***MINUTES OF 62nd UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR U T OF DADRA & NAGAR HAVELI FOR THE QUARTER ENDED DEC-2017, HELD ON 15th March, 2018 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***62nd*** UTLBC meeting of DNH for the Quarter ended Dec. 2017 was held on ***15th Mar, 2018 at*** 3.00 pm. at Secretariat, Silvassa which was presided over by Shri S. B. Deepak Kumar, IAS, Finance Secretary, DNH & DD and Convened by Shri V. S. Khichi, Field General Manager, Gujarat Operations & SLBC Convenor, Shri G K Paneri, DGM, Dena Bank ZO Surat. The meeting was also attended by Shri D. B Singh, DGM, RBI Ahmedabad, Smt Hemangini Barot, DDM, NABARD, Valsad, and Branch Managers from various Banks and other senior executives of Financial Institutions, Govt. Departments etc. The list of participants is annexed.

**Shri Uttam Gurav, Lead District Manager, Dena Bank, Silvassa,** extended warm welcome to all the participants in the 6***2nd***  UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended Dec - 2018.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 61st UTLBC Meeting were circulated to all the members. As such no comments/suggestions/amendments received for the same.

Shri Uttam Gurav requested the house to confirm the minutes. The house accordingly confirmed the same.

**Agenda No. 2**

**Follow-up Action on decisions taken in the last meeting**

**100% Aadhar seeding and Aadhar authentication in all eligible accounts including PMJDY accounts**

Shri Uttam Gurav explained the progress made in Aadhar seeding and Aadhar authentication in DNH. He informed the house that as per DFS guidelines the task of 100% Aadhar seeding had to be completed by June -17, whereas as of 26.02.2018 only 94.78 % Aadhar seeding was achieved. It is further notified by the government that all existing bank accounts have to be authenticated with Aadhar by the banks by 31.12.2017, but as of 26.02.2018, only **70.45 %** Aadhar authentication was achieved.

Further, Shri S. B. Deepak Kumar, IAS, Finance Secretary, DNH & DD pointed out few banks like Allahabad Bank, Canara Bank, IOB and SBI has recorded less than 80% Aadhar seeding, hence they should take extra efforts in improving the same.

Shri V. S. Khichi, FGM, Dena Bank pointed that Aadhar Authentication is mandatory under PMLA hence it is prime responsibility of the bankers to improve the Aadhar seeding and Aadhar authentication.

**Agenda No. 3**

**Review of Hon’ble PM Initiative Schemes**

**3.1 Pradan Mantri Jan Dhan Yojana (PMJDY)**

Shri Gurav informed the house regarding progress made under this scheme in UT of DNH.

**3.2 Social Security Schemes**

Shri Gurav explained to the house all the three Social Security schemes viz. Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jivan Jyoti Bima Yojana and Atal Pension Yojana and informed the progress made by member banks in these schemes. Shri S. B. Deepak Kumar asked all banks to increase the enrolments in social security schemes at least for PMJJBY and PMSBY. He also asked the LDM to furnish the bank wise number of claims lodged under the PMSBY and PMJJY. On this Shri V S Khichi, FGM, Dena Bank urged bankers to sensitize public for awareness of scheme. Shri D B Singh, DGM, RBI, A’bad instructed bankers to use FLC as a mode for awareness creation.

**3.3 Pradhan Mantri MUDRA Yojana**

Shri S. B. Deepak Kumar, IAS observed that CSB, TMB, DCB, Ratnakar and Yes banks are reporting NIL which is very serious concern given that PMMY is pet scheme launched by Hon’ble Prime Minister. This scheme is to facilitate easy and hassle free access to institutional finance for needy people of the society. Shri S. B. Deepak kumar congratulated Dena Bank and Bandan bank for good number of sanctions under mudra loan scheme, but asked for activity wise disbursementdetails of the same.

Shri. D B Singh, DGM, RBI-A’Bad asked Bandhan Bank to submit a/c wise break-up for the loans sanctioned under PMMY.

**3.4 Stand Up India**

Shri S. B. Deepak Kumar said that despite repetitive UTLBC meetings banks have casual approach as many banks have not yet logged-in the portal of the Stand-Up India. He further insisted that every branch in D & NH should sanction at least 2 cases under this scheme. He also asked LDM, Dena Bank to take up matter with DFS for non-complying banks. Smt. Hemangini Barot, DDM, NABARD asked to provide the list of banks who have not logged-in the portal of Stand-Up India.

**3.5 Pradhan Mantri Fasal Bima Yojana**

Shri Gurav briefly explained about the scheme. The scheme has been implemented for Rabi season in D & NH.

**3.6 Pradhan Mantri Awas Yojana**

Shri Gurav explained the house regarding modalities of the scheme to all member banks and also informed all member banks that it is beneficial for both customers and bankers. Further, he also informed the progress made by all member banks under the said scheme.

Shri S B. Deepak Kumar, IAS, FS, DD, D&NH urged bankers to provide loan to beneficiaries under PMAY-Gramin scheme of Rs.28000/- which will help them to construct the house as rest of the amount is contributed by UT administration. Also, he asked LDM and other banks which have large number of applicants under PMAY scheme to take him for visit of few applicants.

Shri V S Khichi, FGM, Dena Bank told that bank can finance such beneficiary under housing loan scheme if applicant is owner of the proposed house and the same can be mortgaged to bank.

Shri. D B Singh, DGM, RBI-A’Bad asked SBI and ICICI bank to confirm the no. of housing loans sanctioned under PMAY.

**3.7 Doubling of Farmer’s Income by 2022**

Shri Gurav asked all banks to explore scope for financing under investment credit under agriculture. Further, Smt. Hemangini Barot, DDM, NABARD, Valsad, mentioned that as announced by Finance Minister, Doubling of Farmers' Income by 2022 and the same is to be reviewed regularly during DLCC/UTLBC and at various such meetings by all stakeholders. The points to be focused by various stakeholders are soil health test, better irrigation facility, availability of improved seeds, providing awareness about integrated pest management, nutrient management, better marketing facilities, encouraging organic farming, taking allied activities like dairy, poultry and beekeeping etc. Banker has to simplify the documentation procedure and ensure speedy sanction and disbursement of crop loan and agriculture term loans. RBI has also issued circular No. FIDD. CO.LBS. BC.No.16 /02.01.001/2016-17 dated 29 September 2016 in this regard.

The Deputy Director, Agriculture Department gave data about inputs given to farmers at subsidized rates viz. fertilizer, storage bins, construction of farm ponds etc.

Finance Secretary, DNH asked what are the NABARD’s scheme particularly for Agriculture Sector for doubling of farmers’ income. DDM, NABARD informed the house that all the stakeholders viz, NABARD, Banks, Agriculture Department, Other line Departments have to play a specific role as per their functions/rules which will enable farmers to double their income in course of time. Bankers have to grant hassle free loans, Agriculture Deptt. has to ensure timely supply of inputs, updating skills of farmers through trainings, exposure visits, irrigation facility – particularly drip irrigation etc.

She also informed that NABARD is having only 2 subsidy schemes – which is Central Govt. scheme implemented through NABARD. One subsidy scheme is on Dairy – DEDS through which farmers can purchase milch animals and pursue dairy activity for additional income. Another Subsidy scheme is ACABC scheme for Agriculture Diploma holders and Agriculture Degree holder who can take training through nodal agency and after training through loan they can set up their Agri Business Centre or Agri Clinic at village/taluka level which will help farmers in having expert advice at door step.

DDM, NABARD also informed the house that NABARD had implemented Wadi project in DNH in 15 villages viz., Randha, Bonta, Kilawni, Besda, Vansda, Malkarchond etc. Under this wadi project, 800 wadis were established with a grant support of ₹2 crore. Each beneficiaries were given 25 mango and 30 cashew plantation. They were also given support in the form of seeds and fertilizer for intercropping, soil conservation work etc. Under this project 2 check dams were constructed in Bonta village and one check dam was constructed in Besda village. Toilet and bathrooms were also constructed for few wadi beneficiaries. The wadi project has shown that with horticulture plantation and forestry plantation the farmers get good income after plants starts bearing fruits which takes 4-5 years and for regular income in short period, intercropping of chana, tuver, vegetables etc. gives them regular income. This has also reduced migration of tribal farmers and helped them in doubling their income. Few wadi beneficiaries were also supported and trained for honey beekeeping and vermicompost. Besides this NABARD has also formed and supported 10 farmers club in DNH through NGO.

She also informed that earlier there was scheme for Rural Godown and Cold storages for which subsidy scheme was there. However, from August 2015 it was discontinued. She also informed that District Administration should also look into Irrigation facilities to farmers which will help in increasing yield, storage of their produce and Marketing of their crop which will enable them to get good price of their produce. It was also informed that the Subsidy Schemes are still available from National Horticulture Board under National Horticulture Mission for Cold storage etc. The FS, DNH requested that DDM, NABARD should take a seminar for farmers for disseminating information about all such schemes.

Release of Potential Linked Credit Plan (PLP) and Area Development Scheme (ADS): DDM, NABARD briefly presented the various projections under Agriculture – Crop Loan, Term Loan, MSME, other priority sector areas etc. The total projection for PLP 2018-19 is worked out at ₹ 36090.45 lakh. It was also mentioned that the PLP for 2017-18 was ₹ 35111.24 lakh against which ACP for 2017-18 was ₹ 30973.80 lakh. Against this, achievement as on 31.12.2017 was ₹ 22603.88 lakh which is around 73%. She also informed the house that NABARD has prepared an Area Development Scheme on Dairy Development under which banks can finance for milch animals, this will help farmers in supplementing their income. The TFO for this scheme is ₹192.00 lakh and bank loan is ₹1630.20 lakh. The Animal Husbandry Department is providing subsidy and necessary logistic support for Dairy activity in UT hence bankers can finance under this scheme.

**3.8 Sukanya Samrudhi Yojana (SSY)**

Shri Gurav informed about modalities of the scheme to the house and also urged all member banks to promote the scheme. Further, he also informed the progress made by all member banks under the said scheme.

**Agenda No. 4**

**4.1 Installation of Point of Sale (POS) machine**

In order to implement Cash Less/Digital Payment mode DFS, GOI instructed all the banks to provide POS machine on priority basis. Accordingly, UT administration is taking periodical review for installation of POS machines by the banks in D&NH. The UT administration is giving special thrust on supplying POS machine to all liquor shops, Bars and Petrol Pumps. Member banks have received 1366 applications from merchants and all are provided by the banks and there is no pendency at banks level.

**4.2 Progress of Rural Self Employment Training Institute-Silvassa**

Shri Aditya J Gatne, Director, Dena RSETI informed the progress of Dena RSETI in the year 2016-17 and 2017-18(Till Dec-17). Shri S. B. Deepak Kumar, IAS has asked to organize courses which have local demand such as Poultry, Fisheries etc...

**4.3 Availability of Bank Mitras / BC’s in SSAs**

Shri Gurav appraised the house regarding Bank Mitras in the SSA allotted to the bank branch. He asked the representative from ICICI bank to appoint one BC in its SAA. Shri. S.B, Deepak Kumar,IAS, FS, DD and D&NH asked all bankers to accord highest priority for opening accounts under “ Mantru Vandana” scheme without any delay. D. B. Singh , DGM RBI asked to confirm the appointment of 3 new BC by Bank of Baroda.

**4.4 Financial Literacy**

As advised by RBI vide its letter RPCD (AH) No.326/09.07.01/2014-15 dtd. 24th July, 2014, Each Rural Branch is supposed to hold at least one camp per month. Further, Shri Gurav informed the progress made by all member banks under the Financial Literacy. We are having 24 rural branches in D&NH. Hence, 72 camps should have been conducted in Dec-2017 quarter; our rural branches have shown excellent performance by organizing 80 camps.

Shri S B Deepak Kumar, IAS, FS asked LDM to draw a schedule with co-ordination of DPO/Sarpanch/ Local Public representative in each of the village for effective dissemination of information and banks scheme.

**AGENDA NO:5**

**Review of banking developments in key areas for the quarter ended Dec -2017 in UT OF D & N.H**

Shri Gurav appraised that the total number of Bank branches in UT of D & N.H. are 60 as of Dec -2017 which includes 36 branches in Semi-urban area i.e. in Amli and Silvassa and rest 24 branches are situated in Rural Area.

Shri D B Singh, DGM, RBI, A’Bad instructed all member banks not to close any rural branch without permission of the UTLBC forum.

**DEPOSIT GROWTH:**

Shri Gurav informed that during the Quarter ended Dec-2017, the aggregate deposits of the Banks in DNH increased by Rs. 186.33 Crore in absolute terms from Rs. 3575.63 Crore as of March-2017 to Rs. 3761.96 Crore as of Dec-2017 registering a Growth of 5.21% over the March-2017.

.**Credit Expansion**

Shri Gurav informed that during the quarter under review i.e. Quarter ended Dec-17, the aggregate Advances of the Banks in DNH increased by Rs. 376.96 Crore in absolute terms from Rs. 1578.31 Crore as of March, 2017 to Rs. 1955.27 Crore as of Dec -2017 registering a positive growth of 23.88%.

Shri. D B Singh, DGM, RBI-A’Bad asked Bandhan Bank asked to ICICI bank to check their loan portfolio if any corporate loan included in DNH sanctions and disbursement reported to Lead Bank.

**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 51.97% as on Dec 2017. CD ratio has increased by 7.83% over March 2017.

**PRIORITY SECTOR LENDING**

Shri Gurav informed that as against the RBI benchmark of 40% of Total credit flow to Priority Sector is Rs. 1151.49 Crore (58.89%) as of the quarter ended Dec 2017 as against the RBI benchmark of 40%. Total Agriculture Lending is Rs 62.21 Crore (3.18%) as on Dec-2017. It is far below benchmark of 18%. Weaker section advance is Rs.168.64 Crore (8.62%) as of the quarter ended Dec 2017 of Total Advances. It is just below benchmark level of 10%. All the Banks were advised to increase lending in Agriculture and Weaker section of the society and achieve the Benchmark level.

**AGENDA NO: 6**

**Review of performance under Annual Credit Plan (ACP) 2017-2018 for fresh lending to Priority Sector Advances**

**Agriculture & Allied Activities**

The achievement as of quarter ended Dec 17 is at 101.72 % i.e. Rs. 22.98 Crore against the target of Rs. 22.59 Crore. The performance under agriculture sector is Excellent in Dec Quarter of year 2017-18

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector during Dec quarter of 2017-18 is 76.16 % i.e. Rs. 137.30 Crore against the target of Rs. 180.27 Crore .The Overall Performance under MSME Sector is satisfactory.

**Housing**

The achievement as of quarter ended Dec-17 the achievement under Housing sector is 60.60% i.e. 58.73 Crore against the target of Rs. 96.90 Crore. Performance under Housing Sector requires improvement.

**Education**

The achievement as of quarter ended Dec-17 under Education Loan is 53.12% i.e 1.02 Crore against the target of Rs.1.92 Crore. Performance under Education Sector requires improvement.

**Other Priority Sector**

The achievement as of quarter ended Dec-17 is 74.70 % i.e. Rs.5.99 Crore against the target of Rs. 8.05 Crore.

**Agenda No.: 7**

**Scheme for formation of JLG and Farmers Club.**

In DNH total 52 Joint Liability Group have been formed with the help of NABARD and NGO in last two years. Out of these groups 37 groups are saving linked with various Banks of DNH and 10 groups are credit linked with Dena Bank Silvassa and total 11 Farmers Club are formed with help of NABARD and NGO in last two years.

Further, Smt. Hemangini Barot, DDM, NABARD, Valsad explained the scheme to all member banks. Also, she urged all members that there is good scope of financing under JLG in UT of DNH for Farm and Non-farm sector. Hence possibility of finance under the scheme can be explored in this sector. She noted that there are 11 Farmers club formed in DNH, of which few are active.

**Review of progress on promotion and support of Women Self Help Groups in Backward Districts of India**

Shri Gurav informed the house regarding scheme which is implemented in the UT. Further, Smt. Hemangini Barot, DDM, NABARD, Valsad appraised the house progress made under the scheme by participating banks viz Dena Bank, BOB, SBI and Canara Bank.

She also observed that few of the accounts have become dormant. So, he also urged the banks to look into the matter.

Further, Smt. Hemangini Barot, DDM, NABARD, Valsad observed that so far under WSHG project NGO has formed 631 WSHGs and all these WSHGs have been saving linked. Out of this, 375 WSHGs have been credit linked as on 30.09.2017.

Shri S B Depak Kumar, IAS, FS DD and D&NH asked the LDM and DDM, NABARD to co-ordinate with DRDA for credit linkage of SHG’s.

**AGENDA – 8**

**8.1 National Rural Livelihood Mission (NRLM)**

Under NRLM No application in sponsored in current year during the quarter ended Sept 2017 to any Bank. We request to DRDA to identify the beneficiaries and sponsor the loan cases to Banks.

**8.2 PRIME MINISTERS EMPOLYMENT GENERATION PROGRAMEE (PMEGP**)

The target for States and UTs is allocated by the Central Nodal Agency KVIC/DIC. However we have allocated target of 14 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2018-19. Shri S. B. Deepak kumar asked to sanction the pending PMEGP loans immediately, also suggested that there should be rejection of PMEGP proposals once sanctioned by committee as one of the member of committee is banker.

**8.3 National Urban Livelihood Mission (NULM)**

Under National Urban Livelihood Mission (NULM) target of 74 beneficiaries amounting to be 74 Lakh for U.T. as a whole was given to all the Banks. Up to Dec - 2017 Nil applications were sponsored to Banks from Silvassa Municipal Council (SMC).

**AGENDA – 09**

**OTHER DEVELOPMENTAL SCHEMES**

**Financing to Minority Communities & Women Entrepreneurs.**

Shri Gurav told that fresh loans of Rs. 7.82 Crs were disbursed to minority community in 53 A/cs during the Dec.2017 quarter. The outstanding stood at Rs 55.50 Crs as of Dec - 2017 in 1451 beneficiaries.

Financial assistance of Rs. 21.02 Crore was given to 676 women beneficiaries during the quarter and the outstanding has reached to Rs. 175.38 Crs in 5770 accounts, which comes to 8.96 % of the total advances.

**Education Loan:**

During the quarter under review, fresh loan of Rs. 0.21 crores have been disbursed in 7 accounts. Outstanding stands at Rs. 11.51 Crores in 300 accounts.

**Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs. 6.54 Crs. during the quarter and outstanding under SC/ST category remained Rs. 73.16 crores in 4202 accounts.

**Agenda No.: 11**

**Other Agenda with permission of the Chair:**

Shri S. B. Deepak kumar, IAS, Finance Secretary, DNH & DD in his closing remark expressed that discussion with bankers was very fruitful. He again reiterated that bankers should implement all the government schemes in right spirit keeping in view the vision of the Hon’ble Prime Minister. The schemes are there to help marginal people from various sections of society.

He noted that there is need to improve coordination between banks and various government departments.

Aadhar & Mobile seeding should be focused by all banks so as to achieve 100% achievement as it is the basis for many central government schemes for benefit transfer.

He also noted that many government schemes are implemented by banks, hence banks have major role in successful implementation of these schemes.

He also pointed that progress/performance of many banks are very dismal and needs drastic improvement.

Shri. V.S. Khichi Sir, FGM, Dena Bank and SLBC Convener, Gujrat in his closing remarks noted that

1. The Member Banks to take up the matter regarding classifying/ upgrading their existing BC-ICT model as Banking Outlet with their Head Office and provide confirmation to UTLBC. Classifying/ upgrading the existing BC-ICT model as “Banking Outlet” would help to increase the “Banking Outlet” penetration in “Unbanked Rural Centre”.
2. The total business mix has increased by around 500 crores till December-2017 over March-2017(Total Business Mix as of Dec-17 is 5,716 crores as against Rs. 5,153 crores as of March-2017). The % increase in deposits during this period is around 5% whereas the advances grew by around 24%, which is quite satisfactory.
3. The CD ratio has also increased by around 8% in this period, which is a good development as the CD ratio has mainly increased due to higher increase in advances.
4. The advances to MSMEs have also grown by around 11% over March-2017. With this progress we can say that Banks are on right track in terms of financing to MSMEs. However, we need to ensure that this growth in credit may not only happen due to financing of major projects but the Micro & Small Enterprises shall also be covered largely.
5. Under Service Area Credit Plan, the achievement as of December-2017 stood at 73% which is a good progress.
6. Regarding Aadhaar Seeding, authentication and Mobile No. seeding, the territory has done well as the %achievement under these category has already reached to 95%, 70% and 92% respectively.
7. Under Social Security Schemes, thrust to be given for enrollments under Atal Pension Yojana as only around 3,600 applications enrolled so far. Various Banks & States have done well during the recent campaign started by PFRDA for APY
8. Under **Pradhan Mantri MUDRA Yojana** 2-3 Banks have registered a very good progress and he appeal other Banks to also join this league and try to achieve the given targets under the scheme for the current financial year
9. It is very disappointing that only nine Banks have sanctioned the loan applications under “Stand-up India scheme”. Other Banks to also come forward and ensure that the given targets under the scheme is achieved by all their branches present in the Union Territory.

The Meeting was ended with vote of thanks by Shri G K Paneri ZM, Dena Bank, Surat.