

RZ/UTLBC/91/2018

Date: 12.12.2018

Minutes of the 91st meeting of Union Territory Level Bankers' Committee (UTLBC) for UT of Daman and Diu for the quarter ended September 2018, held on 4th December 2018 at 04:00 PM at Collectorate, Diu.

The 91st meeting of UTLBC was presided over by Shri Hemant Kumar, Collector, Diu and attended among others, by Ms Sonalika Jeevani, Dy. Collector, Diu, Shri Gurmeet Singh, DGM, Dena Bank, Smt Sheela Devi, AGM, RBI, Shri Rajesh Suthar, LDM, SBI, Daman and Shri Sanjay Mathur, LDM SBI, Diu and other senior officials from various departments of State Government as well as from banks., insurance company etc. the list of participants is enclosed.

At the outset, Shri Gurmeet Singh, DGM, Dena Bank, Convener, UTLBC, extended hearty welcome to Shri Hemant Kumar, Collector, Diu and other dignitaries on the dais and off the dais and all participants of the meeting and enlightened the house about highlights of the performance of Diu during last quarter.

For review and discussion over the other agenda items of UTLBC, Shri Mukesh Dandecha , Snr. Manager, Rajkot started power point presentation as under:

Agenda: 1

Confirmation of minutes of 90th UTLBC meeting: Shri Mukesh Dandecha requested the house to confirm the minutes of last meeting held at Daman. As no amendments received from members, the house confirmed the same.

Follow up action on decisions taken in last meeting: Taking up this agenda, Shri Mukesh Dandecha informed the house about follow up action on decisions taken in 90th UTLBC meeting.

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Agenda 2: Aadhar Seeding

Referring to the presentation of data of number of Aadhar Seeding and Mobile Seeding Shri. Mukesh Dandecha presented that total percentage of Aadhar seeding is 99.74% and of Mobile seeding is 99.34% in UT of Diu and Daman.

Shri Hemant Kumar, Collector, Diu appreciated the efforts enumerated by all the member banks for achievement of such good numbers. He further added that member banks to take up the task of activation of Inactive/Dormant PMJDY accounts and doing the Aadhar seeding & Mobile seeding the same.

(Action: Member banks)

Agenda 3: Review of Hon'ble PM initiative Schemes

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY): Shri Mukesh Dandecha presented performance of Banks in various parameters like Rupay Card, Zero Balance Accounts under PMJDY in the UT of Daman & Diu.

Joining the ongoing discussion, Shri Hemant Kumar, Collector, Diu showed his concern on the performance of all the Banks for PMJDY accounts where RUPAY card has not been provided and instructs all member banks to ensure that all PMJDY account holders to have RUPAY card.

(Action: Member banks)

3.2 Social Securities Schemes (PMJJBY, PMSBY and APY):

Shri Mukesh Dandecha informed the house that although there is increase in coverage in PMJJBY, PMSBY and APY in comparison with the March 2018.

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Shri Hemant Kumar advised the house about exploring the ways to improve performance in social security schemes. He also emphasized that, immediate action to be taken on accidental death for claim settlement.

Shri Hemant Kumar advised all member banks to be sure that each and every fishermen is covered under social security schemes for their welfare.

3.3 Pradhan Mantri Mudra Yojana (PMMY):

Reviewing the performance of Banks, The collector pointed out that the performance in PMMY is not up to the mark. He instructed all member banks to finance under PMMY at the extent of that each branch has to finance at least 10 beneficiaries from each category i.e. Shishu, Kishor and Tarun by end of current financial year.

Shri Hemant Kumar raised his concern about the poor performance under PMMY particularly in Daman area and instructs LDM Daman to justify the poor performance.

Shri Nilesh Shah, AGM, NABARD advised member banks to explore opportunities under agriculture allied activities e.g. fisheries, poultry, Dairy Development are also eligible activities for coverage under the PMMY.

(Action: All member Banks)

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3.4 Pradhan Mantri Awas Yojana (PMAY):

Reviewing the performance of Banks, The collector pointed out that the performance in PMAY is not up to satisfactory and advise all member banks to improve performance under Pradhan Mantri Awas Yojana.

(Action: All member Banks)

3.5 Stand up India scheme:

While discussing performance of Stand Up India scheme, Shri Mukesh Dandecha highlighted that performance under the scheme is very poor as only 26 applications have been sanctioned by Daman Banks up to September 2018 in UT of Diu & Daman. The collector appealed the house that all branches should make all out efforts to achieve the target of at least one schedule caste or schedule tribe borrower and at least one woman borrower per bank branch fixed by Government for setting up a green field enterprise in the year.

Shri Hemant Kumar advised member banks to improve the progress under Stand Up India initiative.

(Action: Member Banks)

3.6 Pradhan Mantri Fasal Bima Yojana (PMFBY):

Regarding implementation of the scheme, Shri Mukesh Dandecha informed the house that PMFBY is yet to implement in UT of Daman & Diu.

Shri Hemant Kumar instructed member banks to finance new KCC accounts and also discussed about the formation of JLG for KCC finance.

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On-going discussion, Mr. Nilesh Shah , AGM, NABARD told that In Diu, against the total land holdings of 1338, no Kisan Credit Card was issued as on 31.03.18. Out of 1338 land holdings, 1209 land holdings were less than one hectare in size. Hence, in view of small holdings, financing of these farmers under KCC through JLG mode appeared more feasible. The Banks, therefore, need to draw a strategy in coordination with Agriculture Department to identify all the eligible farmers and issue them Kisan Credit Cards.

(Action: All Member Banks & Concerned Govt. Departments)

3.7 Doubling of Farmers' income by 2022:

Shri Mukesh Dandecha informed the house about the Government's vision to doubling farmers' income by 2022 and strategies to achieve the same.

Ongoing discussion, Shri Nilesh Shah, AGM, NABARD informed the house that NABARD has taken an initiative to develop and implement Area Development Scheme (ADS) at district level as a step towards augmenting capital formation at farm level, through institutional credit. An Area Development Scheme is essentially a district level farm sector, area specific bankable scheme, implementable over the next 5 years (2018-2023). Looking to the potential and available infrastructure in Diu (UT), two activities have been identified under Fisheries – Engine & Cold Storage Unit for boat. Branch Managers are advised to provide the credit under the identified activities under ADS and make sincere efforts to achieve the allocated target.

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Agenda 4: Other Important Issues

4.1 Installation of Point of Sale (POS) machine: Shri Mukesh Dandecha informed the house about the present position of the POS machines installed in the UT. Member banks have received 1485 applications and all POS have been provided.

Shri Hemant Kumar instructs member banks to give more importance to AEPS (Aadhar Enabled Payment System).

4.2 Availability of Bank Mitra/BCs in SSAs: Shri Mukesh Dandecha informed house about the banking facility provided by BCs in SSAs of UT of Daman & Diu.

4.3 Financial Literacy and Credit Counselling Center (FLCC): Shri Mukesh Dandecha informed house about the FLCCs set up by Lead Banks and Financial Literacy Camps organized in UT.

Ms Sheela Devi, AGM, RBI requested all member banks to hold FLC camp at each and every rural branches and create awareness about the various welfare schemes.

Agenda 5: Review of banking Developments in Key Areas

Shri Mukesh Dandecha informed the house about the present position of the banking networks in Daman & Diu. Shri Mukesh Dandecha also informed the house about the present position of UT Banks in various parameters like Deposit Trends, Advances Trends, Credit-Deposit Ratio, Priority Sector Lending, Agriculture Lending & Weaker Section Lending.

Ongoing discussion, Shri Hemant Kumar shows concern over weaker section lending particularly in Daman area and told member banks to improve

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performance under weaker section lending. He advised to LDM, Daman to take correct figure of weaker section lending from member banks and update the same.

He further advised to member Banks for provide the categories wise weaker section data.

(Action: Member Banks)

Agenda 6: Progress under Annual Credit Plan (ACP) for 2018-19

Shri Mukesh Dandecha informed house about the progress of under ACP for the FY 2018-19.

Shri Hemant Kumar said to LDM Daman to improve the performance in annual credit plan.

(Action: Lead Bank)

Agenda 7: NABARD's various development & subsidy linked schemes

Shri Mukesh Dandecha informed the house about Joint Liabilities Group & Farmers' club.

Shri Nilesh shah, AGM ,NABARD Provided the information in respect of major features of JLG. He also informed the house that JLG can be formed in Farm Sector as well as Non-Farm Sector. He also discussed the major features as well as grant support from NABARD under the Farmers Club Programme

(Action: LDM, All Member Banks)

Agenda 8: Central/Other Government Sponsored Programs

Shri Mukesh Dandecha informed the house about the current position in various Govt. schemes like National Rural Livelihood Mission(NRLM), Prime Minister's

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Employment Generation Program (PMEGP), National Urban Livelihood Mission (NULM), Housing Loans, Education Loans, Kisan Credit Card, Financing to Minority communities and women entrepreneur and Finance to SC/ST beneficiaries.

Shri Hemant Kumar instruct house to monitor quarter wise finance to weaker sections and SC/ST beneficiaries.

(Action: Member Banks)

Agenda 9: Other Agendas

Shri Mukesh Dandecha requested member banks to provide data in formats provided for each quarter so as enable us to do proper classification. He also requested member banks to publish toll free helpline number 1800 233 1000 for PMJDY accounts in branch premises and said about the official website for UTLBC Daman & Diu – www.utlbcdamananddiu.com.

Smt. Sheela Devi, AGM, RBI informed all member Banks that all rural Branches are required to arrange the FLC camps every month and there by inform the borrowers about Banks' various Schemes.

she further advised to provide the Branch wise FLC camps data to RBI.

Before conclusion of the meeting Shri Hemant Kumar, Collector discussed with house about various points;

- Every member Bank to have presence in terms of stall in each and every public functions
- Promote all social security schemes
- AEPS demonstration to be carried out by Banks
- Display banners of MUDRA & Stand Up India benefits at various places in town
- Pamphlet to be published about all Government Benefit Schemes

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The UTLBC was concluded with a vote of thanks extended by Shri Jitendra Kumar ,
Manager, Dena Bank, Diu.

UTLBC CONVENER, DENA BANK, DIU

