

Dated: 05.07.2022

Ref. No: BZ/ UTLBC-DNHDD/2022-23/08

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

Dear Sir / Madam,


MINUTES OF THE 9<sup>th</sup> MEETING OF UNION TERRITORY LEVEL BANKERS' COMMITTEE OF  
DNH & DD FOR THE QUARTER ENDED MARCH 2022

Please find enclosed a copy of the minutes of the above meeting for the quarter ended March 2022, which was held on 30<sup>th</sup> June 2022 at Secretariat, Vidyut Bhawan, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 30/07/2022, 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 20/07/2022.

Yours Faithfully,

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

Encl: As stated above.

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**MINUTES OF 9th UNION TERRITORY LEVEL BANKERS COMMITTEE REVIEW MEETING  
FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED MARCH 2022  
HELD ON 30<sup>th</sup> JUNE, 2022.**

The 9th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended March 2022 was held on 30<sup>th</sup> June, 2022 at Conference Hall, Secretariat, Vidyut Bhawan, Daman. The meeting was chaired by Shri Gaurav Singh Rajawat (IAS), Secretary, Finance (DNHDD). The meeting was attended by Sh. G.K.Paneri, General Manager, Corporate Office, Bank of Baroda, Shri Rajesh Kumar Singh, General Manager and Convenor, UTLBC, Shri Karanjit Vadodaria, Jt. Secretary Finance, DNHDD, Sh. Abhishek Sinha, DGM, FIDD, RBI, Sh. Sarat Panigrahi, DGM, Bank of Baroda, Sh. Arun Gupta, CO, DMC, Dr Narendra Singh, Professor, Navsari Agril. Univ., Sh. R.R. Patel, GM, DIC, Sh. Gaurav Kumar, DDM NABARD, Controlling Heads of Banks, officials and LDM's.

**General Manager, Bank of Baroda, Corporate office highlighted following important points:**

- (1) It is observed that during the December quarter, advances has registered negative growth. It decreased by Rs.594.74 crores over March 2021 i.e declined by 9.72%. But in March quarter, branches in UT had made a good efforts to cover up the gap but could not cross the March 21 level by meagre 40 crores. Correspondingly there is a decline in **CD ratio** by 8.17 points over March 2021 and it requires attention of all stakeholders collectively.  
(Action: All Stakeholders)
- (2) Under the Annual Credit Plan, nearly 195% of annual target is disbursed, which shows that we are on the right track. However, focus is required on Housing and Education sectors.  
(Action: All Banks, LDM's)

**The Secretary, Finance, (DNH and DD) has given following observations/inputs:**

- (1) Aadhar Seeding: The Aadhar Seeding in PMJDY accounts is 87.56% and in operative CASA accounts it is 95.37%. All banks to make a roadmap to achieve 100% aadhar seeding in current quarter.  
(Action: All banks, LDM, UTLBC)
- (2) PM Svanidhi Scheme: In PM Svanidhi scheme, 531 applications have been returned by the banks due to various reasons. UTLBC to provide reason-wise breakup of these applications to UT administration.  
(Action: UTLBC, LDM's)
- (3) Target allotment to banks: UTLBC to allot the Priority sector targets as per Lead Bank scheme to all banks in UT and also submit a copy to UT administration.  
(Action: UTLBC, LDM's)
- (4) A meeting of bankers to be organised before conduct of main UTLBC meeting to discuss the performance of banks in overall parameters or poor performance of banks in particular segment/scheme, reasons thereof, roadmap to achieve targets etc.  
(Action: UTLBC, stakeholders)
- (5) Opening of branch at Kocha and Sindoli in Dadra and Nagar Haveli : Secretary Finance asked the banks to open FI branches at above centres before 15<sup>th</sup> August 2022.

(Action: All Banks)

**DGM , FIDD, RBI has given following observations/inputs :**

- (1) With regard to the low CD ratio in the UT of Daman & Diu and DNH, DGM, RBI requested that bank wise bifurcation may be presented in the UTLBC. Further, during the discussion on the low CD ratio of Diu district, he suggested that UTLBC may give its inputs regarding the

request for exemption of Diu from the requirements imposed on districts with CD ratio below 40%.  
(Action: UTLBC)

**Agenda No.1 : Confirmation of the proceedings of last meeting :** The proceedings of the 8th 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	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 start functioning w.e.f.1st April 2022 and a technical session was conducted for banks by Vendor and UT.
2	Feeding of data on portal for Quarter ended March 2022	The following banks have not feeded data for quarter march 2022:-Bank of India, Bank of Maharashtra, Indian Bank, Punjab National Bank, CSB Bank, DCB Bank, Fedral Bank, Indusind Bank, Tamilnad Mercantile, Citizen Cooperative Bank, Daman & Diu State Cooperative Bank.
3	Constitution of Sub Committee on Agriculture, Weaker Section, Govt. Sponsored and Social Security scheme	Constituted and first meeting of which is conducted on 23.06.2022
4	Organisation of camp for social security schemes like PMJBY, PMSBY and APY in all district of UT	Organised in each district by LDM's

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

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

Secretary, Finance 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.

(Action: All Banks, LDM's)

**3.2 APY:** Against the allotted target of 6210 enrolments' under APY, achievement is 5963 i.e. 95.86%.

(Action: All banks)

**3.3 Financial Literacy Camps:** The Cooperative banks have not been allotted any target for conduct of FLC. Hence it may be excluded from the data

(Action: UTLBC, LDM's)

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

**PMMY and Stand up India:** In PMMY, 2942 accounts for Rs. 49.13 crores have been disbursed during FY 21-22. Under Stand Up India scheme, 98 beneficiaries had been sanctioned loan worth Rs.31.83 lakhs



(Action: All Banks)

**PM SVANidhi Scheme :** While reviewing the performance under PM SVANidhi Scheme, it is observed that only 62.64% applications are sanctioned by the banks. 531 applications have been rejected by banks. A breakup of this is to be provided to UT Administration.

(Action: UTLBC, Banks, LDM's)

**Agenda No. 5 : Review of Banking development in Key areas for the Quarter ended Mar 2022:**

The Priority Sector advance stood at 63.07% of NBC which is above benchmark level of 40%. But in Agriculture, it is 3.89%, i.e. below the benchmark level of 18%. Banks are requested to give a special attention on agriculture financing. Under Weaker Section advances, the achievement is 6.37% which is below benchmark of 11%. Under MSME's- micro lending, the achievement is 36.66% which is above benchmark of 7.5%.

(Action: All banks)

**Agenda No. 6: Progress under Annual Credit Plan (ACP) 2021-2022 :** The overall achievement in Priority Sectors disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter March 2022, by all the Banks was 195% in respect of targets in amount and 92% in respect of targets in number of accounts. . The highest percentage achievement in terms of amount was recorded in MSME – 270% followed by Agriculture – 142%, and Education – 88%.

(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 2.98% and under Priority Sector it is 4.00% and in Agriculture, it is 3.05% as of Mar, 2022.

(Action: All Banks)

**Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2021-22, Quarter Mar 2022:**

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

(Action: All Banks)

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

**Self Help Groups:**

Secretary Finance asked for credit linkage of SHG. He showed concern over nil grading and sanctions during March Quarter 2022. LDM's informed that in case of new accounts, 6 months have not been completed.

(Action: Banks, LDM)

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List of Participants in 9<sup>TH</sup> UTLBC Meeting conducted on 30<sup>th</sup> June 2022 at Secretariat, Vidyut Bhawan, Daman.

S. No	Name	Designation	Organisation
1	Sh.Gaurav Singh Rajawat(IAS)	Secretary Finance	UT of DNH&DD
2	Sh. Karanjit Vadodaria	Jt. Secretary Finance	UT of DNH&DD
3	Sh. G.K.Paneri	General Manager	Bank Of Baroda, Corporate Off
4	Sh. Rajesh Kumar Singh	General Manager	Bank of Baroda, Convenor
5	Sh. Abhishek Sinha	Deputy General Manager	FIDD,RBI, Ahmedabad
6	Sh. Sarat Panigrahi	Deputy General Manager	Bank Of Baroda, Valsad
7	Sh. Arun Gupta	Chief Officer	Daman Municipal Corporation
8	Sh.Gaurav Kumar	DDM	NABARD
9	Sh. Ashish Mishra	Regional Head	State Bank of India, Valsad
10	Sh. Sunil Singh Nijwala	CM	Bank of India
11	Sh. R.R.Patel	General Manager	DIC, Daman
12	Dr. Narendra Singh	Professor	Navsari Agriculture University
13	Sh. Chitransh Joshi	Manager	FIDD,RBI, Ahmedabad
14	Sh.Deependra Singh	Chief Manager	Bank of Baroda, ZO
15	Sh.Ashish Desai	Vice President	HDFC Bank
16	Sh. Chaman Singh	Branch Manager	Yes Bank
17	Sh.S.K.Singh	Branch Manager	State Bank of India, Daman
18	Sh.Sagar Meshram	Lead District Manager	Bank of Baroda, DNH
19	Ms.K.Priyanka Modi	Branch Manager	Canara Bank, Daman
20	Sh. Sunil Mali	Director	RSETI, Silvassa
21	Sh. Abhishek Bhaskar	Chief Manager	Indian Bank
22	Sh. Rajnish Kumar	Representative	UCO Bank
23	Sh.Bhavik K. Somiya	Branch Manager	Federal Bank Ltd.
24	Ms. Swati Garg	Branch Manager	Indian Overseas Bank
25	Sh. Amrutlal Solania	Representative	DDSCB Ltd, Nani Daman
26	Ms. Meghna Bhatt	Branch Manager	IDBI Bank
27	Sh. B. Karthikeyan	Chief Manager	Tamilnad Mercantile Bank
28	Ms.Priyadarshini D	Officer	Bank of India
29	Sh. Anil Ugnekar	Branch Manager	Punjab National Bank
30	Sh. Niraj Vashi	Branch Manager	Axis Bank
31	Sh. Majid Sheikh	Branch Manager	ICICI Bank
32	Sh. Kalpin Jagakadwala	Branch Manager	Kotak Mahindra Bank
33	Sh. Santosh Yadav	Branch Manager	Bandhan Bank
34	Sh. Bhavesh B Patel	Representative	Lead Bank office, Daman

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