

**MINUTES OF 11th UNION TERRITORY LEVEL BANKERS COMMITTEE REVIEW
MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER
ENDED SEPTEMBER 2022 HELD ON 22nd DECEMBER, 2022.**

The 11th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended September 2022 was held on 22nd December, 2022 at Conference Hall, Collector Office, Daman. The meeting was Chaired by Shri. Rajesh Kumar Singh, General Manager and Convenor UTLBC along with Shri Karanjit Vadodaria, Jt. Secretary Finance, DNH&DD, Sh. Shailendra Kumar Singh, RM, BOB, Sh. Yashraj Vaishnav, AGM, FIDD, RBI, Sh. Chitansh Joshi, Manager, RBI Ahmedabad, Sh. Gaurav Kumar, DDM NABARD, Dr. Apurva Sharma, CEO Dist. Panchayat, DNH, Controlling Heads of Banks, officials and LDM's.

General Manager, Convenor Bank highlighted following important points:

1. All Banks should be vigilant in reporting of correct data in UTLBC portal.
(Action: All Banks)
2. It is observed that during the Sept-22 quarter, Deposits decreased by Rs. 254.86 Crore and Priority Sector advances decreased by Rs. 449.91 crores over March 2022 i.e declined by 11.73%. All banks, stakeholders are requested to make dedicated efforts to attain positive growth.
(Action: All Stakeholders)
3. All Banks should come forward with positive mind set for financing the street vendor under PM SVANidhi scheme.
(Action: All Banks)
4. All Banks should encourage the financing to trained candidate of RSETI under Govt. sponsor schemes.
(Action: All Banks)
5. All banks should contribute equally in all segments for the development of UT.
(Action: All banks)

The Joint finance secretary of DNH & DD has given following observations/inputs:

1. All Banks/financial institution should report Aadhar linked data also along with Aadhar seeding data in December quarter. LDMs to take all Banks together for achievement of 100% Aadhar Seeding in PMJDY a/cs.
(Action: Banks, LDM)
2. J.F.S has instructed the officials of PNB, Axis Bank, HDFC Bank, ICICI Bank & Kotak Bank for improvement of Aadhar seeding data in PMJDY a/cs before 15.01.2023. He expressed displeasure over the absence of DCB Bank & Federal Bank.
(Action: PNB, Axis, HDFC, ICICI, Kotak, DCB & Federal Bank)
3. All Banks and LDMs are instructed for involvement whole heartedly for 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD.
(Action: All Banks, LDMs, UTLBC)
4. All Banks should come forward and sponsor more applications under PMEGP scheme
(Action: All Banks)



5. All Banks are instructed to finance under PMAY-G scheme.
(Action: All Banks)
6. All DMs should be member of UTLBC and invite them for UTLBC review meetings.
(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. AGM, RBI advised to all Banks to adhere the extant guidelines on reporting of advances for monitoring within the Lead Bank scheme especially about reporting of advances at the place of utilisation.
(Action: All Banks, LDMs)
3. All Banks were advised that their rural bank branches should conduct one FL camp per month and maintain a record of the same at the branch level for verification on sample basis.
(Action: All Banks, LDMs)
4. AGM, RBI has suggested to move towards saturation w.r.t Deepening of digital payments ecosystem and review of eligible accounts for dovetailing with the digital village initiative of the administration of UT was emphasised.
(Action:, All Banks, LDMs, UTLBC)
5. All Banks were sensitized towards correct classification of loans under Agriculture and allied activities.
(All Banks)

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

The proceedings of the 10th meeting of Union Territory Level Bankers Committee for the quarter ended June, 2022 held on 29th Sept. 2022 were circulated to all the members vide letter dated 6th Oct. 2022. Since no comments / amendments have been received from any of the members, the House has confirmed the same.

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

Sr.	Issues	Action taken
1	Mudra loan: All banks have to increase their stake in financing of Mudra Loan	Sanction/disbursement of Mudra Loan has been increased to Rs. 18.31 Cr. in 1720 A/cs in Sep-22 quarter as against sanction/disbursement of Rs. 11.47 Cr. in 533 a/cs in June-22 quarter
2	LDM of Daman & Diu has to focus on improvement of deepening of digital payment ecosystem	Conveyed to all banks and also discussed by LDM's in their respective DLCC.
3	Aadhar Seeding: All banks to report correct data of Aadhar seeding and make a roadmap to achieve 100% aadhar seeding in PMJDY & CASA accounts in current quarter.	Aadhar seeding in PMJDY accounts is 83.08%. The Aadhar Seeding in operative CASA accounts is 80.81%. Banks are required to make more efforts for improvement of Aadhar seeding in PMJDY & CASA accounts

4.	The performance of Banks is not up to the mark in APY enrollment and efforts are required for improvement.	Conveyed to all banks and also discussed by LDM's in their respective DLCC.
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Agenda No. 3 : Implementation of Financial Inclusion:

PMJDY, Aadhar Seeding and Social Security schemes:

J.F.S sir asked for achievement of 100% Aadhar Seeding in PMJDY a/cs .

(Action: All Banks, LDM's)

J.F.S 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:

J.F.S 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 : J.F.S sir said that loan applications of street vendors should be attended with sympathy and rejection level should be minimise. Bank wise data required for 2nd installment.

(Action: All Banks, LDMs)

Deepening of Digital Payment Ecosystem:

J.F.S sir asked to all Banks and LDMs for whole heartedly involvement in achievement of 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD. LDMs are instructed to submit progress report to UTLBC. UTLBC has been instructed to submit progress report on every Friday to office of J.F.S.

(Action: All Bank, UTLBC, LDMs)

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

J.F.S sir asked for cover up the gap from March 22 in total deposit & Priority Sector advances as Deposit has decreased by Rs. 254.86 Cr. & P.S.Advances by Rs. 449.91 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)

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एस.एस.आई. दमन शाखा, प्रथम तल, सेंटर पॉइंट, सोमनाथ जंक्शन, डाभेल, दमन -396210

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Priority Sector Lending:

P.S.L decreased by Rs. 449.91 crores over March 2022 i.e declined by 11.73% 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 September 2022, for Priority Sectors by all the Banks was 81% in respect of targets in number of accounts and 158% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other PSA – 320% followed by MSME – 207%, and Agriculture – 204%.

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 2.58% and under Priority Sector it is 3.80% and in Agriculture, it is 3.38% as of September, 2022.

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

J.F.S sir asked for immediate improvement in performance of achievement under Central Govt. Sponsored schemes and suggest that Bank itself sponsor the files of PMEGP.

(Action: All Banks)

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

J.F.S 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 11th UTLBC meeting conducted on 22nd December 2022 at Conference hall, Collector office, Daman.

S.No	Name	Designation	Organisation
1	Sh. Karanjit Vadodaria	Jt. Secretary Finance	UT of DNH & DD
2	Sh. Rajesh Kumar Singh	General Manager & Convenor	UTLBC, Bank of Baroda
3	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
4	Sh. Yashraj Vaishnav	Asst. Gen. Manager	RBI, Ahmedabad
5	Sh. Chitransh Joshi	Manager	RBI, Ahmedabad
6	Sh. Subhash C Mishra	Zonal Manager	Bank of India
7	Sh. Mirtunjay Kumar	Regional Manager	SBI, Valsad
8	Sh. Sudhansu S Sahu	AGM	Canara Bank
9	Sh. Gaurav Kumar	DDM	NABARD
10	Dr. Apurva Sharma	CEO, Dist. Panchayat	DNH
11	Sh. Manoj Kr. Sinha	Chief Manager	UTLBC, Coordinator
12	Sh. Yogesh Yadav	Chief Manager	SBI, Moti Daman
13	Sh. Sunil Mali	LDM	DNH, Silvassa (BOB)
14	Sh. S.K.Parmar	LDM	DIU (SBI)
15	Sh. Krishna Kr. Sharma	Director	RSETI, Silvassa
16	Ms. Neha Mathur	Br. Manager	Bank of India
17	Ms Priyanka Kapadia	Br. Manager	Canara Bank
18	Sh. H.J.Patel	Br. Manager	Central Bank of India
19	Sh. Mohan Parmar	Br. Manager	Indian Bank
20	Sh. Hemant Kumar Meena	Br. Manager	PNB
21	Sh. Kapil Valvi	Br. Manager	UBI
22	Ms. Meghna Bhatt	Br. Manager	IDBI Bank
23	Sh. B. Karthikayan	Chief Manager	TamilNadu Mercantile Bank Ltd.
24	Ms. Niraj Vashi	Br. Manager	Axis Bank Ltd
25	Sh. Bhavesh Mehta	Br. Manager	ICICI Bank Ltd.
26	Sh. Ashish Desai	Br. Manager	HDFC Bank Ltd
27	Sh. Kalpin Jagakadwala	Br. Manager	Kotak Mahindra Bank Ltd.
28	Sh. Mayank Shah	Br. Manager	Bandhan Bank Ltd
29	Sh. Madhovendu Pathak	Br. Manager	Yes Bank Ltd.
30	Sh. K. Patel	Br. Manager	India Post Payment Bank
31	Sh. Rajnish	Officer	UCO Bank
32	Sh. Bhavesh	Officer	Lead Bank, Daman
33	Sh. Jitu Patel	Officer	The Daman & Diu State Co-op Bank Ltd
34	Sh. Amrat lal Solanki	Br. Manager	The Daman & Diu State Co-op Bank Ltd
35	Sh. Gaurav Kumar	Officer	PNB
36	Sh. Vinod S. Chimbda	Representative	FLCC, BOB
37	Sh. Uttam Gaurav	Chief Manager	Bank of Baroda
38	Sh. Vijendra	P.A	J.F.S, UT Administration