

UTLBC-DNH&DD/2023-24/06

Dated: 02.06.2023

All Members,
Union Territory Level Bankers Committee,
UT of Dadra & Nagar haveli and Daman & Diu

Madam /Dear Sir,

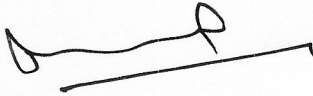
Re: Minutes of the 13th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended March 2023

Please find enclosed a copy of the minutes of the above meeting for the quarter ended March 2023, which was held on 29th May 2023 at Hotel Deltin, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 15/06/2023, 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 15/06/2023.

Yours Faithfully,



Yogesh Kumar Agarwal
Convenor, UTLBC
UT of DNH & DD



MINUTES OF 13th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR UT OF DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED MARCH 2023, HELD ON 29TH MAY, 2023.

The 13th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended March 2023 was held on 29th May, 2023 at Hotel Deltin, Daman. The meeting was Chaired by Shri. Ajay K Khurana, Executive Director, Bank of Baroda and Co-chaired by Shri Arun. T, (I.A.S) Secretary, Finance, Health and family Welfare, DNH & DD. The meeting was attended by Shri Yogesh Kumar Agrawal, General Manager and Convenor UTLBC, Shri Jatin Goyal, (DANICS) Jt. Secretary Personal/Finance, DNH&DD, Shri. Bhawani Singh Rathore, DGM, Bank of Baroda, Shri. Shailendra Kumar Singh RM, BOB, Valsad, Shri. Gaurav Kumar, AGM, NABARD Shri Chitransh Joshi, Manager, FIDD, RBI, Ahmedabad, Controlling Heads of various banks, other Bank officials & Lead District Managers.

First of all, General Manager & Convenor of UTLBC welcomed all the dignitaries and participants. In his inaugural address, he highlighted the performance of all Bank in UT of DNH & DD during March quarter and financial year ended 2022-23.

Executive Director, Bank of Baroda and Chairman, UTLBC in his keynote address stated that there is ample opportunity of business development for Bank in UT and he also express his concern on poor performance in Agri advance, Weaker section advances, PM SVANidhi, PMEGP, APY and other social security schemes. He emphasizes for 100% penetration of all Flagship Scheme of Govt. of India in UT. He stated that this is a small union Territory and the bankers are having experience of working in bigger states. We should all work together to make this Union Territory a *Model UT*.

Shri Arun. T (I.A.S), Secretary, Finance, Health and family Welfare, DNH & DD in his address said that improvement is required in PM SVANidhi scheme and TAT should be reduced to 25-27 days. At present TAT is 55 days in UT. He also focused on finance to SHG, performance of RSETI, Enrollment under PMJJBY, PMSBY, APY and Aadhar seeding. He has also suggested to invite the Collector/DM to attend UTLBC meeting as a special invitee.

Observation/Instruction of Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana as under:

1. There should be 100% disbursement to small vendors under PMSVANidhi scheme and TAT should be minimum. **(Action: All Banks)**
2. Banks should give more focus to improve finance under PMEGP & PMMY Scheme **(Action: All Banks)**
3. Banks should increase Agri advance and achieve the target of 18% by 31.03.2024. **(Action: All Banks)**
4. Bank should increase Weaker Section Advances and achieve 11.50% coverage as on 31.03.2024. **(Action: All Banks)**
5. Bank should improve the performance in Social Security scheme and APY enrolment. **(Action: All Banks, LDMS, UTLBC)**

यू टी एल वी सी संयोजक (दादरा एवं नगर हवेली एवं दमन एवं दीव) बड़ौदा भवन, पांचवा तल, बैंक ऑफ बड़ौदा, अंचल कार्यालय, आर सी दत्त रोड, अल्कापुरी, बड़ौदा-390007, फोन: 0265-2316501/45

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

13

6. Bank should achieve 100 % penetration in all flagship scheme in this F.Y 2023-24.

(Action: All Banks, LDMS, UTLBC)

Observation/Instruction of Shri Arun T. (I.A.S), Secretary Finance, Health & Family Welfare, UT of DNH & DD as under:

1. All Banks should focus on improving the TAT for sanctioning of loan under PMSVANidhi scheme and achieve target of financing the street vendor under PM SVANidhi scheme.

(Action: All Banks)

2. All Banks should come forward for more financing to SHG with the help of NRLM and other govt. dept.

(Action: All Banks, NRLM and other govt. dept.)

3. RSETI should conduct more training program and ensure income generation of trained candidate with the help of Banks/F.I

(Action: RSETI, All Banks)

4. Banks should focus on 100% enrollment under PMJJBY, PMSBY and APY scheme.

(Action: All banks)

5. Collectors/DM of all districts of UT may be invited as guest so that all govt. schemes could be implemented timely and correctly.

(Action: UTLBC)

6. More CSR activity in UT should be organized by all Banks. **(Action: All Banks)**

7. Aadhar seeding should be 100% in all PMJDY accounts up to 31.03.2024.

(Action: All Banks)

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

A. All Banks/financial institution should give more finance to weaker section.

(Action: All Banks)

B. CD ratio gap between Public sector Banks & Pvt. Sector Banks should be minimised.

(Action: All Banks, LDMS, UTLBC)

C. Financing under PMMY scheme should be increased.

(Action: All Banks)

D. Fresh survey data of all street vendors surrounding of 1 km radius of Bank branches should be submitted to his office.

(Action: All Banks, LDMS, UTLBC)

E. Coordinate with all government department/officials for achieving the targets under flagship schemes.

(All Banks, LDMS)

F. RSETI should conduct more programme (Training) related to preparation of Tailoring, Photography, Ghee making, Yoga mat of Jute, brown rice, mushroom cultivation, Beauty Parlour, Milk related product, poultry etc. **(Action: RSETI)**

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

The proceedings of the 12th meeting of Union Territory Level Bankers Committee for the quarter ended Dec, 2022 held on 6th March 2023. Minutes were circulated to all the members vide letter dated 9th March 2023. 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	There should be 100% disbursement to small vendors under PMSVANidhi scheme. TAT should also bring down to 25-27 days from 54 days. Fresh survey of all street vendors should be conducted within 1 km radius of each Bank Branch of UT.	Conveyed to all banks and also discussed by LDM's in their respective DLCC. Fresh survey report should be submitted to UT administration before 30.06.23.
2	Banks should give more finance under PMEGP & PMMY Scheme. Banks should increase Agri advance, Weaker sec adv.	Conveyed to all Banks, LDMs along with KVIC/KVIB/DIC department. Director Industry and Director Agriculture has assured for co-operation from govt. dept. in sponsoring more application of PMEGP and Agri. Advances.
3	Bank should improve the performance in Social Security scheme PMJJBY, PMSBY and APY enrolment	Conveyed to all Banks & LDMs. Banks, FLC are going to organize more camps at G.P level
4	Aadhar seeding should be 100% in all PMJDY a/cs up to 31.03.2024	Conveyed to all Banks. Aadhar seeding in PMJDY a/c is 85.16% as on 31.03.23.
5	All Banks should come forward for more financing to SHG with the help of NRLM and other govt. dept	Conveyed to all Banks, LDMs along with NRLM department regarding more finance to SHGs.
6	Rseti should arrange more training program on Beauty parlour, Tailoring, Photography, Mushroom, poultry etc and trained maximum candidate and ensure for income generation with the help of Bank's/F.I. in this F.Y 2023-24.	Rseti has conducted 7 training program and trained 205 candidate during March-23 quarter. The aspiration of UT administration regarding arrangement of more training program has been conveyed to Rseti director.
7	More CSR activity in UT should be organized by all Banks	Conveyed to all banks and also discussed by LDM's in their respective DLCC.
8	All Banks and LDMs are instructed for achievement of 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD	As a result of Digital village campaign for 100 % digital penetration started by UT administration, account holders having at least one digital Banking facility as on 31.03.2023, stood at 97.93%.

यू टी एल वी सी संयोजक (दादरा एवं नगर हवेली एवं दमन एवं दीव) बड़ौदा भवन, पांचवा तल, बैंक ऑफ बड़ौदा, अंचल कार्यालय, आर सी दत्त रोड, अल्कापुरी, बड़ौदा-390007, फोन: 0265-2316501/45
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

5

Agenda No. 3 : Implementation of Financial Inclusion:**PMJDY, Aadhar Seeding and Social Security schemes:**

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana and Shri Arun T. (I.A.S), Secretary Finance, has asked for achievement of 100% Aadhar Seeding in PMJDY a/cs .
(Action: All member Banks, LDM's)

Joint secretary, finance & Personal has 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:

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana and Shri Arun T. (I.A.S), Secretary Finance has 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 : Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana, Shri Arun T. (I.A.S), Secretary Finance and Joint secretary, finance & Personal has said that loan applications of street vendors should be attended immediately and rejection level should be minimized. Bank wise data required for 2nd installment.
(Action: All Banks, LDMs)

Deepening of Digital Payment Ecosystem:

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana, Shri Arun T. (I.A.S), Secretary Finance and Joint secretary, finance & Personal has 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.
(Action: All Bank, UTLBC, LDMs)

Manager, FIDD, RBI, Shri Chitransh Joshi has suggested that, The Daman & Diu State Co-op Bank has not received any license to provide digital services to their customer hence we may remove their a/cs from total eligible a/cs for any of digital Banking products so that our % coverage will be increased.
(Action: LDMs, DDSCB)

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

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana and Shri Arun T. (I.A.S), Secretary Finance has asked for achievement of target of 18 % in Agri. Advance and 11.50% in Weaker section advance up to 31.03.2024.
(Action: All Banks)

CD Ratio-

CD ratio of Diu district is below 10% which requires attention of all stakeholders collectively.
(Action: All Banks, LDMs)

Agenda No. 6 Progress under Service Area Credit Plan (SACP) 2022-23:

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 up to quarter March 2023, for Priority Sectors by all the Banks was 121.60% in respect of targets in number of accounts and 287.88% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Farm credit-854.15% followed by Other PSA – 571.88% and Agriculture – 413.25% and MSME – 396.24%, Target for F.Y 2023-24 has been allotted to all Banks.

Agenda No. 7: Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended March 2023.

The Gross NPA of banks in UT is 1.81%. Under Priority Sector, it is 2.55% and in Agriculture, it is 1.81% as of March 2023.

Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2022-23, Quarter March 2023:

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana and Shri Arun T. (I.A.S), Secretary Finance has 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:

Shri Arun T. (I.A.S), Secretary Finance has 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:

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana and Shri Arun T. (I.A.S), Secretary Finance has asked to all banks, LDM's for coverage of all eligible persons under PMJJBY, PMSBY and APY. The revised premium rates should be displayed at the branch.
(Action: All Banks, LDMs)

Agenda No. 11: PMFME scheme:

Chairman of UTLBC and Executive Director, Bank of Baroda, Shri Ajay K Khurana and Shri Arun T. (I.A.S), Secretary Finance has asked for disbursement of more proposal in PMFME scheme.

The meeting was concluded with a vote of thanks by Shri. Bhawani Singh Rathore DGM, DZH, BOB, Baroda.

List of participants in 13th UTLBC meeting conducted on 29th May 2023 at Hotel Deltin, Daman.

S.No	Name	Designation	Organisation
1	Sh. Ajay K Khurana	Executive Director & Chairman UTLBC	Bank of Baroda
2	DR. ARUN T. (I.A.S)	Secretary (Finance/Health & Family Welfare)	UT of DNH & DD
3	Sh. Yogesh Kumar Agarwal	General Manager & UTLBC Convenor,	Bank of Baroda
4	Sh. Jatin Goyal, [DANICS]	Joint Secretary Finance /Personal	UT of DNH & DD
5	Sh. Bhawani Singh Rathore	Deputy General Manager	Bank of Baroda
6	Sh. Narendra kumar	DGM & Zonal Manager,	Indian Bank
7	Sh. Subhash Chandra Mishra	DGM & Zonal Manager	Bank of India
8	Sh. B N Singh	DGM	Indian Overseas Bank
9	Sh. Bobby Tanwar	DGM	Punjab National Bank
10	Smt. Shweta Save	DGM & RM	Union Bank of India
11	Sh. Neeraj Daporkar	DGM	UCO Bank
12	Sh. Gaurav Kumar	AGM & DDM	NABARD
13	Sh. Chitransh Joshi	Manager, FIDD	RBI, Ahmedabad
14	Sh. Sudhanshu Sekhar Sahoo	Regional Manager	Canara Bank
15	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
16	Sh. Vikash Rajendra Saraf	Regional Manager	State Bank of India
17	Sh. Manish Verma	Regional Manager	Central Bank of India
18	Sh. Vinod Kumar	General Manager	IDBI Bank
19	Sh. Dewang Desai	General Manager	Daman & Diu State Co-op Bank
20	Sh.Himanshu M Bharakhanda	Cluster Head	Catholic Syrian Bank
21	Sh. Ranjit Kumar,Barnwal	Cluster Head	Axis Bank
22	Sh. Sumit kumar Sinha	Cluster Head	HDFC Bank
23	Sh. Vikash Thakur	Cluster Head	Bandhan Bank
24	Sh. Deependra Singh	Chief Manager	Bank of Baroda
25	Sh. Chandan Kumar	Chief Manager	Bank of Baroda
26	Sh. Manoj Kumar Sinha	UTLBC Co-ordinator	Bank of Baroda
27	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
28	Sh. Samir Sahu	LDM, Daman	SBI
29	Sh. S.K.Parmar	LDM, DIU	SBI
30	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
31	Sh. S.G.Kannan	Project Manager	Industry, DNH & DD
32	Sh. P.L.Bagda	AAO Cr	Agriculture, DNH & DD
33	Ms. Neha Mathur	Br. Manager	Bank of India
34	Sh. Madhovendu Pathak	Br. Manager	Yes Bank Ltd.
35	Sh. Vinay Yadav	Br. Manager	DCB Bank
36	Sh. Rahul Banker	Br. Manager	IPPB Ltd.
37	Sh. Bhavesh Mehta	Br. Manager	ICICI Bank
38	Sh. Kalpin Jagakawada	Br. Manager	Kotak Mahindra Bank
39	Sh. Sundara Mahalingam	Chief Manager	TMC Bank
40	Sh. Pritesh Patel	Br. Manager	INDUSIND Bank

यू टी एल बी सी संयोजक (दादरा एवं नगर हवेली एवं दमन एवं दीव) बड़ौदा भवन, पांचवा तल, बैंक ऑफ बड़ौदा, अचल कार्यालय, आर सी दत्त रोड, अल्कापुरी, बड़ौदा-390007, फोन: 0265-2316501/45
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

41	Sh. Rasik R. Patel	Project Manager	DIC
42	Sh. Ranjith	Br. Manager	Federal Bank
43	Sh. J. Solanki	Br. Manager	BOM
44	Sh. Abhay Singh	Br. Manager	RBL Bank
45	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH



