***MINUTES OF 61st UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR U T OF DADRA & NAGAR HAVELI FOR THE QUARTER ENDED Sept-2017, HELD ON 07th December, 2017 AT CONFERENCE HALL, SECRETARIAT, SILVASSA.***

The ***61st*** UTLBC meeting of DNH for the Quarter ended Sept. 2017 was held on ***07th Dec, 2017*** at 4.30 pm. at Secretariat, Silvassa which was presided over by Shri S. B. Deepak kumar, IAS, Finance Secretary, DNH & DD and Convened by Shri G K Paneri, DGM, Dena Bank ZO Surat. The meeting was also attended by Shri S. K. Jain, AGM, RBI Ahmedabad, Smt Hemangini Barot, DDM, NABARD, Valsad, 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 ***61st***  UTLBC meeting held to review the progress of the Banks in various business parameters and Govt. Schemes for the Quarter ended Sept - 2017.

**Agenda No.1**

**Confirmation of the proceedings of last meeting**

Shri Uttam Gurav, LDM**,** informed that the proceedings of the 60th UTLBC Meeting were circulated to all the members. The following comments / suggestions were received from Shri. D.B. Singh, DGM, RBI

1. Ignorance of farmers regarding crop insurance - Need to bring awareness.
2. Poor credit disbursal towards agriculture.
3. All banks were advised to furnish necessary data to LDM for timely updation of the website.

Shri Uttam Gurav then requested the house to confirm the minutes. The house accordingly confirmed the same.

**Agenda No. 2**

**Follow-up Action on decisions taken in the last meeting**

**100% Aadhar seeding and Aadhar authentication in all eligible accounts including PMJDY accounts**

Shri Uttam Gurav explained the progress made in Aadhar seeding and Aadhar authentication in DNH. He informed the house that as per DFS guidelines the task of 100% seeding of Aadhar seeding had to be completed by June -17. But as of 23.11.2017, 99.88 % Aadhar seeding was achieved. It is further notified by the government that all existing bank accounts have to be authenticated with Aadhar by the banks by 31.12.2017, but as of 23.11.2017, 71.42 % Aadhar authentication was achieved.

Further, Shri S. B. Deepak kumar, IAS, Finance Secretary, DNH & DD noted that RBL has Aadhar seeding below 90% and Kotak and Yes Bank are near to 100%. Also asked all above banks to complete Aadhar seeding within 10 days.

**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.

* 1. **Social Security Schemes**

Shri Gurav explained to the house all the three Social Security schemes viz. Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jivan Jyoti Bima Yojana and Atal Pension Yojana and informed the progress made by member banks in these schemes. Shri S. B. Deepak kumar asked all banks to increase the enrolments in social security schemes at least for PMJJBY and PMSBY.

**3.3 Pradhan Mantri MUDRA Yojana**

Shri S. B. Deepak kumar, observed that CSB, TMB, DCB, Ratnakar, Kotak and Yes 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 people of the society. He further observed that Central Bank, HDFC and syndicate have sanctioned only single account which is very unsatisfactory. Shri S. B. Deepak kumar congratulated Dena Bank and Bandan bank for good no of sanctions under mudra loan scheme, but asked for activity wise disbursement of the same.

Shri S. K. Jain, AGM, RBI suggested to present category wise data of mudra i.e. Shishu, kishor and Tarun with quarter to quarter progress.

**3.4 Stand Up India**

Smt Hemangini Barot, DDM, NABARD stressed that under Stand Up India scheme each Bank Branch has to finance minimum 2 cases under this scheme. Also, she asked all member banks to invariably update the loan sanctioned under Stand-Up India scheme in the portal of the scheme. She also informed that out of 60 branches about 18-20 banks only have logged in to this portal. She also informed the house that only Dena Bank and few other banks have financed only 15 accounts, other banks should also finance at least two accounts in this scheme. Shri S. B. Deepak kumar added that banks should not have so casual approach and every meeting should be meaningful, each and every branch in D & NH should saction at least 2 cases under the this scheme. Shri, G. K. Paneri, Zonal Manager, Dena Bank explained the modalities of the scheme, also suggested to write to controlling authorities of concern banks for progress of Stand Up India scheme. Shir S.K.Jain, AGM, RBI suggested for formation of sub-committee of major banks viz. Dena Bank, Bank of Baroda, State Bank of India, HDFC and DIC to review the progress of Mudra / Stand Up India schemes on monthly basis. Shri, S.K.Jain also suggested to provide list of bankers and Govt. department which are not attending the meetings called by administration and LDM to RBI.

**3.5 Pradhan Mantri Fasal Bima Yojana**

Shri Gurav briefly explained about the scheme. Further, N G Gandhi, Deputy Director, Department of Agriculture informed the house that in the meeting held on 09/05/2017 regarding PMFBY it was decided that the UT of DNH will adopt the policy on the lines of Gujarat state. The scheme is not implemented in UT of DNH for the Kharif Season of current year. The Department is still under process for finalizing agency for collection of premium for rabi season.

**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 P. P. Parmar, Dev. Planning Officer, District Panchayat , D & NH urged bankers to provide loan of Rs.28000/- to PMAY beneficiaries which will help them as a margin. Shri G. K. Paneri, Zonal Manager , DGM, Dena Bank told that bank can finance such beneficiary under housing loan scheme if bank can do the mortgage of the house , also suggested to study the issue before implementation of scheme.

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

Shri Gurav asked all banks to explore scope for financing under investment credit under agriculture. Further, Smt. Hemangini Barot, DDM, NABARD, Valsad, mentioned that as announced by Finance Minister, Doubling of Farmers' Income by 2022 and the same is to be reviewed regularly during DLCC/UTLBC and at 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. Shri. S.K. Jain AGM RBI guided bankers for maximum finance to investment credit for Agriculture. Shri S.B. Deepak kumar suggested for fishing activity in D & NH.

**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 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**

Shri Anjan Makin, State Director Rural Self Employment Training Institute, Gujrat state appraised the house regarding progress made by institute since inception and in the quarter under review. He informed the house that settlement ratio for 2016-17 as on 13/09/2017 is 65% and for 2017-18 is 36%. Also, he urged all member banks to sponsor at least 10 candidates for undergoing training at the institute. Further, he also sought attention for long pending claims of trained candidates.

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

Shri Gurav appraised the house regarding Bank Mitras in the SSA allotted to the bank branch. Shri. S.B, Deepak Kumar, asked all bankers to replace inactive BC at earliest. Shri S. K. Jain, AGM, RBI asked Canara Bank, ICICI and Bank of Baroda to appoint BC immediately where BC’s are not appointed earlier for allotted SSA, also asked banker to pressure with the BC’s for digital payment awareness in allotted SSA.

**4.4 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 Sept-2017 quarter; our rural branches have shown average performance by organizing 58 camps. Shri S.K. Jain, AGM, RBI added that booklet is available on RBI website where in all details are given on how to conduct FLC. AGM RBI further suggested that hand’s on training should be carried out in the camp by using audio visual devices. The NABARD is giving financial support for purchase of audio visual device.

**AGENDA NO:5**

**Review of banking developments in key areas for the quarter ended Sept -2017 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 Sept-2017 which includes 36 branches in Semi-urban area i.e. in Amli and Silvassa and rest 24 branches are situated in Rural Area.

**DEPOSIT GROWTH:**

Shri Gurav informed that During the Quarter ended Sept - 2017, the aggregate deposits of the Banks in DNH decreased by Rs. 148.27 Crore in absolute terms from Rs. 3575.64 Crore as of March, 2017 to Rs. 3723.91 Crore as of Sept - 2017 registering a positive growth of 4.15 % .

**Credit Expansion**

Shri Gurav informed that during the quarter under review i.e. Quarter ended Sept - 2017, 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 Sept - 2017 registering a positive growth of 8.99 %

**Credit Deposit Ratio**

Shri Gurav informed that Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 46.20% as on Sept 2017. CD ratio has increased as compared to March 2017 by 2.60%.

**PRIORITY SECTOR LENDING**

Shri Gurav informed that as against the RBI benchmark of 40% of total credit to priority sector the achievement is 63.98% as of 30.09.2017. The Priority sector advance stood at Rs. 1117.94 Crore as of the quarter ended Sept 2017. Total Agriculture Lending is Rs 63.97 Crore (3.71%) as on Sept-2017. It is far below benchmark of 18%. Weaker section advance i.e. 9.53% of Total Advances. It is also below benchmark level of 10%. All the Banks were advised 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) 2017-2018 for fresh lending to Priority Sector Advances**

**Agriculture & Allied Activities**

The achievement in disbursement of loan to Agriculture and allied activities during the Sept - 2017 quarter is at 89.86 % i.e. Rs. 20.30 Crore against the annual target (2017-18) of Rs. 22.59 Crore. The performance under agriculture sector is good in Sept Quarter of year 2017-18.

**Small Scale Industries/ MSME**

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

**Housing**

The achievement as of quarter ended Sept -17 the achievement under Housing sector is 34.40% i.e. 33.33 Crore against the annual target (2017-18) of Rs. 96.90 Crore. Performance under Housing Sector is not satisfactory.

**Education**

The achievement as of quarter ended Sept -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 very poor and all member Banks were requested to improve their performance in this sector.

**Other Priority Sector**

The achievement as of quarter ended Jun-17 is 136.14 % i.e. Rs.10.96 Crore against the annual target (2017-18) of Rs. 8.05 Crore.

**Agenda No.: 7**

**Scheme for formation of JLG and Farmers Club.**

In DNH total 52 Joint Liability Group have been formed with the help of NABARD and NGO in last two years. Out of these groups 37 groups are saving linked with various Banks of DNH and 10 groups are credit linked with Dena Bank Silvassa and total 11 Farmers Club are formed with help of NABARD and NGO in last two years.

Further, Smt. Hemangini Barot, DDM, NABARD, Valsad explained the scheme to all member banks. Also, she urged all members that there is good scope of financing under JLG in UT of DNH for Farm and Non-farm sector. Hence possibility of finance under the scheme can be explored in this sector. She noted that there are 11 Farmers club formed in DNH, of which few are active.

**Review of progress on promotion and support of Women Self Help Groups in Backward Districts of India**

Shri Gurav informed the house regading scheme which is implemented in the UT. Further, Smt. Hemangini Barot, DDM, NABARD, Valsad appraised the house progress made under the scheme by participating banks viz Dena Bank, BOB, SBI and Canara Bank.

She also observed that few of the accounts have become dormant. So, he also urged the banks to look into the matter.

Further, Smt. Hemangini Barot, DDM, NABARD, Valsad observed that so far under WSHG project NGO has formed 631 WSHGs and all these WSHGs have been saving linked. Out of this, 375 WSHGs have been credit linked as on 30.09.2017.

**AGENDA – 8**

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

Under NRLM No application in sponsored in current year during the quarter ended Sept 2017 to any Bank. We request to DRDA to identify the beneficiaries and sponsor the loan cases to Banks.

**9.2 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 Nagar Haveli for the year 2017-18. Shri S. B. Deepak kumar asked to sanction the pending PMEGP loans immediately, also suggested that there should be rejection of PMEGP proposals once sanctioned by committee as one of the member of committee is banker.

**9.3 National Urban Livelihood Mission (NULM)**

Under National Urban Livelihood Mission (NULM) target of 74 beneficiaries amounting to be 74 Lakh for U.T. as a whole was given to all the Banks. Up to June-2017 Nil applications were sponsored to Banks from Silvassa Municipal Council (SMC).

**9.4 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 Jun-17, 14 Milk Dairy Co-operative Societies were formed. Department of Animal Husbandry and Veterinary Office have sponsored 15 Cases up to Jun-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.

Further, Smt. Hemangini Barot, DDM, NABARD, Valsad mentioned that to cover all villages under soil health test, GOI has also started subsidy scheme for Soil Test Laboratory at village level under NPOF and for increasing dairy activity Dairy Entrepreneurship Development Scheme (DEDS) has also been announced by GoI for FY 2017-18. These schemes are implemented through NABARD. This will help farmers to increase their supplementary income through allied activities

**AGENDA – 09**

**OTHER DEVELOPMENTAL SCHEMES**

**Financing to Minority Communities & Women Entrepreneurs.**

Shri Gurav told that 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 Sept - 2017 in 1523 beneficiaries.

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

**Education Loan:**

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

**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 crores in 4146 accounts.

**Agenda No.: 11**

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

Shri S. B. Deepak kumar, IAS, Finance Secretary, DNH & DD in his closing remark expressed that discussion with bankers was very fruitful. He again reiterated that bankers should implement all the government schemes in right spirit keeping in view the vision of the Hon’ble Prime Minister. The schemes are there to help marginal people from various sections of society.

He noted that there is need to improve coordination between banks and various government departments.

Aadhar & Mobile seeding should be focused by all banks so as to achieve 100% achievement as it is the basis for many central government schemes for benefit transfer.

He also noted that many government schemes are implemented by banks, hence banks have major role in successful implementation of these schemes.

He also pointed that progress/performance of many banks are very dismal and needs drastic improvement.

The Meeting was ended with vote of thanks by Shri G K Paneri ZM, Dena Bank, Surat.