

MINUTES OF 3rd UNION TERRITORY LEVEL REVIEW MEETING FOR UT of DADRA & NAGAR HAVELI AND DAMAN AND DIU FOR QUARTER ENDED SEPTEMBER 2020 HELD ON 27TH JANUARY, 2021 AT CONFERENCE HALL, SACHIVALAYA, DAMAN – 396 220.

The 3rd UTLBC meeting of DNH&DD for the quarter ended **September- 2020** was held on **27th January, 2021** at 10.45 am. at Sachivalaya, Daman which was presided over by **Hon'ble Finance Secretary, Shri. Gaurav Singh Rajawat, IAS**, convened by Shri. Sarat Panigrahi, Regional Head, BOB, Valsad Region, AGM RBI Shri. Jasjeet Singh Kalra and DDM NABARD Shri Gaurav Kumar. The meeting was also attended by Branch Managers from various Banks and other senior executives of Financial Institutions, Govt. Departments etc. The list of participants is annexed.

Shri Sagar Meshram, Lead District Manager – Dadra & Nagar Haveli, Bank of Baroda, Silvassa, on behalf of Convener UTLBC, Bank of Baroda with the permission of the Chair started the meeting by extending warm welcome to all the participants in the **3rd UTLBC** meeting to review the progress of the Banks in various business parameters and Govt. Schemes for the quarter ended **September 2020**.

Agenda No.1

Confirmation of the proceedings of last meeting

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda, informed that the proceedings of the 2nd UTLBC Meeting were circulated to all the members. As such no comments/suggestions/amendments received for the same. Shri Sagar Meshram requested the house to confirm the minutes. The house accordingly confirmed the same.

Agenda No.2

100% Aadhar seeding and Mobile Seeding in all eligible accounts including PMJDY accounts

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC explained the progress made in Aadhar seeding and mobile seeding in DNH & DD. As of 30.09.2020, Aadhar seeding & mobile seeding was 96.27% and 95.62 % respectively. The Hon'ble Finance Secretary, Shri. Gaurav Singh Rajawat, IAS, advised member banks to complete the aadhar seeding to 100% by 28.02.2021.

Agenda No. 3

Review of Hon'ble PM Initiative Schemes

3.1 Pradhan Mantri Jandhan Yojana (PMJDY)

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda informed the house regarding progress made under this scheme in Districts of DNH & DD. Hon'ble Finance Secretary Sir, DNH & DD asked the reason why the number of accounts added in the last quarter were less and the reason for negative growth in private Banks. The LDM pointed out that due to merging of the Banks there was duplication of accounts and PSB resulting in low growth. Whereas in PVT Banks, it was due to closure of large number of account due to covid-19. The Hon'ble Finance Secretary, Shri. Gaurav Singh Rajawat, IAS, advised to conduct camps and open savings accounts of all the students from Nursery to 18 years of age. It was advised by the Hon'ble Finance Secretary Sir to arrange Aadhar Camps along with account opening camps to ensure 100% aadhar seeding achieved.

3.2 Social Security Schemes

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda 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. It was advised by the Hon'ble Finance Secretary Sir, DNH & DD to include the total number of households and Population in the presentation and agenda in the next meeting of UTLBC. Hon'ble Finance Secretary Sir, DNH & DD has also advised to include the details rejected cases and the reasons thereof in details in agenda. Also, it was advised by Hon'ble Finance Secretary Sir to increase the number of enrollment by 15% in each district.

3.3 Pradhan Mantri MUDRA Yojana:

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house all the progress of Mudra Yojana. It was desired by the Hon'ble Finance Secretary Sir, DNH & DD to increase the target by 15% on quarterly basis and same be reviewed in the next meeting.

3.4 Stand up India

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress made in Stand-up India by all the three districts. The Hon'ble Finance Secretary Sir, DNH & DD advised to include the Bank-wise details and to increase the target by 5% every quarter.

3.6 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress of Pradhan Mantri Awas Yojana and it was advised by the Hon'ble Finance Secretary Sir, DNH & DD to write a letter to NHB with regard to pending subsidy claims Bank-wise. It was informed that the claim is lodged online and the data is available on the portal. Further he advised to inform the Banks to follow up rigorously to obtain the subsidy.

3.8 Sukanya Samrudhi Yojana (SSY)

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under Sukanya Samruddhi Yojana. The Hon'ble Finance Secretary Sir, DNH & DD advised to extend the benefit to all the eligible girl child by arranging camps in the schools during parents teachers meeting and inform them about the modality and benefits of the scheme and its importance in the future of the child. He also advised to conduct Aadhar camps during the camp is enable issue aadhar card to those who is not possession the same so as to avoid not offering benefit for the reason.

Agenda No. 4

Other Important Issues

4.1 Progress of Rural Self Employment Training Institute-Silvassa

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda informed the house about the achievements of RSETI Silvassa being rated as "AAA" for the past 5 years. When asked about the status of RSETI Daman and Diu, it was informed that there is no RSETI in Daman and Diu. It was advised by the Hon'ble Finance Secretary Sir, DNH & DD to expedite the process to establish RSETI in Daman and Diu as well. AGM RBI Shri Jasjeet Singh Kalra Sir requested DDM NABARD Shri Gaurav Kumar to provide the format to LDM Daman and Diu.

4.2 Availability of Bank Mitras / BCs in SSAs:

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda updated the present status of BC in the UT of Dadra Nagar Haveli and Daman and Diu. The Hon'ble Finance Secretary Sir, DNH & DD advised LDM Daman to include the services of Post Payment Banks and follow up.

4.3 Financial Literacy

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the FLCC status. AGM RBI Shri. Jasjeet Singh Kalra informed the house that the Financial Literacy week is being observed by RBI every year in 2nd week of February and the same will be conducted from 8th February 2021 to 12th February 2021. He also advised the LDM of all the three district to display the posters at the prominent places and videos released by RBI for Financial Literacy. He also advised to conduct the Camps in all the villages as per RBI guidelines.

Agenda No. 5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED September-2020 in district –Silvassa, Daman & Diu & UT (DNH, D &D)

PRIORITY SECTOR LENDING

Agriculture Advances:

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress made under agriculture sector lending. It was informed by the Director Agriculture, Silvassa that there are 2000+ pending applications with Banks in Dadra & Nagar Haveli. On this issue the Hon'ble Finance Secretary Sir, DNH & DD advised to inform the Banks to conduct Credit Camps and take help of administration to sanction and disburse the KCC applications in 2 weeks and provide justification in case they are unable to complete the process.

Agenda No. 6

REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2020-2021 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.

Small Scale Industries/ MSME

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under MSME sector. AGM Bank of Baroda Daman Branch Shri Mohan Raju Sir pointed out that due to non-receipt of renewal certificate from pollution control board they are facing audit issues. Also, they are unable review and renew these accounts as the certificates are pending for more than a year in some cases. Regional Manager Bank of Baroda Valsad Region Shri Sarat Panigrahi Sir also emphasized on the issue and requested the Hon'ble Finance Secretary Sir for support in the matter of Pollution Control Certification.

The Hon'ble Finance Secretary Sir, DNH & DD advised to collect the data and arrange a separate meeting for issues in respect of Pollution Control Certification.

Education

The Hon'ble Finance Secretary Sir, DNH & DD advised to extend the loans to all the eligible applicants and also collect the data of the entire education loan applications rejected during the year and the reasons thereof. It was also informed by Mr. Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda that due to COVID-19 situations there have been very low applications and disbursement as most of the institutes have not started offline classes and hence the requirement and demand for education loan have not picked up in the Banks.

Agenda No. 7

NABARD'S VARIOUS DEVELOPMENT AND SUBSIDY LINKED SCHEMES

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under JLG & SHG. DDM NABARD MR. Gourav Kumar pointed out that there is need of focus attention towards those two scheme, as Nil progress under JLG is not acceptable at any level. It was advised by Hon'ble Finance Secretary Sir that all there LDM to ensure activation off all Rural & Semi Urban Branches under these two scheme. Also arranged village wise camp to ensure maximum coverage. Also take a help of any NGO to get better result. It was advised by DDM NABARD MR. Gourav Kumar JLG & SHG should be discussed in FLC meeting conducted by Bank Branches.

Agenda No. 8

CENTRAL/ STATE GOVT. SPONSORED PROGRAMMES/ OTHER DEVELOPMENTAL PROGRAMMES IMPLEMENTED.

It was advised by Hon'ble Finance Secretary Sir that DRDA ensure to sponsor some cases under NRLM scheme in all three District. Similarly Municipal council of three district to sponsor some cases under NULM scheme. Also advised to LDMs to ensure immediate disposal of all pending cases under PMEGP scheme.

Agenda No. 9

OTHER DEVELOPMENTAL SCHEME

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under other developmental scheme. It was advised by Hon'ble Finance Secretary Sir to incorporate percentage wise achievement against allotted target to better monitoring of performance of banks.

Agenda No. 10

Expanding and Deepening of Digital Payments Ecosystem and review of progress on quarterly basis:

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under Digital payments enrollment and Aadhar seeding. It was advised by Hon'ble Finance Secretary Sir to ensure 100% Aadhar seeding in all the Savings accounts and issuance of digital mode of collection to current and other eligible accounts by 20th March 2021. AGM RBI Shri Jasjeet Kalra advised all the three LDM's to ensure Digital Awareness Camps are held to increase the knowledge and resolve the queries raised by general public. Also, he emphasis that the 100% digitization target given to Daman and Silvassa be achieved as per RBI instructions.

Agenda No. 11

PROGRESS UNDER COVID LOAN AND EMERGENCY CREDIT LOAN FOR MSME:

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under COVID loan and Emergency Credit Loan scheme for MSME. It was advised by Hon'ble Finance Secretary Sir to ensure that each eligible MSME unit should cover under said scheme, as it is very important to provide additional financial supports to all MSME unit to overcome post COVID effect.

Agenda No. 12

OTHER Agenda

PM SVANIDHI Scheme:

Shri Sagar Meshram, LDM – DNH on behalf of Convener UTLBC, Bank of Baroda explained to the house the progress under PM SVanidhi Scheme. It was pointed by Chief Officer, Daman Municipal Council, that there is a lot of delay in sanction and disbursement of SVanidhi Loans. It was informed by LDM Daman and LDM Dadra & Nagar Haveli that the borrowers are not coming to the Branch for availing loan benefit facility. It was advised by Hon'ble Finance Secretary Sir to conduct camps in co-ordination with Municipal Council and complete the sanctions by 4th February 2021.

ATM :

Hon'ble Finance Secretary Sir advised LDM Dadra & Nagar Haveli to ensure that the ATM in Dudhni is made operational at the earliest. He also advised for installation of ATM in Damanwada and informed that Govt. Administration will provide the place for installation of said ATM.

**END**