***MINUTES OF 69th UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR U T OF DADRA & NAGAR HAVELI FOR THE QUARTER ENDED September -2019, HELD ON 30th December, 2019 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***69th*** UTLBC meeting of DNH for the Quarter ended ***September 2019*** was held on ***30th December, 2019 at*** 3.30 pm. at Secretariat, Silvassa which was presided over by Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel, DANICS and Convened by Shri. A. Kumar Khosla, UTLBC Convenor DD & DNH and General Manager, BOB, Baroda Zone, Smt. Vrushali Kambli, DGM, Regional Manager, BOB, Valsad Region. The meeting was also attended by Shri J. S. Kalra, AGM, RBI, Ahmedabad, Shri. Gaurav Kumar, 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, Bank of Baroda, Silvassa,** extended warm welcome to all the participants in the ***69th***  UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended ***September - 2019***.

Shri. A. Kumar Khosla, UTLBC Convenor, DD & DNH and General Manager, BOB, Baroda Zone, 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 quarter ended September 2019. In his welcome speech UTLBC Convenor, DD & DNH and General Manager, BOB, Baroda Zone appreciated to DNH bankers for Aadhar seeding, PMMY disbursement, FLC camps, NPA level and achievement of annual credit plan, whereas shows his concern regarding achievement under PM schemes like social security schemes, agriculture finance, PMAY and finance to weaker section. He further told that the decrease in advances and C:D ratio is due to general slowdown in economy. He further suggested to bankers to finance farmers timely and hassle-free.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 68th 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 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 30.09.2019, 91.98 % Aadhar seeding and 92.02% mobile seeding was achieved.

Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel, pointed out few banks like OBC, SBI, Federal , DCB, RBL, Axis, Indusind, HDFC, Bandhan and Yes banks have recorded less than 90% Aadhar seeding, hence they should take extra efforts in improving the same. Further, Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel 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.

**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. Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel 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. Shri. A. Kumar Khosla, UTLBC Convenor DD & DNH and General Manager, BOB, Baroda Zone asked all banks to increase the enrolments in social security schemes at least for PMJJBY and PMSBY. RDC Sir asked bankers have to make suitable strategies for awareness of claims under social security schemes. The RDC sir congratulated to GM, BOB for being selected by PFRDA as a Best Performing UTLBC for the year 2018-19 , also handed over trophy of the same to GM sir, BOB. He further congratulated to LDM D & NH for being sort listed as Best Performing LDM by PFRDA for APY Citizen’s Choice Campaign.

**3.3 Pradhan Mantri MUDRA Yojana**

Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel observed that most of the PSU banks and private banks like Allahabad, BOM, CSB, TMB, DCB, RBL, Axis, Bandhan 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. The Finance Secretary instructed all banks for timely updation of PMMY sanction in Mudra Portal.

**3.4 Stand Up India**

Adviser Sir 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 Pradhan Mantri Fasal Bima Yojana**

Shri Gurav briefly explained about the scheme. He also informed that in UTs PMFBY is not implemented for Rabi season also, as the numbers of farmers are very less and Insurance companies are not coming forward to bid when tender is issued by Agriculture deptt. Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel asked Dy. Director Agriculture Shri Gandhi Sir to look in to the matter immediately and implement the scheme on Priority basis.

**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 Rajeev Ranjan, Resident Deputy Collector, Khanvel, asked bankers to draw the strategies to create awareness amongst home buyers for this PMAY schemes. Shri RDC Sir instruct all banks for vigorously follow up for subsidy under PMAY especially Bank of Baroda – 123 beneficiary, SBI – 82 beneficiary, ICICI – 62 beneficiary and PNB – 106 beneficiary. The GM sir, BOB Baroda Zone instructed 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.

DDM, NABARD told that due to small land holding the limit of KCC is very less per farmer. He also suggested to bankers for SHG and JLG credit linkage. The Rajeev Ranjan, Resident Deputy Collector, Khanvel instructed Agriculture department to explore all the possibilities to increase the income of farmers in DNH. Also suggested for double cropping wherever possible. The DDM NABARD told that the scale of finance for crop loan is considered as per Valsad District as the Cooperative bank is not in D & NH. Shri. A. Kumar Khosla, UTLBC Convenor DD & DNH and General Manager, BOB, Baroda Zone asked DDM, NABARD to revisit and review scale of Finance. Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel suggested for implementation of Agricultural allied activities like dairy, poultry, etc. The AGM, RBI Shri J. S. Kalra informed house regarding the availability of KCC to Animal Husbandry and fisheries. He asked bankers to explore possibilities of KCC to tenant farmers. The LDM Shri Uttam Gurav told that after merger of UT’s the matter of scale of finance will be taken up with authorities .

Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel, added that the joint efforts should be taken by all stakeholders and explore all possibilities for development of allied activities and commercial production of vegetable to achieve the results. Also advised to Regional Manager BOB, DDM NABARD, AGM RBI and Director Agriculture for formulation of area specific scheme for D & NH. Further AGM RBI discussed IRAC norms regarding crop loan. He suggested that as per IRAC norms any short term or long term crop loan will turn to NPA after 36 month of default.

**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 2018-19 and 2019-20. Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel, asked RSETI Director 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. The LDM told the house that the 4 BC of ICICI are inactive. The AGM RBI advised to ICICI bank to activate or replace the all 4 BC at earliest. Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel 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 September - 2019 quarter; our rural branches have organized 74 camps. The RDC sir asked FLC to educate people regarding financial planning and discuss the importance of the habit of small saving. Also 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 September 2019 in UT OF D & N.H**

Shri Gurav appraised that the total number of Bank branches in UT of D & N.H. are 59 as of September - 2019 which includes 35 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. Further the LDM told that the branches of BOB and eDena are going to co-locate as per approval obtained from DLCC, but only location will be changed and branches will run parallel in single premise itself, hence the number of bank branches working in D & NH will be remain same i.e. 59.

The LDM asked house whether there will be DLCC or UTLBC as UT’s are going to merge. The AGM RBI cleared that after officially merger of UT’s; there will be DLCC only in case of Dadra & Nagar Haveli. The LDM informed house that there is no unbanked area in D & NH as every village is getting banking facility either through branch, ATM or BC within 5 km radius.

**Deposit Growth:**

Shri Gurav informed that as of Quarter ended Sept 2019, the deposit stands at Rs.4321.91 Cr. The deposit has increased by Rs.282.20 Cr as compared to March 2019.

**Credit Expansion:**

Shri Gurav informed that during the Quarter underreview i.e. Sept-19, the aggregate Advances of the Banks in DNH decreased by Rs. 37.59 Crore in absolute terms from Rs.2512.41 Crore as of March 2019 to Rs. 2474.82 Crore as of Mar-19 registering a Negative growth of 1.50%. The RDC Sir, instructed to all bankers to come out of negativity. The GM Sir, BOB, Baroda Zone told that due to general slowdown this has been happened, but this will be temporary.

**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 57.26% as on Sept 2019. CD ratio has decreased by 4.93% over March 2019. It is less than of benchmark level i.e. 60%. Public Sector Banks to focus more on lending so as surpass the C: D ratio over benchmark.

**NPA STATUS OF BANKS IN DADRA & NAGAR HAVELI**

The total NPA of DNH as of 30.11.2019 is 4204.87 lacs which is 1.80 % of credit outstanding of DNH as of Sept- 2019..

 **PRIORITY SECTOR LENDING:**

Shri Gurav informed total credit flow to Priority Sector stands at Rs.1434.67 Crore (57.97%) as of the Quarter ended Sept 2019 as against the RBI benchmark of 40%. It has increased by 3.78 Cr over March 2019. Total Agriculture Lending is Rs.65.79 Crore (2.66%) as on Sept-2019. It is far below benchmark of 18%. It has increased by 2.52 Cr over March 2019. Weaker section advance is Rs.222 Crore (8.97%) as of the Quarter ended Sept-2019 of Total Advances. It is below benchmark level of 10%.The weaker section advance has increased by 27 Cr over March 2019.

Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel, advised all bankers to consider agriculture and weaker section loan proposal on priority basis. The AGM, RBI asked all bankers for proper classification of weaker section advances.

 Shri Rajeev Ranjan, Resident Deputy Collector, Khanvel, 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.

The GM Sir, BOB, Baroda Zone asked all bankers to focus on farm mechanization viz. tractor loan, drip / sprinkler irrigation etc. which will help in increase in agricultural finance. Also informed that recently the BOB celebrated “Kisan Pakhwada” on pan India basis.

**AGENDA NO: 6**

**Review of performance under Annual Credit Plan (ACP) 2019-2020 for fresh lending to Priority Sector Advances**

**Agriculture & Allied Activities**

The achievement as of Quarter ended Sept-19 is at 18.92 % i.e. Rs.7.91 Crore against the target of Rs. 41.80 Crore. The performance under agriculture sector is unsatisfactory for the quarter ended Sept 2019.

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector as of quarter ended Sept-19 is 64.70 % i.e. Rs.132.34 Crore against the target of Rs. 204.53 Crore.The Performance under MSME Sector is Good.

**Housing**

The achievement as of Quarter ended Sept-19 under Housing sector is 60.17% i.e. 60.14 Crore against the target of Rs.99.95 Crore. Performance under Housing Sector is satisfactory.

**Education**

The achievement as of Quarter ended Sept-19 under Education Loan is 36% i.e.0.81 Crore against the target of Rs.2.25 Crore. Performance under Education Sector is poor.

**Other Priority Sector**

The achievement as of Quarter ended Sept-19 under Other Priority Sector is 73.87 % i.e. Rs.18.83 Crore against the target of Rs. 25.49 Crore. The performance under OPS sector is Excellent.

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.

**Agenda No.: 7**

**KCC and JLGs:**

 The 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. The AGM 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 RDC sir asked NABARD to form a farmers Clubs and bankers to create awareness among SHGs regarding proper use of fund. Further RDC sir asked DDM, NABARD to conduct the workshop for sensitize the bankers regarding JLG, SHG and farmers club.

The GM Sir, BOB, Baroda Zone added that the Bank of Baroda recently launched Digital Platform for all the agricultural need and asked DDM NABARD to sensitize SHG members for key activities rather than only internal lending.

**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.

**AGENDA – 8**

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

Under NRLM No application in sponsored in current year during the quarter ended September 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**)

DIC has forwarded 04 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2019 – 20 and all are pending at bank /branch level. The RDC Sir asked all bankers to sanction / reject with valid reason at earliest.

**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. 5.56 Cr. were disbursed to minority community in 144 A/cs. The outstanding stood at Rs.74.17 Cr as of Sept-2019 in 1099 beneficiaries.

Financial assistance of Rs. 32.22 Cr was given to 1396 women beneficiaries during the quarter Sept-19 and outstanding stands at Rs.335.97 Cr in 8568 accounts, which comes to 13.58% of the total advances.

**Education Loan:**

During the quarter under review i.e. Sept-19, fresh loan of Rs.0.47 Crore have been disbursed in 8 accounts. Outstanding stands at Rs. 10.65 Crore in 259 accounts.

**Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs.8.73 Cr during the quarter and outstanding under SC/ST category remained Rs.93.38 Cr in 3940 Accounts

**Agenda No: 10 :**

**Expanding and Deepening of Digital Payment Ecosystem:**

The LDM informed to house that the District of D & NH has been identified for 100 digitization and requested to all banks to implement suitable steps for making identified district i.e. D & NH 100 % digitally enabled. Shri Desai, AGM. BOB, Digital Banking suggested that the survey should be carried out to decide the stage of digitization. He further suggested that awareness of digital banking should be created through Financial Literacy camps, Nukkad, Media coverage, distribution of pamphlet etc. in vernacular language. He asked bankers to sensitize their customer from cash banking to digital banking.

 The LDM informed house that the sub-committee for digital banking has been already formed. The GM sir, BOB Baroda Zone suggested to LDM to give targets to banks for POS and QR codes. DDM NABARD told that the NABARD is giving subsidy for purchase of POS machines and urged bankers to take benefits of the scheme. The RDC sir instructed to all bankers to decide the strategies to make the District of D & NH 100% digital.

**Agenda No.: 11**

**PREPAREDNESS OF BANK REGARDING SUBMISSION OF LBS DATA AS PER NEW STANDARDIZED FORMAT:**

The AGM, RBI discussed the procedure relating to management of data flow at Lead Bank Scheme.

**Agenda No.: 12**

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

**Potential Linked Credit Plan (PLP) 2020 -21**

The DDM NABARD discussed and launched Potential Linked Credit Plan (PLP) 2020 -21 for Dadra & Nagar Haveli. The PLP for D & NH given by NABARD is 437.37 cr.

**Cases under SARFAESI pending for DM (District Magistrate) Order**:

The LDM , DNH informed house that only 4 cases under SARFAESI are pending for DM (District Magistrate ) order and requested to Hon’ble collector to issue the orders at their earliest.

Shri. J. S. Kalra AGM, 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. 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.
3. Complaints of customers to be minimized for misbehavior.
4. 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.
5. LDM to report regular absent banks for UTLBC to RBI.
6. Bankers should sanction / reject Govt. sponsored loan proposals at earliest.

Shri. A. Kumar Khosla, UTLBC Convenor DD & DNH and General Manager, BOB, Baroda Zone 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 RDC, Khanvel 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. He instructed bankers to focus on Agriculture finance especially Cold storage, Fish ponds, Rural Godown etc. The schemes are there to help marginal people from various sections of society.

The Meeting was ended with vote of thanks by the Smt. Vrushali Kambli, DGM, Regional Manager, BOB, Valsad Region.