as follows:


SGSY (gr) - 60%, SGSY (Ind) - 63%, SJSRY - 52%, PMRY - 22%, SESRU - 0%,

SCP/TSP - 47%, REGP - 56%, FFDA - 44%, BSKP - 36%, KCC - 50%, SHG - 57%

The NPA Amount as on 31.03.10 was Rs.21577.70 lacs which was 16.40% of Total Advance.

The LDO, RBI reviewed the recovery position as well as NPA position. He said that recovery percentage was in increasing trend in respect of the last qtr. He requested all Govt. Deptts to extend necessary co-operation to help the Bankers for achieving the ACP targets as well as recovery.

The meeting ended with a vote of thanks to and from the Chair.



Sri B.N. Pal, WBCS (Exe), Project Director, DRDC
& Project Officer, BCW, Birbhum

&

Chairman of DLRC

Copy forwarded to all concerned for information and necessary action.



(Ramajyoti Goswami)

Lead District Manager & Convener, DLRC, Birbhum.

**LIST OF PARTICIPANTS ATTENDED THE DISTRICT LEVEL REVIEW
COMMITTEE
MEETING HELD ON 30.06.2010**

1.	SRI B.N.PAL., WBCS (EXE)	PROJECT DIRECTOR, DRDC, BZP & BCW, BIRBHUM
2.	SMT. P. DAS, WBCS (EXE)	DIST. MANAGER, WB SC & ST DEV & FIN COPRN
3.	SRI P. BISWAS, WBCS (EXE)	DISTRICT SE. & SHG OFFICER, BIRBHUM
4.	SRI R.K.DEY	LEAD DISTRICT OFFICER, RBI, KOLKATA
5.	SRI R.SEETHARAMA	ZONAL MANAGER, UCO BANK, ZO, SURI
6.	SRI N.DAS	ASST. GENERAL MANAGER, ZO, ALB, BERHAMPUR
7.	SRI G.K.GUPTA	DOM, NABARD, BIRBHUM
8.	SRI J.CHOUDHURY	REGIONAL MANAGER, PBGB, RO, SURI
9.	SRI BIKAS CH. BHATTACHARYYA	DY. R.C.S, BIRBHUM & ADMINISTRATOR, BIDCB LTD
10.	SRI A. SINHA ROY	GENERAL MANAGER, DIC, BIRBHUM
11.	SRI A.K.ROY	DEPUTY DIRECTOR, AGRICULTURE (ADMN), BIRBHUM
12.	SRI PRASANTA DAWN	CDO (HQ) & CEO, BCARDB
13.	SRI P.K.PALIT	JOINT DIRECTOR, EMPLOYMENT, BIRBHUM
14.	SRI A.B.MAHATA	DEPUTY DIRECTOR, TEXTILES & SERICULTURE
15.	DR. D. PALUI	ADF & CEO, FFDA, BIRBHUM
16.	DR. D. MONDAL	ASST DIRECTOR, ARD, BIRBHUM
17.	SRI SUBIMAL MONDAL	DIST. HORTICULTURE OFFICER, BIRBHUM
18.	SRI P. MAL	MANAGER, CO, PNB, BURDWAN
19.	SRI N.C.GARAI	DIRECTOR, ABFETI, BOLPUR
20.	SRI MANAS CHAUDHURI	AGM, BIDCB, SURI
21.	SRI P.CHOUDHURY	DISTRICT OFFICER, KVIB
22.	SRI P.K.MONDAL	DCO/PM/GP/KVIC, KOLKATA
23.	SK. SHABBIR	BRANCH MANAGER, ICICI, SURI
24.	SRI U.K.DAS	DCO, BOI, SURI
25.	SRI H.ALI	ASST MANAGER, RCARDB
26.	SRI S. SANYAL	DCO, CBI, SURI
27.	SRI B.DAS	DCO, SBI, SURI
28.	SRI N. CHAUDHURI	DCO, UNITED BANK
29.	SRI D.SARKAR	RDO, UNION BANK, SURI
30.	SRI N.CHANDRA	MARKETING OFFICER, UBI, SURI
31.	SRI N. CHAKRABORTY	DUBRAJPUR MUNICIPALITY
32.	SRI S. CHAKRABORTY	T.S, FFDA, BIRBHUM
33.	SRI A.K.DUTTA	MANAGER, IOB, KANACHI
34.	SRI PINAKI RANJAN BHATTACHAR	SENIOR MANAGER, SURI BRANCH
35.	SRI S.K.NASKAR	OFFICER, WBFC, SURI
36.	SRI S. MAJUMDER	PROG. MANAGER, NREGA CELL, BIRBHUM
37.	SRI R.GOSWAMI	LEAD DISTRICT MANAGER, BIRBHUM

Review of progress under Annual Credit Plan 2009-10 upto March 2010

The list of names of participants who attended the meeting is given below