

Ref. No: BZ/ UTLBC-DNHDD/2022-23/01

Dated: 08.04.2022

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

Dear Sir / Madam,


MINUTES OF THE 8<sup>th</sup> MEETING OF UNION TERRITORY LEVEL BANKERS' COMMITTEE OF  
DNH & DD FOR THE QUARTER ENDED DECEMBER 2021

Please find enclosed a copy of the minutes of the above meeting for the quarter ended December 2021, which was held on 28<sup>th</sup> March 2022 at Secretariat, Vidyut Bhawan, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 28/04/2022, 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 28/04/2022.

Yours Faithfully,

  
Deputy General Manager  
Bank of Baroda  
UTLBC (DNH & DD)

Encl: As stated above.

**MINUTES OF 8th UNION TERRITORY LEVEL BANKERS COMMITTEE REVIEW MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED DECEMBER 2021 HELD ON 28<sup>th</sup> MARCH, 2022.**

The 8th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended December 2021 was held on 28<sup>th</sup> March, 2021 at Conference Hall, Vidyut Bhawan, Daman. The meeting was Chaired by Shri Anil Kumar Singh (IAS), Advisor to the Hon. Administrator (DNHDD), along with Sh. Sanjay Kumar Grover, Chief General Manager, Bank of Baroda, Convenor Bank, Shri Karanjit Vadodaria, Jt. Secretary Finance, DNHDD, Shri B.S.Rathore, DGM, UTLBC, Bank of Baroda, Sh. Abhishek Sinha, DGM, FIDD, RBI, Sh. Gaurav Kumar, DDM NABARD, Controlling Heads of Banks, officials and LDM's.

Chief General Manager, Convenor Bank highlighted following important points:

- (1) It is observed that during the last quarter, Advances has registered negative growth. It decreased by Rs.594.74 crores over March 2021 i.e declined by 9.72%. Correspondingly there is a decline in **CD ratio** by 8.94 points over March 2021 and CD ratio of Diu district is below 20% which requires attention of all stakeholders collectively..  
(Action: All Stakeholders)
- (2) All banks should contribute equally in all segments for the development of UT.  
(Action: All banks)
- (3) Under the Annual Credit Plan, nearly 84% of annual target is disbursed, which shows that we are on the right track. However, focus is required on 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) In view of the New Industrial Policy announced by Government, a workshop on this may be organised to have a better interaction of Industries, Banks and government.  
(Action: UTLBC, LDM, Govt)
- (2) The progress under Agriculture finance including KCC is not satisfactory and more efforts and focus is required in coming quarter. Similarly, for good progress in SHG development and their credit linkage, all stakeholders should come forward and make concentrated efforts.  
(Action: Banks, NABARD, Rseti, LDM, Govt)
- (3) The progress under PM SVANidhi scheme is not satisfactory and the performance of private sector banks is very low, which requires urgent focus by them.  
(Action: Private Sector Banks)

DGM , FIDD, RBI has given following observations/inputs

- (1) UTLBC meeting to be conducted within 45 days of end of quarter and minutes to be circulated within 15 days of conduct of meeting.
- (2) Sub- Committee meetings to be conducted in circulation basis in all districts of UT.

**Agenda No.1 : Confirmation of the proceedings of last meeting :** The proceedings of the 7th 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:**

Sr.	Issues	Action taken
1	Banks absent in the 7 <sup>th</sup> UTLBC meeting should be asked to appear before the Joint Secretary Finance on 4 <sup>th</sup> January 2022 with the reasons of absence.	The absentee banks appeared before the Jt. Sec. Finance and notice and strict warning given to them for not attending the meeting.
2	A Sub Committee on Agriculture, Weaker Section and Government Sponsored, Social Security Schemes are required to be constituted in UT.	The constitution, members and agenda items for the subcommittee has been identified and finalization will take place after discussion and approval of UTLBC committee.
3	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.	The utility for LBS data flow in is under progress and will be completed by end of this month and made available to banks for data feeding after 01 <sup>st</sup> April 2022.

**Agenda No. 3 : Implementation of Financial Inclusion:**

**3.1 Aadhar Seeding and Social Security schemes:**

Advisor sir asked to make concerted effort for 100% Aadhar seeding in UT. Bank wise data to be included in the presentation for individual review and identification of the lagging banks. All LDM's are requested to review in their DLCC meeting and make an action plan for this and submit to UT administration.

(Action: All Banks, LDM's)

Advisor sir asked for coordinated efforts by all banks and agencies to achieve 100% coverage under social security schemes like PMJBY, PMSBY and APY in UT. LDM's are requested to organise camps for this on the upcoming International Labour day i.e. 1<sup>st</sup> May 2022 in coordination with UT administration. Focus must be given to include the workers in companies, industries etc. SBI informed that in last seven days, they have collected 4731 forms.

(Action: All Banks, LDM's)

**3.2 APY:** The performance of private sector banks is not up to the mark and efforts are required for improvement. LDM's to provide district wise figures of private sector banks for review.

(Action: Private banks, LDM's)

**3.3 Financial Literacy Camps:** The achievement of Private sector Banks in conducting Financial Literacy Camps is only 26% which required urgent focus.

(Action: Private banks)

**RSETI;** Advisor sir said that since Daman and Diu are not having any RSETI, the RSETI at Silvassa is requested to extend its facility to Daman. Diu District can send the candidates to RSETI Junagadh or any other nearby district. LDM's of both the district are requested to coordinate with the respective RSETI Directors so that no eligible person is debarred from training.

(Action: RSETI, LDM's)



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

Stand up India: Bank-wise and Branch-wise target to be allotted.

(Action: UTLBC, LDM's)

PM SVANidhi Scheme : While reviewing the performance under PM SVANidhi Scheme, it is observed that only 61.32% applications are sanctioned by the banks.

Advisor sir said that the performance of Private sector banks is not up to the mark and improvement is required.

(Action: All Private Sector Banks)

"In order to alleviate the hardships of Street vendors and also to smoothen as well as expedite the loan processing under the PM SVANidhi scheme, the Government of Gujarat vide it's order dt.08.09.2020 has exempted the stamp duty applicable on loan documents below Rs. 10000/- under the scheme."

On the same line, UTLBC requested the UT administration to waive the stamp duty on loan document up to Rs. 10000/- in the Union Territory also.

Advisor sir accepted the request and ask UTLBC to forward a letter in this regard to Secretary Revenue with a copy to Joint Secretary Finance, UT.

(Action: UTLBC, Govt.)

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

The Priority Sector advance stood at 62.93% of NBC which is above benchmark level of 40%. But in Agriculture, it is 3.34%, 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 and Agriculture advances. Under Weaker Section advances, the achievement is 9.24% which is below benchmark of 11%. In Weaker section, private sector banks need much efforts. Under MSME's- micro lending, the achievement is 33.16% which is above benchmark of 7.5%.

CD Ratio- The CD ratio of Diu is below 20% and requires concentrated efforts from all stakeholders.

(Action: All stakeholders)

DDM NABARD proposed to organise a seminar for Bankers on various agricultural schemes of NABARD in all Districts of UT.

(Action: UTLBC, LDM's, NABARD)

**Agenda No. 6: Progress under Service Area Credit Plan (SACP) 2021-2022 :** The overall achievement in Priority Sectors disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter December 2021, by all the Banks was 55% in respect of targets in number of accounts and 84% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other PSA –114%, followed by MSME– 98%, Agriculture – 97%, Education- 55% and Housing- 52%.

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)

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

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

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

Joint Secretary Finance requested banks to dispose off the pending applications at the earliest.

(Action: All Banks)

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

**(I) Self Help Groups:**

Advisor sir asked for allotting credit linkage targets to banks and branches and LDM's to follow-up and review the same.

(Action: UTLBC, LDM)

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

(i) Jan Suraksha Scheme : LDM's to organise camps for maximum enrolment under the scheme.

(ii) Swamitva Scheme : LDM Silvassa and Daman informed that they have contacted the respective Revenue authorities for information about the property cards issued in the district but till now no property card has been allotted .

**Agenda No. 11 :Constitution of Sub Committees:**

UTLBC approved the constitution of Sub-Committees on Agriculture, Weaker Section, Government Sponsored and Social Security Schemes under Lead Bank Scheme guidelines of RBI. These Sub-Committees will review the performance of Banks in Agriculture Finance, weaker section and progress under government sponsored schemes, social security schemes. They will submit its report and suggestions to UTLBC for discussion in UTLBC meetings. The frequency of holding the meeting will be quarterly before UTLBC meeting along with Steering Sub Committee meeting. State Bank of India will be Convenor of this sub-committee.

The committees will comprise of following members.

- 1 UT Administration- Joint Secretary Finance
- 2 State Bank of India- DGM/AGM (Convenor Bank)
- 3 Bank of Baroda
- 4 Reserve Bank of India
- 5 DDM, NABARD
- 6 Agriculture Department/ Director Agriculture and Director AHVS.
- 7 DGM / AGM, -UTLBC
- 8 State Cooperative Bank
- 9 HDFC Bank
- 10 ICICI Bank.
- 11 District Industries Centre.
- 12 Labour Inspector of Daman and DNH

**Tentative agenda may include**

- ❖ Flow of agriculture credit in the UT :
- ❖ Growth in agriculture in the UT :
- ❖ Pattern of agriculture credit in the UT
- ❖ Performance of weaker section
- ❖ Review of kcc loans extended to animal husbandry and fisheries
- ❖ Performance of advance to small and marginal farmers ( smfs)
- ❖ Scheme wise review of progress under government sponsored scheme in each district.
- ❖ Review of pendency.

- ❖ Progress under social security schemes- PMSBY, PMJBY and APY, District wise and Bankwise.  
( Comparison of progress during last FY and current FY is required)  
(Action: SBI, LDM's, UTLBC)

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List of Participants in 8<sup>TH</sup> UTLBC Meeting conducted on 28<sup>th</sup> March 2022 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. Karanjit Vadodaria	Jt. Secretary Finance	UT of DNH&DD
3	Sh. Sanjay Kumar Grover	Chief General Manager	Bank Of Baroda
4	Sh. B.S.Rathore	Deputy General Manager	Bank of Baroda
5	Sh. Abhishek Sinha	Deputy General Manager	FIDD,RBI, Ahmedabad
6	Sh. Raman Kumar Singh	Deputy General Manager	ZO, UCO Bank
7	Sh. Gaurav Kumar	DDM	NABARD
8	Sh. Ashish Mishra	Regional Head	State Bank of India, Valsad
9	Sh.Sudhansu S. Sahoo	Regional Head	Canara Bank, Surat
10	Sh. Deepak Kumar Kathuria	Circle Head	Punjab National Bank
11	Sh. Hitendra Nath Srivastava	Dep. Zonal Manager	Bank of India
12	Sh. S.K.Singh	Dep. Regional Manager	Bank of Baroda, Valsad
13	Sh. Prakash Tandel	General Manager	DDSCB Ltd, Nani Daman
14	Sh. Dhermendra B. Shah	Cluster Head	Axis Bank, Valsad
15	Sh. Chitransh Joshi	Manager	FIDD,RBI, Ahmedabad
16	Sh.Deependra Singh	Chief Manager	Bank of Baroda, ZO
17	Sh.Ashish Desai	Vice President	HDFC Bank
18	Sh. Rupal Sukhadia	Sr. Vice President	Yes Bank
19	Sh.Surendra Kumar	Lead District Manager	State Bank of India, Daman
20	Sh.Sagar Meshram	Lead District Manager	Bank of Baroda, DNH
21	Sh. Chandan Kumar	Chief Manager	Bank of Baroda, Daman
22	Sh. Sunil Kumar	Director	RSETI, Silvassa
23	Sh. Dilip Kumar Vaishnav	Representative	Indian Bank
24	Sh. Jatin M Solanki	Branch Manager	Bank of Maharashtra
25	Sh. Rajendra Singh Gehlot	Representative	Central Bank of India
26	Mrs Jyoti Sharma	Branch Manager	Indian Overseas Bank
27	Sh. Kapil Valai	Branch Manager	Union Bank of India
28	Sh. Pradeep Singh	Branch Manager	IDBI Bank
29	Sh. Bhavik Somiya	Manager	Federal Bank
30	Sh. B. Karthileeyan	Chief Manager	Tamilnad Mercantile Bank
31	Sh. Bikas Thakur	CH	DCB Ltd
32	Ms Nidhee Desai	Branch Manager	Axis Bank
33	Sh. Shashikant Somani	Branch Manager	Axis Bank
34	Sh. Kalpin Jayakadwala	Branch Manager	Kotak Mahindra Bank
35	Sh. Mayank Shah	Branch Manager	Bandhan Bank
36	Sh. H.J.Patel	Branch Manager	Central Bank of India