***MINUTES OF 63rd UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR U T OF DADRA & NAGAR HAVELI FOR THE QUARTER ENDED March - 2018, HELD ON 21st June, 2018 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***63rd*** UTLBC meeting of DNH for the Quarter ended ***March – 2018*** was held on ***21st June, 2018 at*** 3.30 pm. at Secretariat, Silvassa which was presided over by Shri Kannan Gopinathan, IAS, Collector & District Magistrate, Dadra and Nagar Haveli and Convened by Shri G K Paneri, DGM, Dena Bank ZO Surat. The meeting was also attended by Ms, Sheela Devi 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 63***rd***  UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended ***March - 2018***.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 62nd 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 31.05.2018 only 95.64 % 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 30.06.2018, but as of 31.05.2018, only **72.15 %** Aadhar authentication was achieved.

Further, Shri Kannan Gopinathan, IAS, Collector & District Magistrate, Dadra and Nagar Haveli pointed out few banks like Allahabad Bank, Canara Bank, IOB and SBI has recorded less than 90% Aadhar seeding, hence they should take extra efforts in improving the same. Further, Hon’ble Collector noted that Allahabad bank was absent and instructed to write a letter to controlling authorities of Allahabad Bank with copy to RBI. Further, Hon’ble Collector instructed to Canara Bank, IOB to complete the task of Aadhar seeding within 15 days and report to Lead Bank. Further, he instructed representatives of SBI to complete the task within one month and report the same to Lead Bank Manager. Hon’ble Collector also asked to every bank to operationalize the Aadhar Enrollment Centre as per Govt. guidelines at earliest.

**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.

**3.1.1 Gram Swaaj Abhiyan – 14th April 2018 to 05th May 2018**

Shri Gurav informed the house regarding activities and camps conducted during the campaign period for PMJDY, PMJJBY and PMSBY coverage. He also discussed the progress made under the schemes during the campaign period. The Hon’ble Collector observed that private banks are not sensitive enough to participate in the functions of Administration and asked these banks to be socially responsible.

**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. The Hon’ble Collector asked all banks to increase the enrolments in social security schemes at least for PMJJBY and PMSBY. Ms. D Sheela Devi, AGM, RBI, A’bad instructed bankers to use FLC as a mode for awareness creation.

**3.3 Pradhan Mantri MUDRA Yojana**

Hon’ble Collector observed that most of the PSU banks and private 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 and downtrodden people of the society.

**Discussion on restriction of lending by Dena Bank:** The recent restriction on lending for Dena Bank was discussed in length by District Collector. He requested LDO, RBI, Ahmedabad that Dena Bank should be allowed to lend at least Govt. Sponsored schemes as UT Administration is facing problems in implementing various schemes. LDO, RBI, Ahmedabad informed the house that the matter is already under review at RBI and GOI level.

DDM, NABARD also informed the house that for 2018-19 targets is of ₹360.90 Crore of which Dena Bank’s target is around ₹56 Crore. If Dena Bank is not able to lend for next one or two months then the target may be reduced for Dena Bank and target for other banks in the district may be proportionately increased so as to make up for the gap created. Moreover, majority of the WSHG accounts are with Dena Bank hence those accounts which are willing to avail new finance may be shifted some other banks.

Hon’ble Collector asked to all banks to maintain register for applications received, sanctioned and rejected under Govt. sponsored schemes including Mudra loan. Also instruct HDFC Bank, Andhra Bank, BOM and other banks to sanction or rejects all pending mudra loan proposal at earliest.

**3.4 Stand Up India**

Hon’ble Collector asked all banks to be serious regarding the stand Up India loans and sanction at least 2 cases under scheme as per govt. guidelines.

**3.5 Pradhan Mantri Fasal Bima Yojana**

Shri Gurav briefly explained about the scheme. The Agriculture Department D & NH not yet finalized Insurance Agency for Kharif season. The agenda on PMFBY was also discussed in length. DDM, NABARD and Shri Vadodariya, GM, DIC suggested that since number of farmers are very less, for PMFBY Agriculture Department should tie up with Gujarat Govt. for considering these farmers along with Valsad District as no Insurance companies are also coming forward for bidding for the limited farmers. Hon’ble Collector asked the Agriculture Dept. to finalize the same at earliest and implement the scheme 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.

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

Shri Gurav asked all banks to explore scope for financing under investment credit under agriculture. DDM, NABARD informed the house that Govt. Departments, Banks, NABARD and RBI all these stakeholders have responsibility for achieving this goal of “Doubling of Farmers’ Income”. Banks have to give hassle-free loans. In UT Agriculture Department is giving many inputs at subsidized rates. The Agriculture Department, DNH is also giving some inputs on loan also. Besides this, through Farmers’ Training Centre they are conducting training for farmers at regular intervals. As per guidelines of Govt. of India, UT Administration is also implementing various schemes like poultry scheme, IDDP and SSDU schemes for Dairy Activity through Animal Husbandry Department. All these subsidiary activity also helps in supplementing the income of the farmers. DDM, NABARD, suggested that Agriculture Department or Statistical Department should gather data on income of the farmers as at present no such information is available. She also informed the house that farmers should be encouraged to take up organic farming which will reduced their input cost and due to organic product they may get better price for their product also.

DDM, NABARD, also informed the house that at present NABARD is having only one subsidy scheme for farmers on DEDS. She also informed that marketing is the main issue for many farmers. To enable farmers to get better prices farmers have to come together for these Farmers Clubs have to be formed or Farmers Producer Organization is to be formed for which NABARD is giving grant to NGOs/KVK etc.

**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 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.Hon’ble Collector has asked to organize courses which have local demand such as Poultry, Fisheries etc...

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

Shri Gurav appraised the house regarding Bank Mitras in the SSA allotted to the bank branch.

**4.3 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 March - 2018 quarter; our rural branches have shown good performance by organizing 74 camps.

Hon’ble Collector added that questionaries’ should be prepared to understand the level of knowledge gained by the FLC participants. .

**4.4 Targets under Annual Credit Plan 2018-19**

Mr. Gurav briefly explained to house the key indicators of Annual Credit Plan 2017-18.

**AGENDA NO :5**

**Review of banking developments in key areas for the quarter ended March -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 March - 2018 which includes 36 branches in Semi-urban area i.e. in Amli and Silvassa and rest 24 branches are situated in Rural Area.

**DEPOSIT GROWTH:**

Shri Gurav informed that during the Quarter ended March -2018, the aggregate deposits of the Banks in DNH increased by Rs. 330.80 Crore in absolute terms from Rs. 3575.63 Crore as of March-2017 to Rs. 3906.43 Crore as of Mar-2018 registering growth of 9.25% over the March-2017.

**Credit Expansion**

Shri Gurav informed that during the quarter under review i.e. Quarter ended Mar-18, the aggregate advances of the Banks in DNH increased by Rs. 370.18 Crore in absolute terms i.e. from Rs. 1578.31 Crore as of March, 2017 to Rs. 1948.49 Crore as of Mar -2018 registering a positive growth of 23.45%.

**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD ratio) of Union Territory of Dadra Nagar Haveli is 49.88% as on Mar 2018. CD ratio has increased by 5.74% over March 2017.Hon’ble Collector asked all PSU banks to improve their CD ratio.

**PRIORITY SECTOR LENDING**

Shri Gurav informed that total credit flow to Priority Sector is Rs. 1045.25 Crore (53.64%) as of the quarter ended Mar 2018 as against the RBI benchmark of 40%. Total Agriculture Lending is Rs 63.74 Crore (3.27%) as on Mar-2018. It is far below benchmark of 18%. Weaker section advance is Rs.173.43 Crore (8.90%) as of the quarter ended Mar 2018 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 year ended Mar 18 is at 143.73 % i.e. Rs. 32.47 Crore against the target of Rs. 22.59 Crore. The performance under agriculture sector is Excellent for the year 2017-18.

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector as of year ended Mar-18 is 79.75 % i.e. Rs. 143.77 Crore against the target of Rs. 180.27 Crore. The Overall Performance under MSME Sector is not satisfactory.

**Housing**

The achievement as of year ended Mar-18 under Housing sector is 92.04% i.e. 89.19 Crore against the target of Rs. 96.90 Crore. Performance under Housing Sector is good.

**Education**

The achievement as of year ended Mar-18 under Education Loan is 114.58% i.e. 2.20 Crore against the target of Rs.1.92 Crore. Performance under Education Sector is good.

**Other Priority Sector**

The achievement as of year ended Mar-18 is 161.24 % i.e. Rs.12.98 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 informed the house that NABARD is implementing GOI’s WSHG project in 150 identified backward districts which includes UT of Dadra & Nagar Haveli also. As on 31.3.2018, 631 WSHGs have been formed by the NGO. Of which 380 WSHGs have been credit linked.

DDM, NABARD requested that UT Administration is now implementing NRLM scheme hence these SHGs should be given 5% interest subsidy on bank loan taken by these WSHGs as such provision is there in this scheme. She also requested that the Stamp Duty to be paid on loan should also be exempted for this WSHGs. District Collector, Shri Kannan advised concerned Department to look into the matter for the same.

**AGENDA – 8**

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

Under NRLM No application in sponsored in current year during the quarter ended March 2018 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 DIC has forwarded 14 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2017-18. Hon’ble Collector asked to sanction the pending PMEGP loans immediately also suggested that there should not 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 March 2018, 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. 3.08 Crs. were disbursed to minority community in 65 A/cs during the quarter ended March-18. The outstanding stood at Rs.55.41 Crs. as of Mar-2018 in 1259 beneficiaries.

Financial assistance of Rs. 21.09 Cr was given to 289 women beneficiaries during the quarter and the outstanding has reached to Rs.195.70 Cr in 5828 accounts, which comes to 10.04% of the total advances

**Education Loan:**

During the quarter under review, fresh loan of Rs. 0.15 Crore have been disbursed in 10 accounts. Outstanding stands at Rs. 10.96 Crores in 291 accounts.

**Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs. 7.27 Cr. during the quarter and outstanding under SC/ST category remained Rs.65.50 Cr. in 4031 accounts.

**Agenda No.: 11**

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

**Pre-PLP discussion for PLP 2019-20**: DDM, NABARD informed the house that every year NABARD is preparing Potential Linked Credit Plan (PLP) on the basis of Priority Sector Lending guidelines given by RBI. On the basis of PLP, Lead Bank is preparing Annual Credit Plan. ACP for 2017-18 was ₹30973.80 lakh against which achievement is ₹28061.26 lakh which is around 91%. For PLP 2018-19 the theme was “Water Conservation – Per Drop More Crop”. PLP projection for 2018-19 is ₹36090.45 lakh. DDM NABARD also informed the house that as per RBI guidelines various sectors viz., Agriculture – Farm Credit, Agri. Infrastructure, MSME, Export credit, Education Loan, Housing, and Renewable Energy is covered under PLP. Bankers were also requested to give data for quarterly review under new format forwarded by LDM office covering these sectors. However, many banks are not providing sector-wise data as per the new format. Hence, she requested bankers to give the data in new format.

DDM, NABARD also informed that NABARD has also prepared Area Development Scheme (ADS) on Dairy Development. The Total Financial Outlay is ₹192.00 lakh and bank loan is projected at ₹163.20 lakh for next five years i.e. 2018-2023. The ADS will help in increasing capital formation and also help in doubling the income of farmers. She also informed the house that while preparing ADS on Dairy activity necessary technical support was provided by Animal Husbandry Department, Dadra & Nagar Haveli and Vasudhara Dairy. She also thanked Agriculture Department, Animal Husbandry Department, Fisheries Department, Planning & Statistics Department, and LDM office for providing necessary data for preparing PLP for FY 2018-19. She also requested all these departments to give the data as on 31.3.2018 so that NABARD will be able to prepare PLP for FY 2019-20. She also requested all the line departments and bankers to give their suggestions for preparing PLP 2019-20. DDM, NABARD also requested bankers to provide data under progress in ADS regularly to LDM office for proper review of the scheme.

Hon’ble Collector and District Magistrate Shri. Kannan Gopinathan 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. All banks must remain more active while implementation of all Govt. sponsored schemes, especially schemes like Pradhan Mantri Mudra Yojana.

He further instructed to Currency Chest bank of Dena Bank that there should not be cash crunch in D & NH.

He also pointed that progress/performance of many banks are very dismal in most of the government sponsored schemes and needs drastic improvement.

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