

UTLBC-DNH&DD/2022-23/03/02

Dated: 09.03.2023

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

Madam /Dear Sir

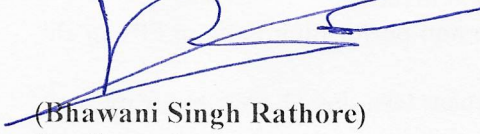
Re: Minutes of the 12th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Dec 2022

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Dec 2022, which was held on 06th March 2023 at Secretariat, Vidyut Bhawan, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 23/03/2023, 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 23/03/2023.

Yours Faithfully,



(Bhawani Singh Rathore)
Dy. General Manager
UTLBC, DNH & DD



MINUTES OF 12th UNION TERRITORY LEVEL BANKERS COMMITTEE REVIEW MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED DECEMBER 2022 HELD ON 06TH MARCH, 2023.

The 12th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended December 2022 was held on 06th March, 2023 at Conference Hall, Vidhyut Bhawan, Daman. The meeting was chaired by Shri. Gaurav Singh Rajawat, Finance Secretary (Presently holding post of Advisor to Hon'ble Administrator), along with Rajesh Kumar Singh, General Manager and Convenor UTLBC, Shri Karanjit Vadodaria, Jt. Secretary Finance, DNH&DD, Smt. Bhanu Prabha, Collector DNH, Sh. M.Rajkumar, C.C.F, DNH, Sh. Raj Tilak, D.C.F, DNH, Ms Himani Meena, Additional Collector, DNH, Ms Charmie Parekh, RDC, DNH, Sh. Priyanshu Singh, Dy. Collector, Daman, Sh. J.M Panchal, Law Secretary, DNH&DD, Sh. Shailendra Kumar Singh, RM, BOB, Sh. Sudhanshu S Sahoo, RM, Canara Bank, Sh. Gaurav Kumar, DDM NABARD, Controlling Heads of Banks, officials and LDM's.

Finance Secretary Shri Gaurav Singh Rajawat, has instructed as under:

1. Rseti should trained 60 candidate in Beauty parlour, Tailoring, Photography by next meeting
2. Bank should more finance under Mudra loan for poultry and Fishery
3. Bank should come forward for opening of ATM in all Panchayat of DNH & DD and submit viability report and interest for opening of ATM by next meeting.
4. UTLBC add detail of top three performing and three non performing Bank in PPT in all Flagship scheme of Govt. of India.
5. Bank should increase last quarter incremental finance+10% for SC&ST, Minority and Womens Enterprises by next meeting.
6. Facilitate the achiever of ACP at district level
7. Connectivity issue in Bank or ATM should be take up with Collector of concerned district.
8. Bank should disburse more proposal in PMFME scheme.

General Manager, Convenor Bank highlighted following important points:

1. All Banks should achieve target of financing the street vendor under PM SVANidhi scheme.
(Action: All Stakeholders)
2. All Banks should achieve target of APY, Mudra loan and aggressively finance in Govt. sponsor schemes.
(Action: All Banks)
3. All banks should upload correct data in SLBC portal in stipulated time frame.
(Action: All banks)

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

1. All Banks/financial institution should report not Aadhar seeded a/cs also along with Aadhar seeding data in March quarter. LDMs to take all Banks together for achievement of 100% Aadhar Seeding in PMJDY a/cs. (Action: Banks, LDM)

2. All Banks and LDMs are instructed for full involvement to achieve 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD.
(Action: All Banks, LDMs, UTLBC)

RBI has given following observations/inputs through mail:

- 1 Expanding and Deepening to Digital Payment Ecosystem – Bank branches need to be sensitised regarding the ongoing program. Further, banks should endeavour to achieve saturation by March 2023 by dovetailing this program with the UT administration's efforts for digitisation. It is also informed that RBI is observing 'Digital Payments Awareness Week' during the second week of March every year, which involves weeklong activities dedicated to enhancing digital financial literacy and awareness among the people of the country. The intent is to create awareness about the ease, speed, and safety of digital payments and encourage the adoption thereof.
- 2 It is observed from the agenda items that there are 2 inactive BCs in the UT of DNH and D&D. The concerned bank is requested to kindly appoint new BCs in their place such that quality and continuity of customer service can be ensured.
- 3 Private Sector Banks are advised to improve their efforts in order to achieve their targets for the conduct of FL camps by rural branches by the end of the ongoing March 2023 quarter.
- 4 As per the feedback received by RBI Ahmedabad, SHGs have been facing issues/ delays while opening bank accounts. It is requested that banks may review if any such cases are pending with them and initiate corrective action at the earliest.

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

The proceedings of the 11th meeting of Union Territory Level Bankers Committee for the quarter ended Sep, 2022 held on 22nd Dec 2022 were circulated to all the members vide letter dated 28th Dec 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 | All Banks should encourage the financing to trained candidate of RSETI under Govt. sponsor schemes | Rseti director and LDM of DNH are following up with Bank, KVIC, KVIB & DIC for Sanction/Sponsor of PMEGP loan to trained candidate of RSETI. All Banks itself are now sponsoring the PMEGP application |
| 2 | All Banks should come forward with positive mind set for financing the street vendor under PM SVANidhi scheme | Conveyed to all banks and also discussed by LDM's in their respective DLCC. Sanction percentage under PM SVANidhi as on 31.12.2022 is 60.20%. |

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 UTLBC CONVENOR (Dadra & Nagar Haveli and Daman & Diu) Baroda Bhawan, 5th Floor, Bank of Baroda, Zonal Office, R C Dutta Road, Alkapuri, Baroda -390007 Phone No 0265-2316501, 2316545

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|----|--|---|
| | | |
| 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. | Digital village campaign for 100 % digital penetration started by UT administration is going on. Account holders having at least one digital Banking facility as on 31.12.2022, stood at 96.28%. |
| 4. | It is instructed to form a committee for formulization of PMAY-G scheme for financing to beneficiaries of PMAY-G up to Rs. 70000/- through Banks. All Banks are instructed to finance under PMAY-G scheme. | A committee was formed under chairmanship of Hon'ble Collector, DNH for finalization of draft of scheme for facilitating loan to the beneficiaries of PMAY-G up to Rs. 70000/- by F.I/Bank. The committee meeting was held on 10.01.2023 and a draft of scheme and application form was finalized and put for approval to UT administration on 16.01.23 |
| 5 | Aadhar Seeding: All banks to make a roadmap to achieve 100% aadhar seeding in PMJDY & CASA accounts in current quarter. | Aadhar seeding in PMJDY accounts is 81.64%. The Aadhar Seeding in operative CASA accounts is 78.64%. Banks are required to make more efforts for improvement of Aadhar seeding in PMJDY & CASA accounts and close/freeze the unseeded a/cs. |

Agenda No. 3 : Implementation of Financial Inclusion:

PMJDY, Aadhar Seeding and Social Security schemes:

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:

F.S Sir asked for increase of finance by all Bank under PMMY scheme for Poultry and Fishery. He also urge to increase the finance under Stand up India scheme.

(All Banks, LDMs)

PM SVANidhi Scheme : UTLBC Convenor and GM 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)

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Deepening of Digital Payment Ecosystem:

J.F.S sir asked to all Banks and LDMs for full 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:

F.S sir asked for cover up the negative growth of Agri. Advance and Weaker section advance in March quarter.

(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)

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 December 2022, for Priority Sectors by all the Banks was 90.40% in respect of targets in number of accounts and 210.61% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Farm credit-592.03% followed by Other PSA – 415.60% and MSME – 292.81%, and Agriculture – 286.47%.

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 2.20% and under Priority Sector it is 3.00% and in Agriculture, it is 3.45% as of December, 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:**

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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.

Agenda No. 11: PMFME scheme:

F.S sir asked for disbursement of more proposal in PMFME scheme.

List of participants in 12th UTLBC meeting conducted on 06th March 2023 at Conference hall, Vidhyut Bhawan, Daman.

| S.No | Name | Designation | Organisation |
|------|----------------------------|---|-----------------------|
| 1 | Gaurav Singh Rajawat | F.S (holding charge of Advisor to Hon'ble Administrator | UT of DNH & DD |
| 2 | Sh. Karanjit Vadodaria | Jt. Secretary Finance | UT of DNH & DD |
| 3 | Mrs. Bhanu Prabha | Collector, DNH | UT of DNH & DD |
| 4 | Sh. M.Rajkumar, | C.C.F, DNH, | UT of DNH & DD |
| 5 | Sh. Raj Tilak, | D.C.F, DNH, | UT of DNH & DD |
| 6 | Ms Himani Meena, | Additional Collector, DNH | UT of DNH & DD |
| 7 | Ms Charmie Parekh, | RDC, DNH | UT of DNH & DD |
| 8 | Sh. J.M Panchal | Law Secretary | UT of DNH & DD |
| 9 | Sh. Priyanshu Singh, | Dy. Collector,, Daman | UT of DNH & DD |
| 10 | Sh. Rajesh Kumar Singh | General Manager & Convenor | UTLBC, BOB |
| 11 | Sh. Shailendra Kumar Singh | Regional Manager | Bank of Baroda |
| 12 | Sh. Sudhansu S Sahu | AGM | Canara Bank |
| 13 | Sh. Gaurav Kumar | DDM | NABARD |
| 14 | Sh. Uttam Gaurav | CM | BOB,Silvassa |
| 15 | Sh. Manoj Kr. Sinha | Chief Manager | UTLBC, Coordinator |
| 16 | Sh. Yogesh Yadav | Chief Manager | SBI, Moti Daman |
| 17 | Sh. Sunil Mali | LDM | DNH, Silvassa (BOB) |
| 18 | Sh. Samir K Sahu | LDM | Daman (SBI) |
| 19 | Sh. S.K.Parmar | LDM | DIU (SBI) |
| 20 | Sh. Krishna Kr. Sharma | Director | RSETI, Silvassa |
| 21 | Ms. Neha Mathur | Br. Manager | Bank of India |
| 22 | Ms Priyanka Kapadia | Br. Manager | Canara Bank |
| 23 | Sh. H.J.Patel | Br. Manager | Central Bank of India |
| 24 | Sh. Mohan Parmar | Br. Manager | Indian Bank |
| 25 | Sh. Hemant Kumar Meena | Br. Manager | PNB |
| 26 | Sh. Kapil Valvi | Br. Manager | UBI |
| 27 | Ms. Meghna Bhatt | Br. Manager | IDBI Bank |

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| 28 | Ms. Niraj Vashi | Br. Manager | Axis Bank Ltd |
| 29 | Sh. Bhavesh Mehta | Br. Manager | ICICI Bank Ltd. |
| 30 | Sh. Ashish Desai | Br. Manager | HDFC Bank Ltd |
| 31 | Sh. Kalpin Jagakadwala | Br. Manager | Kotak Mahindra Bank Ltd. |
| 32 | Sh. Mayank Shah | Br. Manager | Bandhan Bank Ltd |
| 33 | Sh. Madhovendu Pathak | Br. Manager | Yes Bank Ltd. |
| 34 | Sh. Avinash | Br. Manager | India Bank |
| 35 | Sh. Rajnish | Officer | UCO Bank |
| 36 | Sh. Vinay Yadav | Br. Manager | DCB Bank LTD |
| 37 | Sh. Jitu Patel | Officer | The Daman & Diu State Co-op Bank Ltd |
| 38 | Sh. Amrat lal Solanki | Br. Manager | The Daman & Diu State Co-op Bank Ltd |
| 39 | Sh. Rahul | Manager | IPPB Ltd. |
| 40 | Sh. Vinod S. Chimbda | Co-ordinator | FLCC, DNH |
| 41 | Sh. Bhagwati Shruti | Co-ordinator | FLCC ,Daman |
| 42 | Sh. Divyesh | Manager | NIC, UT Administration |

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