

MINUTES OF 10th UNION TERRITORY LEVEL BANKERS COMMITTEE REVIEW MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED JUNE 2022 HELD ON 29th SEPTEMBER, 2022.

The 10th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended June 2022 was held on 29th September, 2022 at Conference Hall, Vidyut Bhawan, Daman. The meeting was Chaired by Shri Vikas Anand (IAS), Advisor to the Hon. Administrator (DNH & DD), along with Sh. Sanjay Kumar Grover, Chief General Manager, Bank of Baroda, Sh. Rajesh Kumar Singh, General Manager and Convenor, UTLBC, Shri Karanjit Vadodaria, Jt. Secretary Finance, DNH&DD, Sh. Yashraj Vaishnav, AGM, FIDD, RBI, Sh. Chitansh Joshi, LDO, RBI Ahmedabad, Sh. Gaurav Kumar, DDM NABARD, Dr. Narendra Singh, Professor, Navsari Agri. University, Controlling Heads of Banks, officials and LDM's.

Chief General Manager, Convenor Bank highlighted following important points:

1. It is observed that during the June-22 quarter, Deposits decreased by Rs. 486.00 Crore and Advances decreased by Rs. 230.00 Crores. Priority Sector advances also decreased by Rs.594.00 crores over March 2022 i.e declined by 15.50%. All banks, stakeholders are requested to make dedicated efforts to attain positive growth.

(Action: All Stakeholders)

2. CD ratio of Diu district is below 10% which requires attention of all stakeholders collectively.

(Action: All Banks)

3. All banks should contribute equally in all segments for the development of UT.

(Action: All banks)

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

1. All Banks/financial institution should increase their stake in financing of Mudra Loan

(Action: Banks, LDM)

2. LDM Daman and LDM Diu are instructed to focus on Deepening of Digital Payment Ecosystem in Daman & Diu district and submit progress report to UTLBC. Also to submit the list of Bank accounts which are ineligible for any digital products

(Action: UTLBC, LDM)

3. Rectification of data mismatch of Education loan and SC, ST beneficiaries.

(Action: UTLBC)

4. We should add success story of Women's enterprises

(Action: UTLBC, RSETI, LDM)

5. Comparison of Priority sector lending should be improved. A comparative analysis of Private sector banks and Public sector banks should be made in presentation.

(Action: UTLBC)

6. UTLBC should present Bank wise NPA data.

(Action: UTLBC)

AGM , FIDD, RBI has given following observations/inputs :

1. AGM, RBI advised to conduct UTLBC meeting within 45 days of end of quarter.
(Action: UTLBC)
2. Aadhaar seeding data should be rectified.
(Action: UTLBC, All banks)

DDM NABARD & Professor, Navsari Agri. University has given following observations/inputs :

1. Doubling of farmer income : It is suggested that we should move from traditional crop to others cropping pattern like horticulture/floriculture/ Processing of Agri. food /drip irrigation pattern to get per drop more crop etc. that will enable us to improve the income of the farmers in the line of doubling of income of the farmers in the U.T. It is suggested that NABARD should make a strategy with the help of Agriculture University and Department of Animal Husbandry.
(Action:UTLBC, LDMs, Govt. Dept.)
2. They have also suggested the following points in line of doubling of farmer income.
 - We should focus on linkage of farmer income with market
 - All financial institution/Bank should focus on financing of unit engage in processing of fruits & vegetable. Value-addition may earn farmers more income.
 - Focus on MSP.
 - Focus on formation of Co-operative society(Action: All Stakeholder)

Agenda No. 1 : Confirmation of the proceedings of last meeting

The proceedings of the 9th meeting of Union Territory Level Bankers Committee for the quarter ended March, 2022 held on 30th June, 2022 were circulated to all the members vide letter dated 5th July, 2022. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

Agenda No. 2 : Follow-Up action on pending Issues:

Sr.	Issues	Action taken
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.	Aadhar seeding in PMJDY accounts has reached to 100%.Banks are required to make efforts for improvement in CASA accounts
2	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.	Alloted and updated in portal. Annexures are attached.
3	Opening of branch at Kocha and Sindoli in Dadra and Nagar Haveli.	Conveyed to all banks and also discussed by LDM's in their respective DLCC. Indian Bank, ICICI bank and Yes bank has shown interest and approached for the same.
4.	Banks to provide the bifurcation of reasons of rejection in 531 PM SVANidhi applications as of March 2022.	List enclosed.Major reasons are customer not interested/customer did not turn up.

Agenda No. 3 : Implementation of Financial Inclusion:

PMJDY, Aadhar Seeding and Social Security schemes:

Advisor sir asked for data correction of Aadhar seeding.

(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 in UT.

(Action: All Banks, LDM's)

APY:The performance of Banks is not up to the mark and efforts are required for improvement.

(Action: Banks, LDM's)

Agenda No. 4.: Progress under Pradhan Mantri MUDRA Yojna (PMMY) & Stand up India:

Advisor Sir asked for increase of finance by all Bank under PMMY scheme. He also urge to increase the finance under Stand up India scheme.

(All Banks, LDMs)

PM SVANidhi Scheme : Advisor sir said that loan applications of street vendors should be attended with sympathy and rejection level should be minimum. Bank wise data required for 2nd installment.

(Action: All Banks, LDMs)

Deepening of Digital Payment Ecosystem:

Advisor sir asked to LDM Daman and LDM Diu to focus on Deepening of Digital Payment Ecosystem in Daman & Diu district and submit progress report to UTLBC. Also submit the list of Bank accounts ineligible for any digital products.

(Action: UTLBC, LDM Daman & LDM Diu)

Sharing of success story:

Advisor sir asked for adding of success story of Women's enterprises financed under govt. sponsor scheme.

(Action: UTLBC, LDMs & RSETI)

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

Advisor sir asked for cover up the gap from March 22 in total deposit & advances as Deposit has decreased by Rs. 486.00 Cr. & Advances by Rs. 230.00 Cr.

(Action: All Banks, LDMs)

CD Ratio-

CD ratio of Diu district is below 10% which requires attention of all stakeholders collectively.

(Action: All Banks, LDMs)

Priority Sector Lending:

P.S.L decreased by Rs.594.00 crores over March 2022 i.e declined by 15.50% and hence it is matter of concern. All banks are requested to increase priority sector lending during the current quarter.

(Action: All Banks, LDMs)

Agenda No. 3 Progress under Service Area Credit Plan (SACP) 2022-23:

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 up to quarter June 2022, for Priority Sectors by all the Banks was 35% in respect of targets in number of accounts and 75% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other PSA – 193% followed by MSME – 105%, and Agriculture – 76%.

Agenda No. 7: Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended March 2022.

The Gross NPA of banks in UT is 3.61% and under Priority Sector it is 5.44% and in Agriculture, it is 1.43% as of June, 2022.

Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2022-23, Quarter June 2022:

Advisor sir asked for immediate improvement in performance of achievement under Central Govt. Sponsored. programmes..

(Action: All Banks)

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

(I) Self Help Groups:

Advisor sir asked for more financing to SHG. He also 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 SVAMITVA Scheme:

All banks, LDM's are requested to include all eligible persons under PMJJBY, PMSBY and APY. The revised premium rates should be displayed at the branch.

List of participants in 10th UTLBC meeting conducted on 29th September 2022 at Conference hall, Secretariat, Vidyut Bhawan, Daman.

S.No	Name	Designation	Organisation
1	Sh. Vikas Anand (IAS)	Advisor to Hon.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,HO
4	Sh. Rajesh Kumar Singh	General Manager & Convenor	UTLBC, Bank of Baroda
5	Sh. Shailendra Kumar Singh	Regional Head	Bank of Baroda
6	Sh. Yashraj Vaishnav	Asst. Gen. Manager	RBI, Ahmedabad
7	Sh. Chitransh Joshi	LDO	RBI, Ahmedabad
8	Sh. Mirtunjay Kumar	Regional Head	SBI, Valsad
9	Sh. Sudhansu S Sahu	AGM	Canara Bank
10	Sh. Gaurav Kumar	DDM	NABARD
11	Dr. Narendra Singh	Professor	Navsari Agri. University
12	Sh. Ranjit Kr. Barnwal	Cluster Head	Axis Bank, Valsad
13	Sh. Deependra Singh	Chief Manager	UTLBC,
14	Sh. Manoj Kr. Sinha	Chief Manager	UTLBC, Coordinator
15	Sh. Yogesh Yadav	Chief Manager	SBI, Moti Daman
16	Sh. Sunil Mali	LDM	DNH, Silvassa (BOB)
17	Sh. Samir Kr. Sahu	LDM	DAMAN (SBI)
18	Sh. S.K.Parmar	LDM	DIU (SBI)
19	Sh. Krishna Kr. Sharma	Director	RSETI, Silvassa
20	Sh. Suned Nijwala	Br. Manager	Bank of India
21	Ms Priyanka Kapadia	Br. Manager	Canara Bank
22	Sh. H.J.Patel	Br. Manager	Central Bank of India
23	Sh. Mohan Parmar	Br. Manager	Indian Bank
24	Sh. Anil Ugwekar	Br. Manager	PNB
25	Sh. Nishant	Br. Manager	UBI
26	Ms. Meghna Bhatt	Br. Manager	IDBI Bank
27	Sh. Bhavik Somaiya	Br. Manager	Federal Bank Ltd.
28	Sh. Pramod Gavhane	Br. Manager	TamilNadu Mercantile Bank Ltd.
29	Sh. Vinay Yadav	Br. Manager	DCB Bank Ltd.
30	Ms. Jyoti	Br. Manager	Axis Bank Ltd
31	Sh. Majid Shaikh	Br. Manager	ICICI Bank Ltd.
32	Sh. Ashish Desai	Br. Manager	HDFC Bank Ltd
33	Sh. Kalpin Jagakadwala	Br. Manager	Kotak Mahindra Bank Ltd.
34	Sh. Mayank Shah	Br. Manager	Bandhan Bank Ltd
35	Sh. Madhovendu Pathak	Br. Manager	Yes Bank Ltd.
36	Sh. Punit Agrawal	Br. Manager	PNB
37	Sh. Jitesh Patel	Br. Manager	The Daman & Diu State Co-op Bank Ltd.

यू. टी. एल बी सी सेल (दादरा नगर हवेली एवं दमन एवं दीव)

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UTLBC Cell (Dadra Nagar Haveli and Daman & Diu)

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38	Sh. Kapil	Officer	UBI
39	Sh. Abhimanyu	Officer	UCO Bank
40	Sh. Naresh Tandel	Officer	The Daman & Diu State Co-op Bank Ltd
41	Sh. Ishwarbh	Officer	The Daman & Diu State Co-op Bank Ltd
42	Sh. Jitu Patel	Officer	The Daman & Diu State Co-op Bank Ltd
43	Sh. Jayesh Patel	Officer	The Daman & Diu State Co-op Bank Ltd
44	Sh. Bhagwati R Surti	Representative	FLCC, SBI
45	Sh. Vinod S. Chimbda	Representative	FLCC, BOB