

UTLBC-DNH&DD/2023-24/09/07

Dated: 22.09.2023

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

Madam /Dear Sir

Re: Minutes of the 14th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended June 2023

Please find enclosed a copy of the minutes of the above meeting for the quarter ended June 2023, which was held on 18th September 2023 at Conference hall, Secretariat, Vidhyut Bhawan, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 05/10/2023, 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 05/10/2023.

Yours Faithfully,

**(Yogesh Kumar Agarwal)****General Manager & Convener (UTLBC)**

MINUTES OF 14th UNION TERRITORY LEVEL BANKERS COMMITTEE REVIEW MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED JUNE 2023 HELD ON 18TH SEPTEMBER, 2023.

The 14th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended June 2023 was held on 18th September, 2023 at Conference hall, Secretariat, Vidhyut Bhawan, Daman. The meeting was Chaired by Shri. Amit Singla (IAS), Advisor to Hon'ble Administrator, DNH & DD, along with Shri Yogesh Kumar Agrawal, General Manager and Convenor UTLBC, Shri Nikhil U. Dessai (IAS), Secretary Transport, DNH & DD, Shri Jatin Goyal, (DANICS) Jt. Secretary Finance, DNH&DD, Shri Arun Gupta, (DANICS) Jt. Secretary Tourism & Urban Development, DNH&DD, Shri S. Krishna Chaitanya, (DANICS) Jt. Secretary Industry & Trade & Commerce, DNH&DD Shri. Shailendra Kumar Singh RM, BOB, Valsad, Shri Bobby Tanwar, DGM, PNB, Shri Neeraj Daporkar, DGM, UCO Bank, Shri Vivek Joshi, DGM, BOM, Shri. Gaurav Kumar, AGM, DDM, NABARD, Shri Varun Yadav, AGM, FIDD, RBI, Shri Chitransh Joshi, Manager, FIDD, RBI, Ahmedabad, Shri. Dewang Desai, GM, Daman & Diu State Co-op Bank, other Bank officials & LDM's. First of all GM & Convenor of UTLBC has welcomed all the dignitary and participants. In his inaugural address, he briefly highlighted the performance of all Bank in UT of DNH & DD during June-2023 quarter and express his concern on poor performance in APY, SHG, Agri advance, and other social security scheme. **Advisor to Hon'ble Administrator of UT of DNH & DD, Shri Amit Singla (I.A.S)** has also address the meeting. In his address, he said that improvement required in PM SVANidhi (TAT should be 15 days), more finance to SHG with the help of NRLM, improvement of performance under PMJJBY, PMSBY, APY and Aadhar seeding. He emphasizes on 100% penetration of all Flagship Scheme of Govt. of India in UT. He has suggested to invite all govt. departments head (UT of DNH & DD) related to govt. flagship scheme of UT along with the Collector/DM of all district.

Observation/Instruction of Advisor to Hon'ble Administrator of UT of DNH & DD, Shri Amit Singla [IAS] as under:

1. There should be 100% disbursement of all eligible small vendors under PMSVANidhi scheme and TAT should be minimum. He also emphasis on early sanction/disbursement of 2nd & 3rd instalments to all eligible small vendors.
(Action: All Banks)
2. Banks should give more finance under SHG, PMEGP, PMMY Scheme
(Action: All Banks)
3. Banks should increase Agri advance and achieve the target of 18% .
(Action: All Banks)
4. Bank should increase Weaker Sec. Adv and achieve 11.50%.
(Action: All Banks)
5. Bank should improve the performance in Social Security scheme and APY enrolment.
(Action: All Banks, LDMS, UTLBC)
6. Bank should achieve 100 % penetration in all flagship scheme in this F.Y 2023-24.
(Action: All Banks, LDMS, UTLBC)
7. Early issuance of banking licence for DDSCB from RBI
(Action: RBI)



Observation/Instruction of General Manager and Convenor UTLBC, Shri Yogesh Kumar Agrawal as under:

1. All Banks should improve TAT for sanctioning of loan under PMSVANidhi scheme and achieve target of financing the street vendor under PM SVANidhi scheme. All pending applications should be sanctioned and disbursed within 2-3 days.
(Action: All Banks)
2. Enrollment under PMJJBY, PMSBY and APY should be 100%. (Action: All Banks)
3. All Banks should increase Agri advance and focus on PMFME scheme.
(Action: All Banks)
4. All Banks should increase PMMY & Weaker section advance and achieve the target
5. Aadhar seeding of PMJDY a/cs should be 100% (Action: All Banks)

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

The proceedings of the 13th meeting of Union Territory Level Bankers Committee for the quarter ended March 2023 held on 29th May, 2023. Minutes were circulated to all the members vide letter dated 2nd June, 2023. 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	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. The disbursement under PMSVANidhi scheme as on 30.06.2023 is 86.88%. TAT as on 30.06.2023 is decreased to 43 days. However disb. as on 31.08.2023 is 93.51%
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 organizing more camps at G.P level for maximum enrollment under PMJJBY & PMSBY.
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 85.38% as on 30.06.23.
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 9 training program and trained 254 candidate during June-23 quarter. The aspiration of UT administration regarding arrangement of more training program has been conveyed to Rseti director.
7	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	Since all three districts of UT of DNH & DD has achieved 100% digitization in respect of at least one of the digital modes of payment.

Agenda No. 3 : Implementation of Financial Inclusion:

PMJDY, Aadhar Seeding and Social Security schemes:

Advisor sir & GM sir have asked for achievement of 100% Aadhar Seeding in PMJDY a/cs. Coordinated efforts should be made 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 serious efforts are required for improvement.

(Action: Banks, LDM's)

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

Advisor sir has 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)

PM SVANidhi Scheme : Advisor sir & GM sir have asked that loan applications of street vendors should be attended promptly and all sanctioned applications should be disbursed immediately and minimize rejection level (Action: All Banks)

Deepening of Digital Payment Ecosystem:

All three districts of UT have achieved 100% digitization in respect of at least one banking digital products.

Agenda No. 5 Review of Banking development in Key areas for the Quarter ended June 2023:

Advisor sir has asked for achievement of target of 18 % in Agri. Advance and 11.50% in Weaker section advance (Action: All Banks)

CD Ratio-

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

(Action: All Banks, LDMs)

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)

S.S.I. Daman Branch, First Floor, Centre Point, Somnath Junction, Dabhel, Daman -396210

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Agenda No. 6 Progress under Service Area Credit Plan (SACP) 2023-24:

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 up to quarter ended June 2023, for Priority Sectors by all the Banks was 44.30% in respect of targets in number of accounts and 61.94% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA-79.18% followed by MSME-68.30% followed by Agriculture – 62.33% and Farm Credit – 60.64%,

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

The Gross NPA of banks in UT is 3.50%. Under Priority Sector, it is 4.61% and in Agriculture, it is 5.07% as of June 2023.

Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2023-24, Quarter June 2023:

As per the progress report at the quarter ended June, 2023 against 8 sponsored applications, banks have sanctioned 8 applications, (i.e. 100% achievement.)

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

Advisor sir has asked for more financing to SHG with active participation of NRLM department. He also asked for allotting credit linkage targets to banks and branches and LDM's to follow-up and review the same.

(Action: All Banks, 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:

S.Krishna Chaitnya, (DANICS), Dep. Sec. Industry, DNH & DD has asked for sanction/disbursement of more proposal in PMFME scheme under coverage of CGTMSE . He also advise for presentation of data related to finance under CGTMSE scheme.

The meeting ended with a vote of thanks by Shri. Shailendra Kumar Singh, Regional Manager BOB, Valsad Region.



List of participants in 14th UTLBC meeting conducted on 18th September 2023 at Conference hall, Vidhyut Bhawan, Daman.

S.No	Name	Designation	Organisation
1	Sh. Amit Singla (I.A.S)	Advisor to Hon'ble Administrator	UT of DNH & DD
2	Sh. Nikhil U. Dessai (I.A.S)	Secretary Transport	UT of DNH & DD
3	Sh. Jatin Goyal, [DANICS]	Joint Secretary Finance	UT of DNH & DD
4	Sh. S. Krishna Chaitanya, (DANICS)	Jt. Secretary Industry & Trade & Commerce	UT of DNH & DD
5	Sh. Arun Gupta, (DANICS),	Jt. Secretary Tourism & Urban Development	UT of DNH & DD
6	Sh. Yogesh Kumar Agarwal	GM & UTLBC Convenor,	Bank of Baroda
7	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
8	Sh. Gaurav Kumar	AGM & DDM	NABARD
9	Sh. Varun Yadav	AGM, FIDD	RBI, Ahmedabad
10	Sh. Chitransh Joshi	Manager, FIDD	,RBI, Ahmedabad
11	Sh. Bobby Tanwar	DGM	Punjab National Bank
12	Sh. Neeraj Daporkar	DGM	UCO Bank
13	Sh. Vikash Rajendra Saraf	Regional Manager	SBI
14	Sh. Dewang Desai	GM	Daman & Diu State Co-op Bank
15	Ms Meghna Bhatt	AGM	IDBI
16	Sh. Manoj Kumar Sinha,	UTLBC Co-ordinator	Bank of Baroda
17	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
18	Sh. Samir Sahu	LDM, Daman	SBI
19	Sh. S.K.Parmar	LDM, DIU	SBI
20	Sh. Krishna Kumar Sharma	Director, Rseti	Bank of Baroda
21	Ms. Neha Mathur	Br. Manager	Bank of India
22	Sh. Pankaj Kumar	Br. Manager	Yes Bank Ltd.
23	Sh. Mathew A Kaithakkary	Br. Manager	CSB Bank
24	Ms Neha Mathur	Br. Manager	Bank of India
25	Sh. Niraj Vashi	Br. Manager	Axis Bank
26	Sh. Jitendra J Patel	Br. Manager	DDSCB
27	Sh. J.Karthick	Br. Manager	TMC Bank
28	Sh. V. Negardhi	Br. Manager	Axis Bank
29	Ms Priyanka Modi	Br. Manager	Canara Bank



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30	Sh. Nishant Chole	Br. Manager	UBI
31	Sh. J. Solanki	Br. Manager	BOM
32	Sh. Nitin Kumar	Br. Manager	Indian Bank
33	Sh. Hemant. J.Patel	Br. Manager	CBI
34	Sh. Kamal Vavia	Br. Manager	
35	Sh. Abhay Singh	Br. Manager	RBL Bank
36	Sh. Bevan N Patel	Br. Manager	HDFC
37	Sh. Karan	Rep.	LDM office Daman
38	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH
39	Sh. B. Shurti	Co-ordinator	FLCC, Daman

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