***MINUTES OF 67thUNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FORU T OF DADRA & NAGARHAVELIFOR THE QUARTER ENDED March -2019, HELD ON 25thJune, 2019 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***67th***UTLBC meeting of DNH for the Quarter ended ***March 2019*** was held on ***25thJune, 2019 at*** 4.00 pm. at Secretariat, Silvassa which was presided over by Hon’ble Collector Shri. Kannan Gopinathan,IAS, DNH and Convened by Shri Pradeep Srivastava, General Manager & Convenor (UTLBC – Dadra & Nagar Haveli).The meeting was also attended by Shri Mukesh Modi, Manager RBI,Ahmedabad 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, Silvassa,** extended warm welcome to all the participants in the ***67th*** UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended ***March - 2019***.

Shri. Pradeep Srivastava General Manager & Convenor (UTLBC – Dadra & Nagar Haveli) extended warm welcome to all the participant of UTLBC and delivered his welcome speech covering highlights of performance and issues of Banks in Dadra & Nagar Haveli, for the year 2018-19 . In his welcome speech General Manager & Convenor (UTLBC – Dadra & Nagar Haveli) appreciated to DNH bankers for Aadhar seeding, PMMY disbursement, FLC camps, growth in C:D ration and achievement of annual credit plan, whereas shows his concern regarding achievement under PM schemes like social security schemes, agriculture finance and finance to weaker section .

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 66thUTLBC 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 Mobile Seeding in all eligible accounts including PMJDY accounts**

Shri Uttam Gurav explained the progress made in Aadhar seeding and mobile seeding in DNH. He informed the house that as of 30.04.2019, 92.18 % Aadhar seeding and 91.16 mobile seeding was achieved.

Further, Hon’ble Collector Shri. Kannan Gopinathan, IAS, DNH pointed out few banks like Bank of Maharashtra, OBC, SBI, CSB, DCB, RBL, Axis, IndusInd, HDFC and Yes banks have recorded less than 90% Aadhar seeding, hence they should take extra efforts in improving the same. Further, Hon’ble Collector instructed to all above banks to complete the task of Aadhar seeding at earliest to avail the benefits of government schemes under DBT and same has to be reviewed on monthly basis. Hon’ble Collector shows his concern regarding non-attendance of District Coordinator to UTLBC. He further instructed to LDM to mark absents if district coordinator / branch head not attended the UTLBC and report the non-participant list to RBI.

**Agenda No. 3**

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

**3.1 PradanMantri Jan Dhan Yojana (PMJDY)**

Shri Gurav informed the house regarding progress made under this scheme in UT of DNH. Hon’ble Collector instructed 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 General Manager & Convenor (UTLBC – Dadra & Nagar Haveli)asked all banks to increase the enrolments in social security schemes at least for PMJJBY and PMSBY. Hon’ble Collector asked bankers have to make suitable strategies for awareness of claims under social security schemes. Further, instructed bankers / LDM to coordinate with private Hospitals / VBCH and Police department regarding claims under PMSBY and PMJJBY.

**3.3 Pradhan Mantri MUDRA Yojana**

Hon’ble Collector observed that most of the PSU banks and private banks like BOM, CSB, Federal, TMB, DCB, RBL, Axis and yes bank 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 Hon’ble Collector instructed all banks for timely updation of PMMY sanction in Mudra Portal.

**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 also show his concerns as loans sanctioned under stand up India are very less.

**3.5 PradhanMantriFasalBimaYojana**

Shri Gurav briefly explained about the scheme. He also informed that in UTs PMFBY is not implemented as the number of farmers are very less and Insurance companies are not coming forward to bid when tender is issued by Agriculture dept. Hon’ble Collector asked Dy. Director Agriculture Shri Gandhi Sir to look in to the matter immediately and implement the scheme on Priority basis.

**3.6 PradhanMantriAwasYojana**

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. Hon’ble Collector instruct all banks for vigorously follow up for subsidy under PMAY especially Bank of Baroda – 172 beneficiary, SBI – 48 beneficiary, ICICI – 62 beneficiary and PNB – 94 beneficiary. The General Manager & Convenor (UTLBC – Dadra & Nagar Haveli) urged all bankers to follow up with controlling heads and NHB for receipt PMAY subsidy at earliest.

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

Shri Gurav 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. AH, Department can encourage more farmers to do fishery activity in such ponds with proper training and guidance. The Dy. Director Agriculture told that Agriculture Deptt. has given honeybee hives/boxes to farmers for subsidiary activity.

Hon’ble Collector 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 Hon’ble Collector sir congratulates to RSETI Director for achieving his target and told that RSETI performance is satisfactorily. The General Manager &Convenor (UTLBC – Dadra & Nagar Haveli) has asked to organize courses which have local demand such as Poultry, Fisheries etc.

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

Shri Gurav appraised the house regarding Bank Mitras in the SSA allotted to the bank branch. The Hon’ble Collector 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 March - 2019 quarter; our rural branches have shown satisfactory performance by organizing 83 camps.

Hon’ble Collector asked FLC to educate people regarding financial planning and discuss the importance habit of small saving. Also asked to ensure that all the banks are participating in FLC camps in rural area.

Shri Gurav put forth the compliant received from one of the customer of Bank of Baroda E -Dena Bank Naroli branch in front of the house. Shri Gurav told the house that the HDFC Bank spreading wrong message among the account holder that the money to be received in case of land acquisition will be credited only HDFC bank saving account.

Hon’ble Collector warned HDFC bank the such things should not be happened and all bankers should maintain healthy competition.

**AGENDA NO: 5**

**Review of banking developments in key areas for the quarter ended March 2019 in UT OF D & N.H**

Shri Gurav appraised that the total number of Bank branches in UT of D & N.H. are6 0 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 General Manager & Convenor (UTLBC – Dadra & Nagar Haveli) told that before merging any bank branch the agenda should be discussed in UTLBC meeting and approval of forum should be obtained. Further Manager RBI Shri Ashok Modi asked Kotak Bank to take necessary steps.

**Deposit Growth:**

Shri Gurav informed that as of year ended Mar 2019, the deposit stands at Rs.4039.71 Cr. The deposit has increased by Rs.133.28 Cr as compared to March 2018.

**Credit Expansion:**

Shri Gurav informed that during the Year under Mar-19, the aggregate Advances of the Banks in DNH increased by Rs. 563.92 Crore in absolute terms from Rs.1948.49 Crore as of March 2018 to Rs. 2512.41 Crore as of Mar-19 registering a positive growth of 28.94%.

**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 62.19% as on Mar 2019. CD ratio has increased by 12.31 % over March 2018.The Hon’ble Collector asked PSU bankers to improve their C:D ratio.

**PRIORITY SECTOR LENDING:**

Shri Gurav informed Total credit flow to Priority Sector stands at Rs.1361.52 Crore (54.19%) as of the Year ended Mar 2019 as against the RBI benchmark of 40%. It has increased by 316.27 Cr over March 2018. Total Agriculture Lending is Rs. 63.27 Crore (2.52%) as on Mar-2019. It is far below benchmark of 18%. Also, the agriculture lending has reduced by 0.47 Cr over March 2018. Weaker section advance is Rs.195.00 Crore (7.76%) as of the year ended Mar-2019 of Total Advances. It is below benchmark level of 10%.The weaker section advance has increased by 21.57 Cr over March 2019.

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

The Hon’ble Collector 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 Year ended Mar-19 is at 113.90 % i.e. Rs.30.48 Crore against the target of Rs. 26.76 Crore. The performance under agriculture sector is Excellent for the year 2018-19.

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector as of year ended Mar-19 is 164.63 % i.e. Rs.343.75 Crore against the target of Rs. 208.80 Crore. The Performance under MSME Sector is excellent.

**Housing**

The achievement as of year ended Mar-19 under Housing sector is 123.97% i.e. 139.74 Crore against the target of Rs.112.72 Crore. Performance under Housing Sector is excellent.

**Education**

The achievement as of year ended Mar-19 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 year ended Mar-19 is 27.38 % i.e. Rs.2.64 Crore against the target of Rs. 9.64 Crore. The performance under OPS sector is not satisfactory.

The Administration of DNH through Department of Agriculture is helping Farmers of DNH by distributing seeds, fertilizer at low rates, though not part of ACP, the activity is helpful to the farmers in meeting their requirement under Agriculture.

The Hon’ble Collector, The General Manager &Convenor (UTLBC – Dadra & Nagar Haveli), Manager, RBI and Zonal Manager appreciated to all he banks for more than 100 % achievement of ACP 2018 -19.

**Agenda No.: 7**

**KCC and JLGs:**

Shri Gurav 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. The Manager, RBI 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. The scale of finance for such KCC will be as decided in DLTC meeting at Valsad.

The Hon’ble Collector asked NABARD to form a farmers Clubs and bankers to create awareness among SHGs regarding proper use of fund.

**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, Shri Gurav 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.

The Hon’ble Collector asked NABARD to form a farmers Clubs and bankers to create awareness among SHGs regarding proper use of fund

**AGENDA – 8**

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

Under NRLM No application in sponsored in current year during the quarter ended March 2019 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 3 proposals sanctioned, 5 proposal rejected by banks and 4 are pending with banks. The Hon’ble Collector asked all bankers to sanction and lodge the claims online at earliest. The GM Bank of Baroda asked BOB. Silvassa branch to sanction and disbursed the pending 4 proposals by end of the June 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 March 2019, 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. 3.25 Cr. were disbursed to minority community in 77 A/cs. The outstanding stood at Rs70.79 Cr as of March 2019 in 1102 beneficiaries.

Financial assistance of Rs. 43.20 Cr was given to 1596 women beneficiaries during the quarter and the outstanding has reached to Rs.289.64 Cr in 7554 accounts, which comes to 11.52 % of the total advances.

**Education Loan:**

During the quarter under review i.e. March 2019, fresh loan of Rs. 0.27Crore have been disbursed in 4 accounts. Outstanding stands at Rs. 10.05Crores in 270 accounts.

**Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs.9.40 Cr during the quarter and outstanding under SC/ST category remained Rs.78.19 Cr in 3940 Accounts.

**Agenda No.: 11**

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

Shri Muktesh Modi, Manager, RBI in his closing remarks expressed that:

1. As per RBI guidelines all bank already celebrated “ Financial Literacy Week” from 03.06.2019 to 07.06.2019
2. 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.
3. 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.
4. Complaints of customers to be minimized for misbehavior.
5. 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.
6. LDM to report regular absent banks for UTLBC to RBI.
7. Bankers should sanction / reject Govt. sponsored loan proposals at earliest.

The General Manager &Convenor (UTLBC – Dadra & Nagar Haveli) in his closing remarks expressed that

1. There is need to improve coordination between banks and various government departments.
2. 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.
3. 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.
4. He also pointed that progress/performance of many banks are very dismal in most of the government sponsored schemes and needs drastic improvement.

The Hon’ble Collector 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 144 %.

The Meeting was ended with vote of thanks by Shri Shabbir Mehsania AGM, BOB (e-Dena, Silvassa Branch).