**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 60th UTLBC meeting for the quarter ended June -2017 held on 14.09.2017, were circulated to all the members vide Lead Bank Office letter no. **LBO/SLVS/31/2017** dated 25.10.2017. No comments/ amendments have been received so far from any of the members. The house is therefore, requested to confirm the same.

**AGENDA No.2**

**Aadhar Seeding and Aadhar Authentication**

**100% Aadhar Seeding in all eligible accounts including PMJDY accounts**

As Per latest guidelines from GOI and UIDAI Aadhar is compulsory for Opening of New Bank accounts with effects from 20th June-2017. It is further notified by the government that all existing Bank accounts have to be authenticated with Aadhar by the Banks by 31st Dec-2017.

However, in the UT of DNH the drive for 100% Aadhar seeding was started in March-2017 after decision taken in the 58th UTLBC to complete the task by 30th June-2017. Various review meetings were held under the chairmanship of Hon’ble Adviser to Administrator, UT of DD and DNH, Hon’ble Collector DNH for periodical review of the target. The last review meeting in this series was held on 25/10/2017 under the chairmanship of Hon’ble Collector, DNH where the banks in UT of D&NH have achieved 99.88% of Aadhar Seeding. Whereas, Aadhar authentication stands at 70.22%. All member banks are instructed to complete the process of Aadhar Authentication before 31/12/2017. Following instructions were given by Hon’ble Collector, DNH:

1. The representatives of Kotak Mahindra Bank, Ratnakar Bank Ltd.and Yes Banks were categorically instructed to achieve 100% Aadhar Seeding..

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total no.of Operative /Active SB A/c as of 23.11.2017** | | | | | | |
| **Sr.No.** | **Name Of Bank & Branch** | **Total no.of Operative /Active SB** | **No. of Active & Operative SB Accounts in which AADHAR number have been seeded-** | **% of Aadhaar Seeded in SB Operative A/C as on 23/11/2017** | **No. of SB accounts in which Adhar Authentication completed** | **% Adhar Authentication in SB-Operative AC s on 23/11/2017** |
| 1 | DENA BANK | 151031 | 151031 | 100.00 | 99646 | 65.98 |
| 2 | ALLAHABAD BANK | 6035 | 6035 | 100.00 | 2779 | 46.05 |
| 3 | ANDHRA BANK | 5778 | 5778 | 100.00 | 4320 | 74.77 |
| 4 | BANK OF BARODA | 42649 | 42649 | 100.00 | 33266 | 78.00 |
| 5 | BANK OF INDIA | 8247 | 8247 | 100.00 | 5124 | 62.13 |
| 6 | BANK OF MAHARASTRA | 2870 | 2870 | 100.00 | 1619 | 56.41 |
| 7 | CANARA BANK | 14718 | 14718 | 100.00 | 5970 | 40.56 |
| 8 | CENTRAL BANK OF INDIA | 6672 | 6672 | 100.00 | 3504 | 52.52 |
| 9 | CORPORATION BANK | 6050 | 6050 | 100.00 | 4235 | 70.00 |
| 10 | INDIAN BANK | 3660 | 3660 | 100.00 | 3648 | 99.67 |
| 11 | INDIAN OVERSEAS BANK | 3873 | 3873 | 100.00 | 2091 | 53.99 |
| 12 | IDBI BANK LTD | 13208 | 13208 | 100.00 | 285 | 2.16 |
| 13 | ORIENTAL BANK OF COMMERCE | 2771 | 2771 | 100.00 | 1441 | 52.00 |
| 14 | PUNJAB NATIONAL BANK | 4502 | 4502 | 100.00 | 1500 | 33.32 |
| 15 | UNION BANK OF INDIA | 6767 | 6767 | 100.00 | 3518 | 51.99 |
| 16 | UNITED BANK OF INDIA | 2876 | 2876 | 100.00 | 1725 | 59.98 |
| 17 | UCO BANK | 3835 | 3835 | 100.00 | 2301 | 60.00 |
| 18 | VIJAYA BANK | 6257 | 6257 | 100.00 | 3754 | 60.00 |
| 19 | SYNDICATE BANK | 202 | 202 | 100.00 | 167 | 82.67 |
|  | **PUBLIC SECTOR TOTAL** | **292001** | **292001** | **100.00** | **180893** | **61.95** |
| **20** | **SBI GROUP TOTAL** | **44714** | **44714** | **100.00** | **31714** | **70.93** |
| 21 | CATHOLIC SYRIAN BANK LTD | 4200 | 4200 | 100.00 | 3780 | 90.00 |
| 22 | FEDERAL BANK LTD | 3268 | 3268 | 100.00 | 2287 | 69.98 |
| 23 | TAMILNAD MERCANTILE BANK | 5392 | 5392 | 100.00 | 5392 | 100.00 |
| 24 | DCB BANK LTD | 2270 | 2270 | 100.00 | 1744 | 76.83 |
| 25 | RATNAKAR BANK LTD | 3072 | 2650 | 86.26 | 2650 | 86.26 |
| 26 | AXIS BANK LTD | 8918 | 8918 | 100.00 | 8918 | 100.00 |
| 27 | ICICI BANK LTD | 28745 | 28745 | 100.00 | 28745 | 100.00 |
| 28 | INDUSIND BANK LTD | 3179 | 3179 | 100.00 | 2539 | 79.87 |
| 29 | HDFC BANK LTD | 26464 | 26464 | 100.00 | 26464 | 100.00 |
| 30 | KOTAK MAHINDRA BANK LTD | 7240 | 7168 | 99.01 | 6522 | 90.08 |
| 31 | BANDHAN BANK LTD | 695 | 695 | 100.00 | 600 | 86.33 |
| 32 | YES BANK LTD | 2810 | 2790 | 99.29 | 1793 | 63.81 |
|  | **PRIVATE SECTOR TOTAL** | **96253** | **95739** | **99.47** | **91434** | **94.99** |
|  | **GRAND TOTAL** | **432968** | **432454** | **99.88** | **304041** | **70.22** |

**AGENDA No.3**

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

* 1. **Pradhan Mantri Jan Dhan Yojana (PMJDY):** This scheme was launched by Hon’ble Prime Minister with aim to provide access to banking and availability of timely and adequate credit to hitherto excluded class of the society. Government of India has issued important guidelines in respect of preparation of an immediate time bound action plan for 100% Financial Inclusion of all households. Accordingly, they have issued an approach paper on Pradhan Mantri Jan Dhan Yojana (PMJDY).

**Operative Accounts: (as of 30/09/2017)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Bank | No. of Operative A/c | Out of which, total Aadhar Seeded Accounts | Total number of Rupay Card issued | Number of Pass-Books issued |
| PSBs | 61399 | 61399 | 61399 | 61399 |
| Private Banks | 1898 | 1849 | 1898 | 1898 |
| Total | 63297 | 63248 | 63297 | 63297 |

* 1. **Social Security’s Schemes**

Three social security schemes i.e. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY) and Atal Pension Yojana (APY) were launched by the Hon’ble Prime Minister of India on 09th May-2015. Pradhan Mantri Suraksha Bima Yojana (PMSBY) provide insurance cover in the unfortunate event of death or disability due to an accident and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY) provide insurance cover in the unfortunate event of death or disability by any cause, whereas the pension scheme, Atal Pension Yojana (APY) is to address old age income security needs.

**3.2.1 Pradhan Mantri Suraksha Bima Yojana ( PMSBY):**

PMSBY will offer a renewable one year accidental death cum disability cover of Rs 2 lakh for partial permanent disability to all [savings](http://economictimes.indiatimes.com/topic/savings) Bank account holders in the age group of 18-70 years for a premium of Rs 12 per annum per subscriber.

**3.2.2 Pradhan Mantri Jeevan Jyoti Bima Yojana ( PMJBY):**

PMJJBY will offer a renewable one year life cover of Rs 2 lakh to all savings Bank account holders in the age group of 18-50 years, covering death due to any reason, for a premium of Rs 330 per annum per subscriber.

**3.2.3 Atal Pension Yojana( APY)**

The scheme Atal Pension Yojana (APY) launched to citizens of India falling in the age group of 18 to 40 year and wish to pension after the age of 60 years from Rs.1000 to 5000/-.

**Progress under PMJBY, PMSBY and APY**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Name of Scheme** | **No. of Enrolments**  **till 22nd Nov 2017** |
| 1 | Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY) | 24284 |
| 2 | Pradhan Mantri Suraksha Bima Yojana (PMSBY) | 43305 |
| 3 | Atal Pension Yojana (APY) | 2786 |
|  | **Total** | **70375** |

* 1. **Pradhan Mantri MUDRA Yojana:**

For the development of micro and small units the Hon’ble Prime Minister has launched MUDRA (Micro Units and Development Refinance Agency) on 8th April-2015 as new financial entity for developing and refinancing last mile financial intermediaries like Banks, NBFCs, MFIs, etc. As per NSSO estimate about Rs.5.77crore such units exists in the country and a great majority of them are outside the formal Banking fold and are unable to sustain or grow due to lack of finance or repaying on informal channels, which are very expensive or unreliable. On the same day PMMY (Pradhan Mantri MUDRA Yojana) was launched to ‘fund the unfunded’ by bringing such enterprises to the formal financing system and extending affordable credit to them.

Further, to augment the finance under PMMY, the District Administration advised all the bank branches in D&NH to organize 2 days Mudra Camps in villages as well as wards for creating awareness amongst public.

**Bank Wise performance under MUDRA (As of 30/09/2017)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | Cumulative since inception of scheme i.e. 08/04/2015 | | |
| **Sr.No.** | **Name Of Bank & Branch** | **No Of A/Cs** | **Sanction Amt (In Cr)** | **Disbursement Amt (In Cr)** |
| **1** | **DENA BANK** | 1390 | 5.25 | 4.7 |
| **2** | **ALLAHABAD BANK** | 127 | 2.08 | 2.08 |
| **3** | **ANDHRA BANK** | 69 | 1.16 | 1.11 |
| **4** | **BANK OF BARODA** | 136 | 3.27 | 3.17 |
| **5** | **BANK OF INDIA** | 64 | 1.23 | 1.14 |
| **6** | **BANK OF MAHARASTRA** | 5 | 0.24 | 0.24 |
| **7** | **CANARA BANK** | 135 | 3.41 | 3.37 |
| **8** | **CENTRAL BANK OF INDIA** | 29 | 0.69 | 0.69 |
| **9** | **CORPORATION BANK** | 26 | 0.38 | 0.37 |
| **10** | **INDIAN BANK** | 56 | 0.35 | 0.35 |
| **11** | **INDIAN OVERSEAS BANK** | 3 | 0.15 | 0.12 |
| **12** | **IDBI BANK LTD** | 109 | 3.89 | 3.89 |
| **13** | **ORIENTAL BANK OF COMMERCE** | 46 | 1.35 | 1.35 |
| **14** | **PUNJAB NATIONAL BANK** | 52 | 1.78 | 1.56 |
| **15** | **UNION BANK OF INDIA** | 22 | 0.46 | 0.39 |
| **16** | **UNITED BANK OF INDIA** | 6 | 0.32 | 0.32 |
| **17** | **UCO BANK** | 13 | 0.17 | 0.17 |
| **18** | **VIJAYA BANK** | 97 | 3.69 | 3.69 |
| **19** | **SBI GROUP TOTAL** | 98 | 4.27 | 4.27 |
| **20** | **CATHOLIC SYRIAN BANK LTD** | 0 | 0 | 0 |
| **21** | **FEDERAL BANK LTD** | 2 | 0.17 | 0.17 |
| **22** | **TAMILNAD MERCANTILE BANK** | 10 | 0.54 | 0.54 |
| **23** | **DCB BANK LTD** | 0 | 0 | 0 |
| **24** | **RATNAKAR BANK LTD** | 0 | 0 | 0 |
| **25** | **AXIS BANK LTD** | 3 | 0.08 | 0.08 |
| **26** | **ICICI BANK LTD** | 123 | 6.28 | 6.28 |
| **27** | **INDUSIND BANK LTD** | 148 | 0.65 | 0.65 |
| **28** | **HDFC BANK LTD** | 127 | 4.33 | 4.33 |
| **29** | **KOTAK MAHINDRA BANK LTD** | 4 | 0.22 | 0.22 |
| **30** | **BANDHAN BANK LTD** | 2258 | 8.69 | 8.69 |
| **31** | **YES BANK LTD** | 0 | 0 | 0 |
|  | **Grand Total** | **5158** | **55.1** | **53.94** |

**3.4 Stand Up India**

Hon’ble Prime Minister has launched “Stand up India” scheme on 5th April, 2016 with the objective to facilitate Bank loans between Rs. 10 lakhs to Rs. 1 Crore to at least one Scheduled Caste or Scheduled Tribe borrower and at least one woman borrower per bank branch for setting up a green field enterprise in the year. This enterprise may be in manufacturing, services or the trading sector.

To implement and monitor the progress under the scheme, an interactive portal **(**[**www.standupmitra.in**](http://www.standupmitra.in)**)** is also launched by the Govt. of India

**Progress Under Stand-Up India (As of 30th Nov 2017)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No** | **Name of Bank** | **No. of Application Sanctioned** | **Amt. Sanctioned**  **(In Lacs)** | **No of Application Pending** | **Category** |
| **1** | **Dena Bank** | **1** | **35.00** | **0** | **1-ST** |
| **2** | **Central Bank of India** | **2** | **77.00** | **0** | **2-Women**  **(1 SC/ST)** |
| **3** | **State Bank of India** | **3** | **40.80** | **0** | **3 Women (1 ST)** |
| **4** | **Bank Of Baroda** | **1** | **27.00** | **0** | **1-Women** |
| **5** | **Vijaya Bank** | **2** | **30.89** | **0** | **2-Women** |
| **6** | **Canara Bank** | **4** | **101.00** | **0** | **3-Women, 1-ST** |
| **7** | **Bank Of India** | **2** | **37.31** | **0** | **2-ST** |
|  | **Total** | **15** | **349.00** | **0** |  |

**3.5 Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at supporting sustainable production in agriculture sector by way of a) providing financial support to farmers suffering crop loss/damage arising out of unforeseen events b) stabilizing the income of farmers to ensure their continuance in farming c) encouraging farmers to adopt innovative and modern agricultural practices d) ensuring flow of credit to the agriculture sector; which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

In UT of DNH, the Agriculture Department has formed the State Level Coordination Committee on Crop Insurance (SLCCCI) for implementation of PMFBY. For Kharif crop the SLCCI was held on 09/05/2017 under the chairmanship of Hon’ble Adviser to Administrator, D&NH. During Kharif season following crops viz Paddy, Tur, Adad, Banana, Papaya are identified in DNH. The Department is still under process for finalizing agency for collection of premium. Hence scheme is not implemented in UT of DNH for the Kharif Season of current year.

**3.6 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme**

**“Pradhan Mantri Awas Yojana (PMAY)”** was launched on 17th June, 2015 by Govt. of India, with an aim to make the mission “Housing for All by 2022”, a big success.

National Housing Bank (NHB) and Housing and Urban Development Corporation Limited (HUDCO) have been identified as Central Nodal Agencies (CNA) for the implementation of the CLSS Scheme through Primary Lending Institutions (PLIs).

The salient features of the Credit Linked Subsidy Scheme (CLSS) are as under;

* **Beneficiary Family** –Economically Weaker Section (EWS – Household income of upto Rs.3.00 lakh) and Low Income Group (LIG - Household income of above Rs. 3.00 lakh and uptoRs.6.00 lakh) family not owning a pucca house in the name of the any of the family members in any part of India.
* **Geographical Coverage** – All 4041 statutory towns as per Census 2011. Further, vide circular dated 9th November 2015, Ministry of Housing and Urban Poverty Alleviation, Government of India has notified that States/UTs will have the flexibility to include in the Mission, the Planning Area as notified with respect to the Statutory town and which surrounds the concerned municipal area.
* House should be in the name of female head of the household, including joint name with male head.
* Interest subsidy eligibility at the rate of 6.50% for a maximum tenure of 20 years for loan amount upto Rs. 6 lakh. The maximum subsidy amount is about Rs 2.20 lakh.
* Carpet area of the house/flat is up to 30 sq. m. for EWS and 60 sq. m. for LIG.
* Carpet area of the house/flat is up to 90 Sq Mtr for MIG-I and 110 Sq Mtr for MIG-II.

Moreover, Indian Banks’ Association (IBA) has devised simplified Loan Application Form and other documents for the use of PLIs which is also adopted by many Banks.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Group | Eligibility  (Income) | Subsidy Rate | Tenure (Year) | Dwelling Unit Carpet Size ( Sq. Mtr.) |
| EWS | Up to 3,00,000 | 6.50% | 20 | 30 |
| LIG | Up to 6,00,000 | 6.50% | 20 | 60 |
| MIG-I | Up to 12,00,000 | 4.00% | 20 | 90 |
| MIG-II | Up to 18,00,000 | 3.00% | 20 | 110 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Total No. of Housing Loan covered under PMAY** | | | |
| Up to 31.03.2017 since inception of scheme | Out of which no. of accounts in which PMAY subsidy claimed | From 01.04.2017 to 30/11/2017 | Out of which no. of accounts in which PMAY subsidy claimed |
| **46** | **34** | **489** | **464** |

**3.7 Doubling of Farmers’ Income by 2022**

Reserve Bank of India, Central Office, and Mumbai vide their letter no. FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated December 26, 2016 has informed that the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the Government in several forums and has acquired primacy from the point of view of rural and agricultural development.

The strategy to achieve this goal, inter-alia, include,

* Focus on irrigation with large budgets, with the aim of “per drop, more crop”.
* Provision of quality seeds and nutrients based on soil health of each field.
* Investments in warehousing and cold chains to prevent post-harvest crop losses.
* Promotion of value addition through food processing.
* Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations.
* Strengthening of crop insurance scheme to mitigate risk at affordable cost.
* Promotion of ancillary activities like poultry, bee-keeping and fisheries.

Banks should revisit their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and disbursal of loans within specified time limits with an aim for better capital formation in agriculture sector.

Moreover, Lead Banks were advised to ensure the following:

* Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.
* Include “Doubling of Farmers’ Income by 2022” as a regular agenda under Lead Bank Scheme in various forums such as DCC and DLRC.
* Lead Banks to ensure close coordination with Government departments be leveraged to further the objectives of doubling farmers’ income by 2022.

**3.8 Sukanya Samrudhi Yojana (SSY)**

The Sukanya Samrudhi Yojana is launched by Hon’ble Prime Minister as prosperity scheme for girl child under “Beti Bachao Beti Badhao Yojana”. This is a small saving scheme to ensure bright future for girl child in our country. This yojana is to facilitate them proper education and care-free marriage expenses. This scheme is for girl child below 10 Years. One of the key benefit of the scheme is that it is quite affordable i.e. one can invest anything between Rs. 1000 to Rs. 150000 yearly and offers highest rate of return on investment. Also, investment under SSY is exempted under IT act 1961 sec 80C.

The total no. of accounts opened under this scheme since inception i.e. 22/01/2015 in UT of D&NH is 669.

**AGENDA No.4**

**Other Important Issues**

**4.1 Installation of Point of Sale (POS) machine**

In order to implement Cash Less/Digital Payment mode DFS, GOI instructed all the banks to provide POS machine on priority basis. Accordingly, UT administration is taking periodical review for installation of POS machines by the banks in D&NH. The UT administration is giving special thrust in supplying POS machine to all liquor shops, Bars and Petrol Pumps. Member banks have received 1334 applications from merchants and all of the POS machines are provided by the banks and there is no pendency at banks level.

**4.2 Progress of Rural Self Employment Training Institute-Silvassa**

As per Ministry of Rural Development, GOI each lead bank has to establish Rural Self Employment Training Institute (RSETI) in their respective districts. Our Dena Bank has established Dena RSETI in 2012 which was temporarily working from ITI Campus in Amli, Silvassa. Subsequently, the District Administration has provided land for construction of RSETI at Khutali-DNH. Building was inaugurated by our Hon’ble CMD, Dena Bank Shri Ashwani Kumar on 03/07/2017. The RSETI has subsequently started to function from new campus.

**The details of the training programmes organized by the RSETI**



**Category wise, gender wise summary of candidates trained at RSETI**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sr. No. | RSETI | No. of Trainees | | | | CATEGORY | | | | | | |
| Total | Male | Female | Female % | GEN | SC/ST | OBC | Minority | BPL | BPL % | APL |
| 1 | 2016-17 | 763 | 124 | 639 | 84 | 212 | 457 | 66 | 28 | 41 | 5 | 743 |
| 2 | 2017-18 | 222 | 44 | 178 | 80 | 45 | 153 | 20 | 4 | 53 | 24 | 169 |

**4.3 Availability of Bank Mitras / BCs in SSAs:**

Banks are providing Banking Services through Bank Mitras / BCs in all such SSAs in the UT of D&NH, where Bank branches are not available. In last several UTLBC meetings and other Financial Inclusion / PMJDY related meetings, Banks were advised to ensure the following:

1. 100% BC activation in allotted SSAs.
2. Availability of adequate infrastructure with BCs enabling them to extend required banking services in the SSAs/ villages.
3. Adequate remuneration to the BCs.

As per directives of DFS, MoF, GoI, LDM office also made verification calls to BC deployed by all Banks in the State and informed the Banks about deficiencies observed in their BC model, with a request to take necessary corrective measures.

**List of Banks and their BC’s with villages covered:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No | Name of the Bank | No. Of SSA allotted (without bank branches) | No. Of Bank Mitra appointed by the bank | No.of Bank Mitra as per Lead Bank Cell Record |
| 01 | Dena Bank | **17** | **17** | **17** |
| 02 | Bank Of Baroda | **3** | **1** | **1** |
| 03 | SBI | **2** | **2** | **2** |
| 04 | Canara Bank | **2** | **1** | **1** |
| 05 | Indian Overseas Bank | **2** | **2** | **2** |
| 06 | IDBI Bank | **2** | **2** | **2** |
| 07 | ICICI Bank | **4** | **3** | **3** |
| 08 | HDFC Bank | **1** | **1** | **1** |

**4.4 Financial Literacy**

**4.4.1 Financial Literacy and credit counseling center (FLCC)**

Dena Bank has set up FLCs in LDM Office at Lead Bank Cell, Silvassa, DNH.

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No** | **Bank** | **No. of Districts** | **No. of FLCCCs set up by the Lead Bank** |
| 1 | **Dena Bank** | **1** | **1** |
|  | **Total** | **1** | **1** |

**4.4.2 Financial Literacy through Rural Branches**

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. We are having 24 rural branches in D&NH. Hence, 72 camps should have been conducted in Sept-2017 quarter; our rural branches have shown average performance by organizing 58 camps

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No** | **No. of Rural Banks** | **Quarterly Target for FLC Camp** | **FLC Camp Organised** |
| 1 |  | **72** | 58 |
|  | **Total** | **72** | 58 |

**AGENDA No.5**

**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED Sep-17 IN UT OF D&NH.**

The total number of Bank branches in UT of D&NH is 60 as of quarter ended Sep-17. Comparative summary of Bank - Branches, group wise is given here under:

**BRANCH EXPANSION AREA WISE**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **Mar-2017** | **Sep-2017** | **Variation over March 2017** |
| Rural Branches | 24 | 24 | 0 |
| Semi Urban Branches | 36 | 36 | 0 |
| TOTAL | 60 | 60 | 0 |

**BRANCH EXPANSION SECTOR WISE**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **Mar-**  **2017** | **Sep-**  **2017** | **Variation over March 2017** |
| Public Sector Bank / Branches | 34 | 35 | +1 |
| SBI Group | 5 | 5 | 0 |
| Private Bank /Branches | 21 | 20 | -1 |
| Co-operative Banks | 0 | 0 | 0 |
| **TOTAL** | **60** | **60** | **0** |

**DEPOSIT GROWTH:**

During the Quarter ended Sep-2017, the aggregate deposits of the Banks in DNH increased by Rs. 148.27 Crore in absolute terms from Rs. 3575.64 Crore as of March-2017 to Rs. 3723.91 Crore as of Sep-2017 registering a Growth of 4.15% over the March-2017.

Bank wise details are as per Annexure No. 1 as under

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Bank Group** | **Sep-2016** | **Mar-2017** | **Sep-2017** | **Growth**  **Y-to-Y (%)** | **Absolute growth over Mar-17** | |
| **Public Sector Banks** | **2383.61** | **2511.21** | **2573.06** | **7.94%** | **+61.85 (+2.46%)** | |
| **SBI Group** | **234.88** | **248.05** | **273.48** | **16.43%** | **+25.43 (+10.25%)** | |
| **Private Banks** | **693.87** | **816.37** | **877.37** | **26.44%** | **+61.00 (+7.47%)** | |
| **TOTAL** | **3312.37** | **3575.64** | **3723.91** | **12.42%** | +**148.27 (+4.15%)** |

**Note: figure in (%) growth over previous year**

During the year ended Sep-17, All Bank Groups have registered positive growth over March 2017. The highest percentage wise growth in deposit was registered by SBI Group (10.25%) followed by Private sector Banks (7.47%) followed by Public Sector Banks who have registered Growth over the March-2017 (2.46%).

**CREDIT EXPANSION**

During the quarter under review i.e. Quarter ended Sep-17, the aggregate Advances of the Banks in DNH increased by Rs. 141.97 Crore in absolute terms from Rs. 1578.31 Crore as of March, 2017 to Rs. 1720.28 Crore as of Sep -2017 registering a positive growth of 8.99%.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Group** | **Sep-2016** | **Mar-2017** | **Sep-2017** | **Growth**  **Y-o- Y** | **Absolute growth over March. 17** |
| **Public Sector Banks** | **677.18** | **731.50** | **714.64** | **5.53%** | **-16.86 (2.30%)** |
| **SBI Group** | **149.23** | **229.94** | **251.97** | **68.85%** | **+22.03(9.58%)** |
| **Private Banks** | **509.68** | **616.87** | **753.67** | **47.87%** | **+136.80 (22.17%)** |
| **TOTAL** | **1336.10** | **1578.31** | **1720.28** | **28.75%** | **+141.97 (8.99%)** |

**Note: Figures in bracket shows % growth**

The highest percentage wise growth in credit expansion was registered by Private Sector Bank (22.17%) followed by SBI Group (9.58%). Public Sector Banks who have registered Negative Growth over the March-2017.

**CREDIT DEPOSIT RATIO**

The Bank group wise CD Ratio is given below

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **Sep-2016** | **Mar-2017** | **Sep-2017** | **Net Effect over March-17** |
| **Public Sector Banks** | 28.41% | 29.13% | 27.77% | **-1.36%** |
| **SBI Groups** | 63.54% | 92.70% | 92.13% | **-0.57%** |
| **Private Banks** | 73.45% | 75.56% | 85.90% | **+10.34%** |
| **TOTAL** | **40.34%** | **44.14**% | **46.20%** | +2.06% |

Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 46.20% as on Sep 2017. CD ratio has increased by 2.60% over March 2017.

**PRIORITY SECTOR LENDING**

An analysis of the performance in terms of the targets set forth by the Ghosh Committee is presented as under:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PARAMETER** | **BENCH MARK** | **OUTSTANDING AS OF Sep-2017** | | | | | | **Absolute Growth** |
|  |  | **Sep**  **2016**  **Amt.** | **% to Adv.**  **As of Sep 2016** | **Mar-2017**  **Amt.** | **%to Adv.**  **as of Mar-**  **2017** | **Sep-2017**  **Amt.** | **%to Adv.**  **as of Sep-**  **2017** | **Absolute growth over Mar. 17** |
| **Priority Sector** | **40%** | **927.52** | **69.42** | **1042.31** | **66.03** | **1117.94** | **64.98** | **+75.63** |
| **Agri. Advances** | **18%** | **95.77** | **7.16** | **51.62** | **3.27** | **63.79** | **3.71** | **+12.17** |
| **Weaker Sec- Adv.** | **10%** | **129.52** | **9.69** | **114.71** | **7.26** | **164.09** | **9.53** | **+49.38** |
| **DRI Advances** | **1%** | **00** | **00** | **00** | **00** | **00** | **00** | **00** |

The Percentage wise growth under various areas of priority sectors of all Banks are as under:

Total credit flow to Priority Sector is Rs. 1117.94 Crore (63.98%) as of the quarter ended Sept 2017 as against the RBI benchmark of 40%.

Total Agriculture Lending is Rs 63.79 Crore (3.71%) as on Sept-2017. It is far below benchmark of 18%.

Weaker section advance is Rs.164.09 Crore (9.53%) as of the quarter ended Sept 2017 of Total Advances. It is just below benchmark level of 10%.

**Comparative positions of Priority Sector Advances to total advances of various Bank Groups are furnished hereunder:-**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Bank Group** | **As at 31.03.2017** | | | **As at 30.09.2017** | | |
|  | **Total Advances** | **PS Advances** | **As% to Total Advances** | **Total Advances** | **PS Advances** | **As% to Total Advances** |
| **Public Sector Banks** | **731.50** | **566.99** | **77.51** | **714.64** | **584.01** | **81.72** |
| **SBI Group** | **229.94** | **184.75** | **80.34** | **251.97** | **197.96** | **78.56** |
| **Private sector Banks** | **616.87** | **290.55** | **47.10** | **753.67** | **335.97** | **44.57** |
| **Total** | **1578.31** | **1042.31** | **66.03** | **1720.28** | **1117.94** | **64.98** |

**It is observed that as on 30.09.2017 Public Sector credit flow for Priority Sector stands at 81.72% of total advances whereas in SBI Bank Group it is 78.56 % of credit flow for Priority Sector and Private Banks has 44.57 %.**

**Agriculture Advances:**

Agriculture Advances has decreased by Rs.31.97 Crores over Sept 2016, however, it has increased by 12.17 crores over March 2017.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bench mark | Outstanding  as of | | Outstanding  as of | | Outstanding  as of | |
|  |  | **Sep 2016**  **Amt.** | **% to**  **Adv.** | **Mar-2017**  **Amt.** | **% to**  **Adv.** | **Sep- 2017**  **Amt.** | **% to**  **Adv.** |
| **Agri.**  **Advances** | 18% | **95.76** | **7.16** | **51.62** | **3.27** | **63.79** | **3.71** |

**Weaker Section:**

As of 30th Sep-2017 weaker section advances stood at Rs. 164.09 Crore which is 9.53% of total Advance as against benchmark of 10%. On YOY basis, weaker section advances have increased by 34.57 Crore.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Benchmark | Outstanding as of | | Outstanding as of | |
|  |  | **Sep- 2016**  **Amt.** | **% to**  **Adv.** | **Sep- 2017**  **Amt.** | **% to**  **Adv.** |
| **Weaker Sec- Adv.** | 10% | **129.52** | **9.69** | **164.09** | **9.53** |  |

As on Sep-17, the member banks have missed the target marginally. All are requested to take note of the same.

**AGENDA No.6**

**REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2017-2018 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

The summary of target vis a vis achievement under Annual Credit Plan 2017–2018 is presented hereunder, whereas branch wise information is provided in Annexure No. 6.

(Amount in Rs. Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| SECTOR | FINANCIAL TARGET | Achievement During the year i.e. 01/04/2017 to 30.09.2017 | ACHIEVEMENT  % |
| Agri.&Allied Activities | 22.59 | 20.30 | 89.86% |
| MSME | 180.27 | 94.05 | 52.17% |
| Housing | 96.90 | 33.33 | 34.40% |
| Education | 1.92 | 0.76 | 39.58% |
| OPS | 8.05 | 10.96 | 136.14% |
| TOTAL | **309.73** | **159.40** | **51.46%** |

**Agriculture & Allied Activities**

The achievement as of quarter ended Sep 17 is at 89.86 % i.e. Rs. 20.30 Crore against the target of Rs. 22.59 Crore. The performance under agriculture sector is Excellent in Sep Quarter of year 2017-18

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector during Sep quarter of 2017-18 is 52.17 % i.e. Rs. 94.05 Crore against the target of Rs. 180.27 Crore .The Overall Performance under MSME Sector is good.

**Housing**

The achievement as of quarter ended Sep-17 the achievement under Housing sector is 34.40% i.e. 33.33 Crore against the target of Rs. 96.90 Crore. Performance under Housing Sector requires improvement.

**Education**

The achievement as of quarter ended Sep-17 under Education Loan is 39.58% i.e 0.76 Crore against the target of Rs.1.92 Crore. The performance under education loan sector is satisfactory and all member Banks are requested to improve their performance in this sector.

**Other Priority Sector**

The achievement as of quarter ended Sep-17 is 136.14 % i.e. Rs.10.96 Crore against the target of Rs. 8.05 Crore.

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**

**NABARD’S VARIOUS DEVELOPMENTAL AND SUBSIDY LINKED SCHEMES.**

1. **Scheme for formation of JLG.**

In DNH total 52 Joint Liability Group are formed with 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.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Bank** | **Branch** | **Formation of JLG** | **Bank Account Open** | **Bank Credit Linked** | **Amount. Rs. Cash Credit** |
| 1 | Dena Bank | Silvassa | 32 | 26 | 08 | 6,55,000.00 |
| 2 | Dena Bank | Khanvel | 05 | 02 | 0 | 0 |
| 3 | Dena Bank | Rakholi | 05 | 03 | 02 | 2,70,000.00 |
| 4 | Dena Bank | Naroli | 05 | 03 | 0 | 0 |
| 5 | Dena Bank | Dadra | 05 | 03 | 0 | 0 |
|  |  | **Total** | **52** | **37** | **10** | **9,25,000.00** |

1. **Scheme for formation of Farmers Club.**

In DNH total 11 Farmers Club are formed with help of NABARD and NGO. Panchayat wise position is as per follow.

|  |  |  |
| --- | --- | --- |
| **No** | **Block** | **Branch** |
| 1 | NAROLI | 02 |
| 2 | SILVASSA | 03 |
| 3 | KHANVEL | 03 |
| 4 | MANDONI | 02 |
| 5 | AMBOLI | 01 |
|  | TOTAL | **11** |

**3) Review of progress on Promotion and Support of Women Self Help Groups in Backward Districts of India.**

Government of India, Ministry of Finance, Department of Financial Services, and New Delhi issued guidelines for credit to SHGs vide letter no. F.No.3/45/2011-AC dated 17th November, 2011. Ministry of Finance, Department of Financial Services has identified 24 backward districts in India for Promotion and Support of Women SHGs. Dadra and Nagar Haveli is one of those backward districts, identified for Promotion and Support of Women SHGs.

As per Directions of Ministry of Finance, the Lead Bank, in consultation with NABARD, has identified the NGO, namely Rural Welfare Foundation for Promotion and Support of Women SHGs in Union Territory of Dadra and Nagar Haveli. During 38th UTLBC meeting the House had approved the NGO namely Rural Welfare Foundation for Promotion and Support of Women SHGs in Union Territory of Dadra and Nagar Haveli.

As per directions of Ministry of Finance, Dena Bank , State Bank of India, Bank of Baroda and Canara Bank have signed MOU with NGO namely Rural Welfare Foundation.

In Union Territory of Dadra and Nagar Haveli the NGO, Rural Welfare Foundation has started formation of WSHGs. As per information received from the NGO 631 WSHGs have been savings linked and 375 WSHGs are Credit Linked.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Bank** | **Savings linked** | **Bank Credit Linked** | **Amount. Rs.** |
|
| **1** | **Dena Bank** | **599** | **363** | **36300000** |
| **2** | **State Bank of India** | **10** | **7** | **700000** |
| **3** | **Bank of Baroda** | **18** | **3** | **300000** |
| **4** | **Canara Bank** | **4** | **2** | **200000** |
|  | **Total** | **631** | **375** | **37500000** |

Note: 8 WSHG Credit Linked during the Quarter ended Sep-17

**AGENDA No.8**

**CENTRAL/STATE GOVT. SPONSORED PROGRAMMES /OTHER DEVELOPMENTAL PROGRAMMES IMPLEMENTED IN D&NH**

The summary of performance during the year in implementation of various Bankable schemes sponsored by Central / State Govt. is presented hereunder. Scheme wise / Bank wise details are furnished in Annexure No. 7, 8 & 9.

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

Under NRLM No application in sponsored in current year during the quarter ended Sep 2017 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 we have allocated target of 12 Projects to different Banks in Union Territory of Dadra and Nager Haveli for the year 2017-18.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Name of Bank | No. Of Application Sponsored | No. Of Application Sanctioned | No. of Application Disbursed | No. of Application Rejected/  Returned | No. Of Application Pending |
| BOB | 04 | 01 | 01 | 01 | 02 |
| IDBI | 01 | 00 | 00 | 01 | 00 |
| SBI | 01 | 00 | 00 | 00 | 01 |
| INDIAN BANK | 01 | 00 | 00 | 01 | 00 |
| BOI | 01 | 01 | 01 | 00 | 00 |
| DENA BANK | 01 | 00 | 00 | 01 | 00 |
| CBI | 01 | 00 | 00 | 01 | 00 |
| ICICI | 01 | 00 | 00 | 01 | 00 |
| AXIS BANK | 01 | 00 | 00 | 00 | 01 |
| TOTAL | 12 | 2 | 2 | 6 | 4 |

**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 Sep-2017 Nil applications were sponsored to Banks from Silvassa Municipal Council (SMC).

**8.4 Integrated Dairy Development Project (IDDP)**

U.T. Administration has framed **Integrated Dairy Development Project (IDDP)** Scheme for Dairy Development in Union Territory of Dadra and Nagar Haveli. The Memorandum of Understanding for the said Scheme was made among U.T. Administration, Vasundhara Dairy and Dena Bank. The process of Formation of Village Co-operative Societies is going on continuous basis. **Up to 30th Sep-17, 14 Milk Dairy** Co-operative Societies were formed. Department of Animal Husbandry and Veterinary Office have sponsored 15 Cases up to Sep-2017 for current year and Bank sanctioned and disbursed all cases. Bank has disbursed total 755 cases under the said Scheme.

Further U.T. Administration has approved the new scheme “**Establishment of Small Scale Dairy Units**” in the U.T. of Dadra and Nagar Haveli. The Memorandum of Understanding for the said new Scheme was made between U.T.Administration, Vasundhara Dairy and Dena Bank. Total 25 applications are sponsored under “**Establishment of Small Scale Dairy Units**” and Dena Bank has sanctioned all 25 cases amounting to Rs. 125.00 lac and disbursement has been made in 25 cases involving Rs.62.50 lac.

**We request the officials from Animal Husbandry and Veterinary Department to appraise the house about the progress made in this regard.**

**AGENDA No.9**

**OTHER DEVELOPMENTAL SCHEMES**

**9.1 Financing to Minority Community.**

As directed by RBI vides their circular dtd. 1.9.2006, following the Prime Minister’s 15 Point Program for the welfare of the Minority Communities within the overall target of Priority Sector lending and sub-target of 10% of the Weaker Section, due care is to be taken to ensure that the Minority Communities also receive an equitable proportion of the credit. **The advances to Minority Communities as of 30th Sep-17 are Rs.54.76 crore, which constitute 4.89% of the Priority Sector Advances.** Some Banks are not submitting information in prescribed format. We therefore request all Banks to submit the information in the prescribed format to Lead Bank Office along with all details.

The summary of fresh loans disbursed to minority community & women entrepreneurs and outstanding advances as of Sep-2017 are given in the following table. The Bank wise details are given in annexure 12 & 13.

Amounts in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of Jun-17  A/c Amount | | Disbursement during Sep-2017 quarter  A/c Amount | | Outstanding as of Sep-17  A/c Amount | |
| **Credit to Minority Community** | **1692** | **49.20** | **96** | **5.08** | **1523** | **54.76** |

Fresh loans of Rs. 5.08 Crs. were disbursed to minority community in 96 A/cs. The outstanding stood at Rs.54.76 Crs as of Sep-2017 in 1523 beneficiaries.

**9.2 Financing to Women Entrepreneurs.**

Financial assistance of Rs. 21.49 Cr was given to 467 women beneficiaries during the quarter and the outstanding has reached to Rs.148.55 Cr in 5413 accounts, which comes to 8.63% of the total advances.

Amounts in Cr

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Jun-2017  A/c Amount | | Disbursement during the quarter Sep-2017  A/c Amount | | Outstanding as of,  Sep-17  A/c Amount | |
| **Credit to Women Beneficiaries** | **5003** | **113.99** | **467** | **21.49** | **5413** | **148.55** |

**9.3 Education Loan:**

During the quarter under review, fresh loan of Rs. 1.13 Crore have been disbursed in 24 accounts. Outstanding stands at Rs. 11.30 Crores in 300 accounts.

Amount Rs.in Cr

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Jun-2017  A/c Amount | | Disbursement during Sep-2017 Quarter  A/c Amount | | Outstanding as of, Sep-2017  A/c Amount | |
| Education Loan | **287** | **9.89** | **24** | **1.13** | **300** | **11.30** |

Bank wise Detail is given in Annexure No. 15.

**9.4 Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs.5.19 Crs. during the quarter and outstanding under SC/ST category remained Rs.71.99 Crs. in 4146 Accounts. Bank wise Detail is given in Annexure No.18.

Amounts in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Jun-2017  A/c Amount | | Disbursement during the Sep-2017 quarter  A/c Amount | | Outstanding as of, Sep- 2017  A/c Amount | |
| Finance to SC/ST Beneficiaries | **4063** | **74.20** | **416** | **5.19** | **4146** | **71.99** |

**AGENDA No.10**

**OTHER Agenda**

* **All the Banks are requested to provide the details as per the new formats for each quarter.**
* **Toll Free no. 1800 233 1000 for PMJDY has been obtained for the DNH. Hence the entire member Banks are requested to publish the above number in their premises.**
* We have launched our official website for UTLBC Dadra and Nagar Haveli [www.utlbcdnh.com](http://www.utlbcdnh.com). For any information regarding UTLBC DNH you may visit this website.
* **Many Bank branches are not providing details as per the Format given by RBI. Hence, all are requested to take note of the same and submit the data in prescribed format only from next UTLBC meeting. No proper classification is being made and this aspect is required to be improved.**

**AGENDA No.11**

**ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR**