

**MINUTES OF 6th UNION TERRITORY LEVEL REVIEW MEETING FOR DADRA & NAGAR HAVELI AND DAMAN AND DIU DISTRICT FOR THE QUARTER ENDED JUNE 2021 HELD ON 29TH September, 2021 on Circulation Basis.**

The 6th UTLBC meeting of Dadra & Nagar Haveli, Daman and Diu for the quarter ended June 2021 was held on 29th September, 2021 on **Circulation basis** as permitted by UT administration of Dadra and Nagar Haveli, Daman and Diu for reviewing of various banking parameters/agenda for quarter ended June 2021.

Convenor, UTLBC highlighted following important points:

- (1) CD Ratio: The overall CD ratio of UTLBC is 52.08%. The CD ratio of two districts namely Daman and Diu are 39.64 and 8.84. Daman is required to give more focus on credit offtake so that it can cross the benchmark level. For Diu, cumulative efforts are required from all stakeholders.

(Action: All Stakeholders)

- (2) Saturation drive for Jan Suraksha Scheme: Department of Financial Services, MoF, GOI, in a VC held on 28.09.2021, launched a year long Saturation drive for PM Jan Suraksha Schemes (PMJSS). All member banks and LDM's are advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS through arranging digital/ physical camps/ drives.

(Action: All Banks, LDM's)

The Deputy General Manager, Reserve Bank of India, FIDD, Ahmedabad has given following observations/inputs:

- (1) Marginal decrease in KCC accounts is observed vis-à-vis the previous quarter: There is decrease of 49 accounts for Rs.95 lakhs during June 2021 quarter over March 2021 quarter. Banks are required to focus on KCC and BAHFKCC canvassing.
- (2) While there has been good progress in extending access to at least one digital Banking facility in customer accounts, the same needs to be pursued with the target of achieving the goal of 100% digitization as communicated vide RBI's letter ref. no. FIDD.CO.LBS.No. 71339/02.01.001/2021-22 dated July 14, 2021.
- (3) The % achievement for agriculture advances at 11.18% is well below its target of 18%, banks need to be sensitized to pay focused attention for the same.
- (4) The levels of NPA for agricultural term loans appear to be at a divergence with the NPAs in other categories, including the overall position of NPA for the UT. Special attention may be given to the reasons for slippages in agri term loans and the efforts for recovery may be augmented to bring the NPA levels under this category at par with the overall NPA levels.

(Action: All Banks, LDM's)

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(Action: All Banks)

**Agenda No.1 : Confirmation of the proceedings of last meeting** : The proceedings of the 5th UTLBC Meeting were circulated to all the members. As such no comments/suggestions received for the same. Hence, it is confirmed.

**Agenda No.2 : Follow up action on pending issue:** Nil as no issue pending

**Agenda No. 3 : Implementation of Financial Inclusion:** The Rupay card issued are 80.29% in PMJDY accounts. Banks are required to focus on it especially adopting camp mode.

(Action: All Banks, LDM's)

**Agenda No. 4: Review of Hon'ble PM Initiative Schemes :**

**4.1 Pradhan Mantri Mudra Yojna :** It was desired by the Hon'ble Finance Secretary during previous meetings to increase the target by 15% on quarterly basis. In this connection, all member banks are advised to allot the increased target amongst branches and LDM to review at District level.

(Action: All Banks, LDM's)

**4.2 Stand up India:** It was desired by the Hon'ble Finance Secretary Sir during previous UTLBC Meeting that DNH & DD to increase the target by 5% on quarterly basis. In this connection, we advise member banks and LDMs to achieve the enhanced target.

(Action: All Banks, LDM's)

**4.3 Emergency Credit Line Guarantee Scheme (ECLGS):** In recognition of the continuing adverse impact of COVID 19 pandemic on certain service sectors, the Central Govt. has now extended the scope of Emergency Credit Line Guarantee Scheme (ECLGS) through introduction of ECLGS 3.0 to cover business enterprises in Hospitality, Travel and Tourism, Leisure and Sports sectors, which had total outstanding credit not exceeding Rs. 500 Crores and over dues, if any, not more than 60 days as on 29.02.2020. A total of 5607 applications are received under the scheme, out of which, 2350 applications have been sanctioned and 1726 applications have been disbursed.

Banks are advised to extend the benefits of extension of scheme to eligible customers.

(Action: All Banks)

**4.4 Deepening of Digital Payment:** Banks are required to focus on 100 % coverage of at least one digital banking facility in all districts of UT.

(Action: All Banks, LDM's)

**Agenda No. 5 Review of Banking development in Key areas for the Quarter ended June 2021:**

The Priority Sector advance stood at 61.36% of NBC which is above benchmark level of 40%. But in Agriculture, it is 11.18% i.e. below the benchmark level of 18%. Banks are requested to give a special attention on agriculture financing. Performance of Private sector banks is required to be improved in PS advances. The performance of SBI, other nationalized and private sector banks need much improvement in case of agriculture. Under Weaker Section advances, private sector banks need much efforts.

(Action: All Banks)

**Agenda No. 6: Progress under Service Area Credit Plan (SACP) 2021-2022 :** The overall achievement in disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter June 2021, for Priority Sectors by all the Banks was 15.19% in respect of targets in number of accounts and 14.94% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Agriculture – 19.42% followed by Housing – 15.45%, MSME – 14.47%, Other PSA –12.12%, and Education – 12.02%.

All banks must give more thrust on credit disbursement during the next quarter and try to reach the halfway mark.

(Action: All Banks)

**Agenda No. 7: Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended June, 2021.**

The Gross Advances of the Banks in the UT is Rs. 6305.67 Crores and Gross NPA is Rs. 92.81 Crores i.e 1.47% as of June, 2021.

**Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2021-22, Quarter June 2021:** Member Banks are advised to ensure immediate disposal of all pending cases under PMEGP scheme wherever it is pending.

(Action: All Banks, LDM's)

**Agenda No. 9: Financing under other programmes/schemes:**

(i) Financing to Minority communities and Women entrepreneurs: Fresh loans of Rs.8.16 Crores were disbursed by the Banks to 151 beneficiaries belonging to Minority Communities during the quarter ended June, 2021. The share of advances to Minority Community to Priority Sector Advances stood at 3.98% at the quarter ended June, 2021.

Women entrepreneurs: Fresh credit to the tune of Rs. 25.84 Crores to 654 beneficiaries was extended in the UT during the quarter ended June, 2021.

Member Banks are requested to boost up the financing to the Women Entrepreneurs.

(Action: All Banks, LDM's)

(ii) Review of progress under Housing Finance: As per the information made available by the member banks, fresh loans worth Rs 47.45 Crores have been granted to 468 beneficiaries during the quarter ended June, 2021 under Housing Finance.

(iii) Self Help Groups and JLG's: 35 SHG accounts were graded and disbursed during the review quarter. Banks are requested to dispose- of the pending applications in a time bound manner.

(Action: All Banks)

(iv) Education Loan: During the year, Banks have disbursed Education loans to 25 students to the tune of Rs. 0.93 Crores. The performance is not up to mark .Banks requires more concentrated efforts for boosting up the education loan portfolio.

(Action: All Banks)

(v) Kisan Credit Card: The number of outstanding KCCs in the UT has decreased from 1470 as of March, 2021 to 1421 as of June, 2021 showing net decrease of 49 KCCs during the quarter ended June 2021.

Banks are requested for timely disposal of KCC applications.

(Action: All Banks)

(v) Advances to SC/St beneficiaries: The outstanding advances to SC/ST beneficiaries as of March, 2021 was Rs. 23.21 Crores in 1211 accounts, forming 5.48% of Weaker Section advances. During FY 2021-22, up to quarter June 2021 was 13 accounts and amount of Rs.0.48 crores. Similarly, the outstanding advances to SC/ST beneficiaries as of June, 2021 was Rs. 23.64 Crores in 1226 accounts, forming 4.79 % of Weaker Section advances.

**Agenda No. 10: Social Security Schemes and Jan Suraksha Campaign:** Member Banks/LDMs are requested to ensure for enrolment of the remaining beneficiaries of PMJDY under social security scheme (PMJJBY & PMSBY) immediately after opening of their accounts as well as existing account holders also.

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