

All Members,
Union Territory Level Bankers Committee,
DNH & DD

Dear Sir / Madam,

**MINUTES OF THE 7th MEETING OF UNION TERRITORY LEVEL BANKERS'
COMMITTEE OF DNH & DD FOR THE QUARTER ENDED SEPTEMBER 2021**

Please find enclosed a copy of the minutes of the above meeting for the quarter ended September 2021, which was held on 30th December 2021 at Secretariat, Vidyut Bhawan, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization by 10/02/2022, so that the same can be placed before the House in the next meeting.

Lead District Managers are required to send the Action Taken Report (ATR) on the issues discussed by 10/02/2022.

Yours Faithfully,

Deputy General Manager
UTLBC
DNH & DD

Encl: As stated above.

MINUTES OF 7th UNION TERRITORY LEVEL REVIEW MEETING FOR DADRA & NAGAR HAVELI AND DAMAN AND DIU DISTRICT FOR THE QUARTER ENDED SEPTEMBER 2021 HELD ON 30TH December, 2021 .

The 7th UTLBC meeting of Dadra & Nagar Haveli, Daman and Diu for the quarter ended September 2021 was held on 30th December, 2021 at Conference Hall, Vidyut Bhawan, Daman. The meeting was participated by Shri Anil Kumar Singh (IAS), Advisor to the Administrator (DNHDD), Shri. Rajesh Kumar Singh, General Manager & Convenor, Bank of Baroda UTLBC, Shri Karanjit Vadodaria, Jt. Secretary Finance, DNHDD, Shri Sarat Panigrahi, AGM, Bank of Baroda, Sh. J.S. Kalra, AGM, FIDD, RBI, Sh. Gaurav Kumar, DDM NABARD and others officials from Banks and LDM's.

Convenor, UTLBC highlighted following important points during his inaugural address:

- (1) It is observed that though Deposits and Advances have registered growth, there is a decline in **CD ratio** by 0.77 points over March 2021 and CD ratio of two districts namely Daman and Diu is below 40% which requires attention of all stakeholders collectively.
(Action: All Stakeholders)
- (2) The performance under Priority sector advances, Micro lending is satisfactory and above the benchmark level. But the achievement under agriculture is serious concern, which is only 2.86% against benchmark level of 18% of Net Bank credit and requires utmost attention by the banks.
- (3) Under the Annual Credit Plan, nearly 253% of annual target is disbursed, which shows that we are on the right track. However, focus is required on Agriculture, Education and Housing sectors, where we continue to fall short.
(Action: All Banks, LDM's)

The Advisor to the Hon Administrator of DNH and DD has given following observations/inputs:

- (1) Banks which are absent in the present meeting should be asked to appear before the Joint Secretary Finance on 4th January 2022 with the reasons of absence. A suitable communication in this regard to defaulter banks must be sent by UTLBC.
(Action: Selective Banks, UTLBC)
- (2) A Sub Committee on Agriculture & Weaker Section and Sub Committee on Government Sponsored and Social Security Schemes are required to be constituted in UT in consultation and approval of RBI.
(Action: UTLBC, RBI)
- (3) The Priority Sector advances are 49.15% of NBC. Banks especially Private Sector Banks are requested to focus on lending to lower strata of society.
(Action: All Banks, Private sector banks)
- (4) The progress under the government Sponsored schemes is not satisfactory. Under PM SVANidhi scheme, the performance of private sector banks is very low, which requires urgent focus by them as well as TAT is to be reduced.
(Action: All Banks, LDM's)
- (5) Banks are required to focus for lending to unexplored areas like Khanvel, Dhudani for activities like development of tourism, Dairy development, brown rice cultivation, mushroom cultivation, financing to small vendors etc.
(Action: All Banks, LDM's)

AGM , FIDD, RBI has given following observations/inputs

- (1) LBS data flow : The utility for data feeding in the 34 formats is to be created and provided to banks before the end of the March quarter.

Agenda No.1 : Confirmation of the proceedings of last meeting : The proceedings of the 6th 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:

Aadhar Seeding and Social Security schemes:

Advisor sir asked to make concerted effort for 100% Aadhar seeding in UT by 31.03.2022. All LDM's are requested to make an action plan for this and submit to UT administration.

(Action: All Banks, LDM's)

Coordinated efforts are to be made for improving the performance under Social Security Schemes like PMJBY, PMSBY and APY. LDM's are requested to submit fortnightly report to UT Administration.

(Action: All Banks, LDM's)

On the issue of lodging of FIR for claim settlement under PMSBY, Advisor sir said that if there is any issue in lodging of FIR by the police, the matter may be taken into notice of Administration in order to expedite the process.

Joint Secretary Finance asked to include previous year data and highlight the non-performers.

(Action: UTLBC)

Financial Literacy Camps: The achievement of Private sector Banks in conducting Financial Literacy Camps is only 03% which required urgent focus.

(Action: Private banks)

Shri J.S .Kalra RBI said that 19 FL videos are available on site which can be used by the FL Councillors/ Branches. FL camps for teachers could be organised in all the three districts.

(Action: Banks, LDM)

DDM NABARD explained about the Financial Literacy Fund provided by NABARD to FLC's and Branches.

Rseti; The Settlement Ratio of RSETI Silvassa is 61% and requires improvement.

(Action: RSETI)

Setting of RSETI at Daman: LDM Daman to coordinate with District Administration for Land allocation.

(Action: LDM Daman)

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

4.1 Pradhan Mantri Mudra Yojna: Last year comparisons are to be included

(Action: UTLBC)

4.2 Stand up India: DDM NABARD-Targets are to be revised by 10%. Branch to focus on lending.

(Action: All Banks, LDM's)

4.3 Emergency Credit Line Guarantee Scheme (ECLGS): Banks are advised to extend the benefits of extension of scheme to eligible customers and dispose of the pending applications.

(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.

Advisor sir asked RBI and Banks to create awareness about online frauds. BC's are to be activated.

(Action: All Banks)

4.5 PM SVANidhi Scheme : While reviewing the performance under PM SVANidhi Scheme, it is observed that only 58.03% applications are sanctioned by the banks.

Advisor sir said that the SVANidhi beneficiaries were worst hit during the Covid-19 pandemic period and banks must not hold their applications for long period.

GM and Convenor, UTLBC Sh. R.K.Singh sir asked to LDM's for organising local level camps/drives for speedy disposal of applications.

Banks, LDM's and ULB's are requested to work in close coordination for benefiting of PM SVANidhi beneficiaries.

(Action: All Banks, LDM's, ULB's)

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

The Priority Sector advance stood at 49.15% of NBC which is above benchmark level of 40%. But in Agriculture, it is 2.86% 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, the achievement is 7.29% which is below benchmark of 11%. In Weaker section, private sector banks need much efforts. Under MSME's- micro lending, the achievement is 26.35% which is above benchmark of 7.5%.

GM Sir asked for reporting of actual loan outstanding in data of districts. Data from local industrial house may be included for reaching to any inference.

(Action: LDM's)

CD Ratio- The CD ratio of Daman and Diu is below 40% and requires concentrated efforts from all stakeholders.

(Action: All stakeholders)

Joint Secretary Finance asked for last year FY data to be include in achievement against stipulated benchmarks. To add percentage wise growth in deposit/credit data.

(Action: UTLBC)

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 September 2021, for Priority Sectors by all the Banks was 34% in respect of targets in number of accounts and 253% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Education – 204% followed by MSME– 144%, Other PSA –74%, Agriculture – 57% and Housing- 32%

All banks must give more thrust on credit disbursement in Agriculture and housing during the next quarter and try to reach the 100% achievement.

(Action: All Banks)

Committee applauds all efforts of all stakeholders for achievement under MSME sector.

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

The Gross NPA of banks in UT is 2.49% and under Priority Sector it is 3.04% and Agriculture is 4.87% as of June, 2021.

Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2021-22, Quarter Sept 2021:

Advisor sir asked for last year comparison and bankwise data to be included from next presentation.
(Action: UTLBC)

Joint Secretary Finance requested all LDM's to review their districtwise performance in DLCC and the progress report of government sponsored schemes to be submitted to Administration on monthly basis.

(Action: All Banks, LDM's)

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

(i) Financing to Minority communities and Women entrepreneurs:

Advisor Sir asked to include target and last year data for comparison.

(Action: UTLBC)

(ii) Review of progress under Housing Finance: As per the information made available by the member banks, fresh loans worth Rs 50.65 Crores have been granted to 686 beneficiaries during the quarter ended Sept, 2021 under Housing Finance.

(iii) Self Help Groups and JLG's:

Advisor sir asked for simplified documentation and procedures for SHG finance. DDM NABARD told the house about the new activities taken by the SHG groups in the district.

Success story of such SHG groups may be shared with the house in next meeting.

The Target and Achievement for last year to be included in the agenda.

(Action: UTLBC, LDM)

(iv) Education Loan: During the year, Banks have disbursed Education loans to 72 students to the tune of Rs. 2.53 Crores. The outstanding under Education loans stood at Rs. 22.6 Crores in 482 accounts as of Sept, 21. Banks are requested to improve the performance.

(Action: All Banks)

Agenda No. 10: Jan Suraksha Scheme and Swamitva Scheme:

(i) Jan Suraksha Scheme : Target to be allotted bank wise by each LDM.

(ii) Swamitva Scheme : To provide the physical/soft copy of electoral roll to banks.

LDM to take up the matter with the respective revenue authority and put up in next meeting.

(Action: All LDM's)

List of Participants in 7TH UTLBC Meeting conducted on 30th December 2021 at Secretariat, Vidyut Bhawan, Daman.

S. No	Name	Designation	Organisation
1	Sh. Anil Kumar Singh(IAS)	Advisor to Administrator	UT of DNH&DD
2	Sh. Rajesh Kumar Singh	Convenor- UTLBC & General Manager	Bank Of Baroda
3	Sh. Karanjit Vadodaria	Jt. Secretary Finance	UT of DNH&DD
4	Sh. Sarat Panigrahi	Asstt. General Manager	Bank of Baroda
5	Sh. J.S.Kalra	Asstt. General Manager	FIDD,RBI, Ahmedabad
6	Sh. P. Mohan Raju	Asstt. General Manager	Bank of Baroda, SSI, Daman
7	Sh. Gaurav Kumar	DDM	NABARD
8	Sh.Deependra Singh	Chief Manager	Bank of Baroda, ZO
9	Sh.Ashish Desai	Vice President	HDFC Bank
10	Sh.Surendra Kumar	Lead District Manager	State Bank of India, Daman
11	Sh.Sagar Meshram	Lead District Manager	Bank of Baroda, DNH
12	Ms Neha Mathur	Branch Manager	Bank of India, Daman
13	Sh. Jatin M Solanki	Branch Manager	Bank of Maharashtra, Daman
14	Ms. Priyanka Modi	Branch Manager	Canara Bank, Daman
15	Sh. Amit Rathod	Branch Manager	Catholic Syrian Bank, Silvassa
16	Sh. Hemant Patel	Branch Manager	Central Bank of India, Daman
17	Sh. Vinay Yadav	Branch Manager	DCB Bank Ltd, Daman
18	Sh. Majid Sheikh	Branch Manager	ICICI Bank, Daman
19	Sh. Yogesh Yadav	Branch Manager	SBI, Moti Daman
20	Sh.Abhimanyu	Branch Manager	UCO Bank, Daman
21	Sh.Sanjay Patel	Branch Manager	Union Bank of India, Daman
22	Sh.Hiren Prajapati	Branch Manager	Yes Bank, Daman
23	Sh. Om Prakash	Senior Manager	Bank of Baroda, SSI Daman
24	Sh.Rajendra M	Officer	Bank of Baroda, Moti Daman
25	Sh.Neerav Kumar Mohan	Officer	Bank of Baroda, Nani Daman