***MINUTES OF 64th UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR U T OF DADRA & NAGAR HAVELI FOR THE QUARTER ENDED June - 2018, HELD ON 06th Sept, 2018 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***64th*** UTLBC meeting of DNH for the Quarter ended ***June – 2018*** was held on ***06th September, 2018 at*** 4.00 pm. at Secretariat, Silvassa which was presided over by Shri Mihir Vardhan, IAS, Finance Secretary, DNH & DD and Convened by 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 ***64th***  UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended ***June - 2018***.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 63rd 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 22.08.2018 , 92.94 % Aadhar seeding was achieved. It is further notified by the government that all existing bank accounts have to be authenticated with Aadhar, as of 31.05.2018, **71.34 %** Aadhar authentication was achieved.

Further, Shri Mihir Vardhan, IAS, Finance Secretary, DNH & DD pointed out few banks like Allahabad Bank, Bank of Maharashtra, Canara Bank, OBC, and SBI has recorded less than 90% Aadhar seeding, hence they should take extra efforts in improving the same. Further, Finance Secretary, DNH & DD instructed to all above banks to complete the task of Aadhar seeding by the end of September, 2018 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. Finance Secretary, DNH & DD also asked to every bank to expedite Aadhar authentication and complete the task at earliest. The Zonal Manager, Dena Bank Surat zone added that the banks should make strategies to complete the task 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. Finance Secretary, DNH & DD asked to bankers to follow up with Rupay cards holders for activation of the Rupay cards.

**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 Jeevan Jyoti Bima Yojana and Atal Pension Yojana and informed the progress made by member banks in these schemes. The Shri Mihir Vardhan, IAS, Finance Secretary, DNH & DD asked all banks to increase the enrolments in social security schemes at least for PMJJBY and PMSBY. Further Finance Secretary asked bankers have to make suitable strategies for awareness of claims under social security schemes.

**3.3 Pradhan Mantri MUDRA Yojana**

Finance Secretary, DNH & DD 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. Further Finance Secretary, DNH & DD asked Joint Finance Secretary, DNH to take review meeting of bankers and chalk out strategies to achieve target of PM schemes.

**3.4 Stand Up India**

Finance Secretary, DNH & DD asked all banks to be serious regarding the stand Up India loans and sanction at least 2 cases under scheme as per govt. guidelines. NABARD DDM suggested that the SIDBI members should be invited for the UTLBC meeting.

**3.5 Pradhan Mantri Fasal Bima Yojana**

Shri Gurav briefly explained about the scheme. The Agriculture Department D & NH not finalized Insurance Agency in time for Kharif crops like paddy, but afterward finalized for crops like Banana 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 for Rabi season as no Insurance companies are also coming forward for bidding for the limited farmers

**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. Smt. Ms. Hemangini Barot, DDM, NABARD suggested that NHB should be invited for UTLBC Meeting. Finance Secretary, DNH & DD, asked bankers to draw the strategies to create awareness amongst home buyers for this PMAY schemes.

**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.

Finance Secretary, DNH & DD added that the joint efforts should be taken by all departments to achieve the results,

**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 Sunil Mali, Director, Dena RSETI informed the progress of Dena RSETI in the year 2017-18 and 2018-19. The Finance Secretary, DNH & DD 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 77 camps.

Shri D. B. Singh, DGM, RBI asked to ensure that all the banks are participating in FLC camps in rural area.

**AGENDA NO: 5**

**Review of banking developments in key areas for the quarter ended June - 2018 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 June - 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 June -2018, the aggregate deposits of the Banks in DNH has decreased by Rs. 169.33 Crore in absolute terms from Rs. 3906.43 Crore as of March-2018 to Rs. 3737.10 Crore as of June-2018.

**Credit Expansion**

Shri Gurav informed that during the quarter under review i.e. June-18, the aggregate advances of the Banks in DNH increased by Rs. 127.58 Crore in absolute terms from Rs.1948.49 Crore as of March 2018 to Rs. 2076.07 Crore as of June-18 registering a positive growth of 6.54%.

**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 55.55% as on June 2018. CD ratio has increased by 5.67% over March 2018.

**PRIORITY SECTOR LENDING**

Shri Gurav informed that total credit flow to Priority Sector is Rs.1143.72 Crore (55.09%) as of the quarter ended June 2018 as against the RBI benchmark of 40%.It has increased by 98.47 Cr over March 2018. Total Agriculture Lending is Rs. 60.59 Crore (2.91%) as on June-2018. It is far below benchmark of 18%. Also, the agriculture lending has reduced by 3.15 Cr over March 2018. Weaker section advance is Rs.165.65 Crore (7.97%) as of the quarter ended June-2018 of total advances. It is below benchmark level of 10%. The weaker section advance has reduced by 7.78 Cr over March 2018.

Finance Secretary, DNH & DD advised to all the banks to chalk out strategies 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) 2018-2019 for fresh lending to Priority Sector Advances**

**Agriculture & Allied Activities**

The achievement as of quarter ended June-18 is at 24.17 % i.e. Rs.6.47 Crore against the target of Rs. 26.76 Crore. The performance under agriculture sector is Satisfactory for the year 2018-19

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector as of year ended June-18 is 44.65 % i.e. Rs.93.25 Crore against the target of Rs. 208.80 Crore. The Overall Performance under MSME Sector is excellent.

**Housing**

The achievement as of year ended June-18 under Housing sector is 24.46% i.e. 27.58 Crore against the target of Rs.112.72 Crore. Performance under Housing Sector is good.

**Education**

The achievement as of year ended June-18 under Education Loan is 26.46% i.e. 0.59 Crore against the target of Rs.2.23 Crore. Performance under Education Sector is good.

**Other Priority Sector**

The achievement as of quarter ended June-18 is 3.31 % i.e. Rs. 0.32 Crore against the target of Rs. 9.64 Crore. The performance under OPS sector is not satisfactory.

Shri. D.B. Singh, DGM, RBI suggested that ACP should be carefully prepared as per NABARD PLP and should be realistic.

**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. Further she added that NRLM SHGs nourished by DRDA should be included in the SHG data of DNH.

Shri D. B. Singh, DGM, RBI asked bankers to create awareness among SHGs regarding proper use of fund. He further asked LDM, to submit the data of SHGs to RBI.

**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 30.06.2018, 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 these WSHGs.

**AGENDA – 8**

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

Under NRLM No application in sponsored in current year during the quarter ended June 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 not yet forwarded any projects to Banks in Union Territory of Dadra and Nagar Haveli for the year 2018-19. LDM appreciated the efforts taken by GM DIC shri Karnjit Vadodariya for getting long pending PMEGP subsidy in 31 accounts.

**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 June 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. 11.05 Cr. were disbursed to minority community in 342 A/cs. The outstanding stood at Rs.62.69 Cr as of June-2018 in 1327 beneficiaries.

Financial assistance of Rs. 33.23 Cr was given to 1312 women beneficiaries during the quarter and the outstanding has reached to Rs.225.62 Cr in 6677 accounts, which comes to 10.87% of the total advances.

**Education Loan:**

During the quarter under review, fresh loan of Rs. 0.87 Crore have been disbursed in 12 accounts. Outstanding stands at Rs. 10.02 Crores in 267 accounts.

**Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs.7.75 Crs. during the quarter and outstanding under SC/ST category remained Rs.67.75 Cr in 4731 Accounts.

**Agenda No.: 11**

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

Shri D. B. Singh in his closing remarks expressed that:

1. Some of the banks are not reporting data to Lead Bank in time. LDM to report the name of such banks in DNH to RBI to initiate further action against bankers.
2. Complaints of customers to be minimized for misbehavior.
3. The guidelines of RBI regarding torn notes should be complied with.
4. Posters of FLC week held from 4th to 8th june 2018 should be pasted at prominent place in the branch if not done earlier.
5. LDM to report regular absent banks for UTLBC to RBI.
6. Bankers to read and comply the RBI circular regarding unauthorized electronic transaction issued on 6th July 2018.
7. Bankers should sanction / reject Govt. sponsored loan proposals at earliest.
8. As per studies carried out by RBI, 80% of fund lend to SHGs is used for unproductive work. Bankers to follow up SHGs vigorously and monitor proper use of fund given to SHGs.
9. Bankers should not deduct insurance premium without consent of the policy holder and all bankers have to remit the premium collected for social security’s schemes to insurance companies on time.
10. All banks have to take maximum efforts to achieve target under PM scheme and ACP 2018-19.

The 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. All banks must remain more active while implementation of all Govt. sponsored schemes, especially schemes like Pradhan Mantri Mudra Yojana.

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.