***MINUTES OF 66th UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR U T OF DADRA & NAGAR HAVELI FOR THE QUARTER ENDED December - 2018, HELD ON 07th March, 2019 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***66th*** UTLBC meeting of DNH for the Quarter ended ***December – 2018*** was held on ***07th March, 2019 at*** 3.00 pm. at Secretariat, Silvassa which was presided over by Shri Devinder Singh, 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 ***66th***  UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended ***December - 2018***.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 65th 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 of 28.02.2018, 92.05 % Aadhar seeding, 71.66 **%** Aadhar authentication and 92.23 mobile seeding was achieved.

Further, Shri Devinder Singh, IAS, Finance Secretary, DNH & DD pointed out few banks like Bank of Maharashtra, OBC, SBI, CSB, DCB, RBL, Axis, Induslnd, HDFC and Yes banks have 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 at earliest to avail the benefits of government schemes under DBT.

**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 Devinder Singh, 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 bankers to expedite efforts and sanction maximum mudra loans as only 3 weeks left to achieve the target allotted under PMMY scheme. The Joint Finance Secretary, DNH added that the 2-3 review meeting already taken to monitor progress under PMMY as Lead Bank i.e. Dena Bank unable to finance due to RBI restrictions.

**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.

**3.5 Pradhan Mantri Fasal Bima Yojana**

Shri Gurav briefly explained about the scheme. LDM, DNH also informed that in UTs PMFBY is not implemented as the number of farmers are very less and Insurance companies are coming forward to bid when tender is issued by Agriculture deptt. DDM, NABARD suggested that UT Administration should tie up with GOG for this scheme so that farmers can be covered under this scheme. Shri Devider Singh also asked whether any one knows successfulness of this scheme. DDM, NABARD informed that in north Gujarat where every year there is draught like situation and in some district where heavy rains was there farmers have benefited under the scheme. Though in south Gujarat and UT the rainfall is good, scheme should be implemented as it will be beneficial at the time of any calamity. She also informed that loanee and non-loanee farmers can also be covered under this scheme.

**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. 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**

DDM, NABARD mentioned that as announced by Finance Minister, Doubling of Farmers' Income by 2022 - the same is to be reviewed regularly during UTLBC/DLCC and 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.

For doubling of farmers’ income, Area Development Schemes on Dairy has also been prepared by NABARD, bankers were requested to finance under these scheme which will help in doubling of farmers’ income. Besides this NABARD’s various schemes viz. DEDS, NLM and AMI were also explained by DDM, NABARD under which bankers can finance to farmers.

She also informed that Irrigation Department and Soil Conservation Department has constructed more than 150 structures under checkdams, farm ponds and village ponds. An Evaluation Study has also been conducted recently by NABARD’s subsidiary Company NABCONS Pvt. Ltd. and it was observed that due to availability of water for irrigation through these structures farmers are now able to take two to three crops in a year and it has enabled them to increase their income. Few farmers have also started fish culture in such farm ponds. AH, Department can encourage more farmers to do fishery activity in such ponds with proper training and guidance. She also told that AH Deptt. is implementing IDDP, SSDU and poultry schemes and Agriculture Deptt. has also given honeybee hives/boxes to farmers for subsidiary activity. Finance Secretary, Shri Devinder Singh also told that Department should do survey for assessing the income of the farmers

Finance Secretary, DNH & DD added that the joint efforts should be taken by all stakeholders 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. also assured that he may visit RSETI in due course.

**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. The DGM, RBI Shri D.B. Singh asked LDM to update the BC list on UTLBC website. Also observed that the BC’s are used in branch work rather than in field. The Finance Secretary suggested that BC should be strictly used only for the work for which they have been appointed.

**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 December - 2018 quarter; our rural branches have shown satisfactory performance by organizing 68 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 December - 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 December - 2018 which includes 36 branches in Semi-urban area i.e. in Amli and Silvassa and rest 24 branches are situated in Rural Area. The LDM further reported that Kotak Bank merged its one branch with another branch without information to UTLBC. The DGM RBI told that before merging any bank branch the agenda should be discussed in UTLBC meeting and approval of forum should be obtained. Further Finance Secretary asked Kotak Bank to take necessary steps.

**Deposit Growth:**

Shri Gurav informed that during the Quarter ended December -2018, the aggregate deposits of the Banks in DNH has increased by Rs.169.29 Cr as compared to March 2018.

**Credit Expansion:**

Shri Gurav informed that during the quarter under review i.e. Dec-18, the aggregate Advances of the Banks in DNH increased by Rs. 368.88 Crore in absolute terms from Rs.1948.49 Crore as of March 2018 to Rs. 2317.37 Crore as of Dec-18 registering a positive growth of 18.93%.

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**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 56.86% as on Dec 2018. CD ratio has increased by 6.98 % over March 2018

**PRIORITY SECTOR LENDING:**

Shri Gurav informed that total credit flow to Priority Sector stands at Rs.1329.05 Crore (57.35%) as of the quarter ended Dec 2018 as against the RBI benchmark of 40%.It has increased by 283.80 Cr over March 2018. Total Agriculture Lending is Rs. 52.95 Crore (2.28%) as on Dec-2018. It is far below benchmark of 18%. Also, the agriculture lending has reduced by 10.79 Cr over March 2018. The Kotak Mahindra Bank reported nil Agriculture loan as against 1.06 Crore as of Sept. 2018. Weaker section advance is Rs.167.48 Crore (7.23%) as of the quarter ended Dec-2018 of Total Advances. It is below benchmark level of 10%.The weaker section advance has reduced by 5.95 Cr over March 2018.

The Finance Secretary advised all bankers to consider agriculture and weaker section loan proposal on priority basis. The DGM, RBI asked all bankers for proper classification of weaker section advances.

 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 Dec-18 is at 74.77 % i.e. Rs.20.01 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 Dec-18 is 133.52 % i.e. Rs.278.79 Crore against the target of Rs. 208.80 Crore. The Performance under MSME Sector is excellent.

**Housing**

The achievement as of year ended Dec-18 under Housing sector is 93.08% i.e. 104.93 Crore against the target of Rs.112.72 Crore. Performance under Housing Sector is good.

**Education**

The achievement as of year ended Dec-18 under Education Loan is 100.44% i.e. 2.24 Crore against the target of Rs.2.23 Crore. Performance under Education Sector is good.

**Other Priority Sector**

The achievement as of quarter ended Dec-18 is 14.93 % i.e. Rs.1.44 Crore against the target of Rs. 9.64 Crore. The performance under OPS sector is not satisfactory.

Finance Secretary DD & DNH, DGM, RBI and Zonal Manager, Dena Bank appreciated to all he banks for more than 100 % achievement of ACP 2018 -19 in December quarter itself.

**Agenda No.: 7**

**KCC and JLGs :**

 DDM, NABARD informed that wherever land is on joint names and farmers are unable to take loan under KCC, bankers should try to finance such farmers under JLG mode. DDM, NABARD also informed that as per announcement in recent Budget, RBI has issued one circular on 4.2.2019, accordingly to which farmers carrying out dairy activity, poultry and fishermen are also eligible to get KCC. There are about 27 Milk coop. societies in DNH hence bankers can cover such members and fishermen also. The scale of finance for such KCC will be decided in DLTC meeting shortly at Valsad.

Shri D. B. Singh, DGM, RBI asked bankers to create awareness among SHGs regarding proper use of fund.

**Area Development Scheme:**

DDM, NABARD informed the house that NABARD has prepared one Area Development Schemes (ADS) on Dairy Development under which bankers can finance for milk animals. These ADS will help in increasing capital formation and also help in doubling the income of farmers. She informed that earlier Dena Bank used finance under IDDM and SSDU scheme of AH Department. Now the same is being financed by SC/ST Finance Corporation. However, bankers can finance under dairy scheme under DEDS scheme of NABARD as the fund is still unutilized under this scheme.

**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 informed that under this project till now 631 WSHGs have been formed and 380 WSHGs have been credit linked. Moreover, DRDA has also formed more than 300 WSHGs under NRLM scheme and some groups have also been given Revolving Fund. DDM NABARD requested that DRDA/UT Administration can give 5% interest subsidy on loan taken by WSHGs on the lines of Gujarat Govt.

**AGENDA – 8**

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

Under NRLM No application in sponsored in current year during the quarter ended December 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. The target for the UT of Dadra and Nagar Haveli allotted is 8 projects with 18.86 lakh margin Money. However DIC has forwarded 12 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2018-19, out of which 5 proposal rejected by banks and 7 are pending with banks. Finance Secretary asked all bankers to sanction and lodge the claims online before March 2019.

**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 December 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. 4.19 Cr. were disbursed to minority community in 150 A/cs. The outstanding stood at Rs.65.44 Cr as of Dec-2018 in 1122 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 i.e. Dec-18, fresh loan of Rs. 0.68 Crore have been disbursed in 19 accounts. Outstanding stands at Rs. 10.30 Crores in 285 accounts.

**Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs.5.97 Cr during the quarter and outstanding under SC/ST category remained Rs.71.07 Cr in 3776 Accounts.

**Agenda No.: 11**

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

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

1. All bankers to go through the circulars issued by RBI regarding A) Agriculture collateral free loan up to 1.60 lakh. B) Interest subvention to MSME sector to GST registered enterprises. C) Extension of KCC to animal Husbandry and Fisheries.
2. The DGM, RBI requested to Finance Secretary DD & DNH, for adding some financial literacy chapters in 8th to 12th standard study courses here in DD & DNH on line of Financial Literacy books issued by RBI.
3. RBI is working on modalities and format for submission of data by various bankers to UTLBC/ DLCC/ SLBC, which will be conveyed to all bankers in due course.
4. MSME expert committee conducted meeting in Pune to study the MSME related issues.
5. 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.
6. Informed about the revised guidelines in the Lead Bank Schemes. According to revised guidelines SLBC / UTLBC / DLCC has to form the Steering Sub-committee which includes RBI representative, DDM NABARD, LDM, Major Govt. Dept. and Major Banks. The Steering sub-committee will discuss the agenda in details and make necessary change in agenda to be presented in forthcoming DLCC/ UTLBC /SLBC.
7. Complaints of customers to be minimized for misbehavior.
8. The UTLBC / SLBC convener has to update the website time to time and advised to all bankers to use the DNH UTLBC site for any information regarding DNH UTLBC.
9. RBI is going to discuss issues related SLBC / UTLBC convener and Lead Bank of DNH after the merger of BOB, Dena Bank and Vijaya Bank and same will be conveyed to merge entity in the due course.
10. LDM to report regular absent banks for UTLBC to RBI.
11. Bankers should sanction / reject Govt. sponsored loan proposals at earliest.
12. Lastly appreciate to Dena Bank for carrying out responsibility of UTLBC convener smoothly and strong implementation of Lead Bank Scheme in DNH since last 18 years, also appreciated to team Dena Bank for their timely submission of reports and co-operation.

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. Further appreciated to all bankers for achievement of ACP to 113 % in December quarter itself.

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.