**DENA BANK, DAMAN BRANCH, Ground Floor, H K Plaza**

**Opposite Biblos Market, Nani Daman, Daman**

**PH. – 0260-2255010/2251525**



**DB/DMN/92nd UTLBC/2019 Date-11.03.2019**

**MINUTES OF 92nd MEETING OF UNION TERRITORY LEVEL BANKER’S COMMITTEE (UTLBC) FOR UNION TERRITORY OF DAMAN & DIU FOR THE QUARTER DECEMBER 2018 HELD ON 06th MARCH 2019 AT CONFERENCE HALL, SECRETARIATE DAMAN.**

The above meeting was held on 06th March 2019 at 11:00 A.M. at conference hall Secretariat Daman which was presided over by Honb’le CCF & Secretary of Daman and Diu Shri K. Ravichandran (IFS). The meeting was attended by Hon’ble Collector of Daman Shri. Sandeep Kumar ( IAS), Director of Agriculture Dr. Shri M B Sapara, Shri. D B Singh, RBI, Shri G. K. Paneri, Zonal Manager, Dena Bank, Surat zone, and other Senior Executives from member Banks, Govt. Departments etc. The list of participates is annexed herewith.

Shri Arun Kumar, Dena Bank, Manager Daman Branch, extended warm welcome to all the participants and informed the house that the 91st UTLBC meeting is being held to review the progress for the quarter ended September 2018.

Shri K. Ravichandran (IFS), started with the introduction of all the member bankers and government officials. His first concern was AADHAR and Mobile seeding of operative saving bank accounts. Further he has taken one by one review of each and every member bank and taken assurance for completion 100% AADHAR authentication.

**Agenda 1**- **Confirmation of Proceedings of Last Meeting**- Confirmation of 91st UTLBC meeting was done by all members.

**Agenda 2**- **Aadhar Seeding** – Shri Arun Kumar (BM) apprise the house that aadhar seeding of Daman & Diu are 99.74% completed and asked the remaining banks to complete the 100% task within March 2019.

Further Shri K. Ravichandran (IFS) asked for the data of aadhar authentication and said submit the same to LDM on urgent basis.

**Agenda 3-** **Review of Hon’ble PM Initiative Schemes**-

**Pradhan Mantri Jan Dhan Yojana**- Shri Deepak Kumar IAS has told the banks to completed the aadhar seeding in PMJDY accounts at the earliest and he also asked for the amount lying in the PMJDY accounts.

**Pradhan Mantri Suraksha BimaYojana( PMSBY) –** Shri Arun Kumar gives details about all the social security schemes i.e. PMJJBY, PMSBY and APY.

Further Shri K. Ravichandran (IFS) asked to do the awareness camps in all the villages and in urban area and tell the benefits of the schemes to the layman. He also said that in next meeting he wants details of each and every banks regarding conducting of the awareness camps. He said that awareness camps must be conduct in all the industrial areas on regular interval for the benefits of the unorganised sector. He also added that from next meeting data of claims settled and claims rejected with reason should be add in the agenda.

Shri. G K Paneri ( ZM ) added that bankers should first arrange the awareness camps in industries which was financed by particular bank.

Shri Arun Kumar also appraises the house about claims settled under the PMJJBY and PMSBY.

Pradhan Mantri Mudra Yojana - Shri K. Ravichandran (IFS) asked to give details of zero performance bank separately also asked for call explanation from zero performing banks and also asked explanation separately for each individual banks in the UTLBC meeting.

**Stand up India**- Mr. Arun Kumar ask to all banks that all the applications regarding MUDRA and SUI has to be route through the online portal. Shri K. Ravichandran (IFS) order that every banks must be login in online portal compulsorily.

Shri K. Ravichandran (IFS) asked bankers to do stand-up India and also complete the target of 2 proposal by each branch without fail.

**Pradhan Mantri Fasal Bima Yojana-** Shri Arun Kumar told that implementation of PMFBY has been done.

**Doubling of Farmers’ Income by 2022-** Mr. Arun Kumar discussed the issues and opportunities in Daman & Diu for doubling of farmer’s income by 2022.

Mr. M B Sapara ( Dir. Agri.) describe the various schemes of agriculture department and poultry and requested bankers to remove pendency before March 2019.

Further Shri K. Ravichandran (IFS) said that bankers have to in touch with the agriculture department. And asked for solved out all the difficulties faced and complete the target.

**Agenda 4 - Other Important Issues**.

**Installation of Point of Sale (POS) machine-** Mr. Arun Kumar BM Dena bank informed the house about the present position of the POS machines installed in the UT and ask the banks for fast deployment of pending machines.

LDM Daman give details of FLC conducted inn Daman and Diu.

**Agenda 5- Review of banking Developments in Key Areas-** Mr. Arun Kumar BM Dena bank informed the house about the present position of the banking networks in Daman & Diu.

**Deposit Growth-** Mr. Arun Kumar BM Dena bank informed the house about the position in December quarter. He also informed that because of CD ratio of Diu is below 40% so Mr. D B Singh ( DGM, RBI) asked for the committee to be established for increasing the CD ratio.

**Priority Sector Lending:** Detailed discussion was held on the priority sector lending and various plans have been discussed to increase the lending in priority sector and proper bifurcation of the loans. Priority sector advances stood above the benchmark and total agricultural advances are below the bench mark.

Mr. Shri K. Ravichandran (IFS) asked proper bifurcation of agricultural loans and told that agricultural gold loans should be shown separately. Further he asked for details of agricultural and govt. sponsored advances and NPA position in same. He also added that in next UTLBC meeting every bank will give details of priority, agricultural and MSME advances to the house.

Shri G K Paneri ( ZM Dena bank) asked for farmer details panchayat wise from administration.

**Agenda 6- Review of Progress in ACP-** Mr. Arun Kumar BM Dena bank informed about the progress in ACP 2018-19.

**Agenda 7- NABARD’s various Developmental and Subsidy Link Schemes-** Dr. M B Sapara told the various schemes implemented by the UT administration and govt. of India for the betterment of the poor.

**Agenda 8- Other Govt. sponsored Programmes-** Mr. Arun Kumar BM Dena bank informed the house about progress in NRLM, PMEGP, NULM schemes.

Mr. Shri K. Ravichandran (IFS) asked to all bankers to co-operate in the implementation of NRLM scheme in right spirit. He also told that more PMEGP applications should be sponsored.

Further detail discussion held on housing loan, education loans, kisan credit cards, financed to minority community, women entrepreneurs and finance to SC/ST beneficiary.

Mr. Shri K. Ravichandran (IFS) asked for comparing the disbursement of education and housing loan with the previous year and accordingly fix the target for next year.

Sh. Sandeep Kumar, IAS, Collector of Daman asked about the issues for DMC housing Finance project. Sir also informed regarding the details of agricultural land. Chief Manager Of Bank of Baroda SSI Branch, Sh. S. G. Yeolekar raised the issue for the Industrial land dispute from OIDC Land. Dy. Collector Miss Charmie Parekh also elaborates the issue and asked bankers for letter regarding the issue.

Mr. D B Singh ( DGM, RBI) asked for updation of data on UTLBC site and ask all bankers to submit correct data in correct format within time to lead bank, he also asked for list of bankers absent in last 4 UTLBC. He was very disappointed about absent from Axis Bank. He also concerned about serious issues to be upgraded with the knowledge and come with full preparation in UTLBC Meeting. The Meeting should be attentive by Branch Head or any superior authority. He also added that in FLC bankers must aware the people regarding advantages of digital payments and not to share any information regarding your account, OTP, ATM cards etc. he also added BC should be aware all you’re banking facilities so that they can deliver their activities properly. He also informed to house regarding amalgamation of Bank of Baroda, Dena Bank and Vijaya Bank.

DDM, Nabard, Mrs Hemangini Barot raised issue about climate change. She emphasise about participation of NGO in next meeting. She requested bankers for SHG finance to be start at Daman Dist.

The meeting was ended with the vote of thanks by Shir G K Paneri, (ZM, Surat, Dena bank).

UTLBC CONVEYOR, DENA BANK, DAMAN