

UTLBC-DNH&DD/2023-24/12/09**Dated: 20.12.2023**

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

Madam /Dear Sir

Re: Minutes of the 15th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended September'2023.

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Sept.2023, which was held on 13th December,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 28/12/2023, 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 28/12/2023.

Yours Faithfully,

Yogesh Kumar Agarwal
General Manager & Convenor UTLBC

MINUTES OF 15th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED SEP 2023 HELD ON 13TH DECEMBER, 2023.

The 15th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Sep 2023 was held on 13th December, 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 Jatin Goyal, (DANICS), Jt. Secretary Finance, DNH&DD, Shri Shivam Teotia, (DANICS) Director Agriculture, 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 Sudhanshu Sekhar Sahoo, RM, Canara Bank, Shri. Subhash Chandra Mishra, ZM, BOI, Shri. Gaurav Kumar, AGM, DDM, NABARD, Shri Rakesh Solanki, AGM, FIDD, RBI, Shri Chitransh Joshi, Manager, FIDD, RBI, Ahmedabad, Shri Ravindran. V, AGM, CBI, Smt. Archana Shahdeo, AGM, Indian Bank, Shri Sohan Lal Birla, MD& CEO, DDSCB, Shri. Dewang Desai, GM, Daman & Diu State Co-op Bank, Shri. Rohit Kanaujia, CM, BOB, other Bank officials & LDM's.

First of all General Manager & Convenor of UTLBC welcomed all the dignitaries and participants. In his inaugural address, he briefly highlighted the performance of all Bank in UT of DNH & DD during Quarter Sep-2023 and express his concern on poor performance in Atal Pension Yojna, Stand Up India scheme, SHG, Agri advance, and other social security schemes.

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 is required in KCC, PM SVANidhi, PMJDY, PMJJBY, PMSBY and APY. He also asked to focus on more finance to SHG and Mudra loan. He emphasizes on early achievement of saturation of all Flagship Scheme of Govt. of India in UT.

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

1. Banks should achieve saturation of KCC in respect of PM Kisan beneficiaries.
(Action: All Banks)
2. Add 1 lakh new beneficiaries under PMJJBY/PMSBY/KCC/APY and other flagship scheme for upcoming event in Jan-2024.
(Action: All Banks, Govt. department)
3. Achieve saturation under PMSVANidhi
(Action: All Banks)
4. Bank should improve the performance in Social Security scheme, Mudra loan and APY enrolment.
(Action: All Banks)
5. Bank should achieve saturation in all flagship scheme in this F.Y 2023-24.
(Action: All Banks, LDMS, UTLBC)

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

1. Enrollment under PMJJBY, PMSBY and APY should be 100%. (Action: All Banks)
2. All Banks should achieve saturation in KCC. (Action: All Banks)

3. All Banks should increase PMMY & Weaker section advance and achieve the target.
(Action: All Banks)
4. Aadhar seeding in all PMJDY A/cs
(Action: All Banks)

Observation of Director Industry, Shri S.Krishna Chaitanya

1. Progress under PMFME scheme is very slow. Rejection is very high
2. Banks should take CGTMSE coverage to finance under PMFME scheme.

Observation of DDM NABARD

1. Target of agriculture of UT has been revised from Rs. 141.58 Cr to Rs. 841 Cr for F.Y 2023-24

Observation of Police Department (Cyber Cell)

1. KYC should be updated in all old/dormant/inoperative a/cs
2. CCTV cameras should be functional in all ATMs
3. Prior intimation to police department for cash remittance
4. CCTV should be installed on both side of Cash Van

Concern of Bankers raised by UTLBC

1. Letter issued by CEO, DMC regarding commercial license renewal of Bank branches working in municipal area of Daman- waiver requested
2. Stamp duty waiver for KCC borrower, PMSVANidhi beneficiaries and other small borrower/farmer.
3. Early issuance of guidelines/clarification by UT administration for mortgage of property card to finance under PM SWAMITVA scheme.

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

The proceedings of the 14th meeting of Union Territory Level Bankers Committee for the quarter ended June 2023 held on 18th Sep, 2023. Minutes were circulated to all the members vide letter dated 22nd Sep, 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 of all eligible small vendors under PMSVANidhi scheme and bring down TAT to minimum level. early sanction/disbursement of 2nd & 3rd instalments to all eligible small vendors.	Conveyed to all banks and LDM's have discussed the issue in their respective DLCC. The disbursement under PMSVANidhi scheme as on 30.09.2023 is 89.63%. TAT as on 30.09.2023 is decreased to 41 days.

यू टी एल बी सी संयोजक (दादरा एवं नगर हवेली एवं दमन एवं दीव) बड़ौदा भवन, पांचवा तल, बैंक ऑफ बड़ौदा, अंचल कार्यालय, बड़ौदा भवन, आर सी दत्त रोड, अल्कापुरी, बड़ौदा-390007, फोन: 0265-2316501/45
UTLBC CONVENER (Dadra & Nagar Haveli and Daman & Diu) Baroda Bhawan, 5th Floor, Bank of Baroda, Zonal Office, Baroda Bhawan, R C Dutta Road, Alkapuri, Baroda -390007 Phone No 0265-2316501, 2316545

2	Bank should improve the performance in Social Security scheme PMJJBY, PMSBY and APY enrolment	Conveyed to all Banks & LDMs. Banks are organizing more camps at G.P level for maximum enrollment under PMJJBY & PMSBY. Jansuraksha campaign from 01.10.23 to 31.12.23 is going on for saturation of PMJJBY & PMSBY.
3	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. At the quarter ended Sep, 2023 against 14 sponsored PMEGP applications, banks have sanctioned all 14 PMEGP applications. Banks have disbursed Rs. 41.10 Cr. under PMMY up to 30.09.2023.
4	All Banks focus on 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.
5	All Banks should sanction/disburse more proposal in PMFME scheme under coverage of CGTMSE. Inclusion of data related to finance under CGTMSE scheme in agenda.	Conveyed to all banks and LDM's have discussed the issue in their respective DLCC.

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.

(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 Mudra loan scheme. He also urge to increase the finance under Stand up India scheme.

(Action: All Banks)

PM SVANidhi Scheme : Advisor Sir & GM Sir have asked that loan applications of street vendors should be attended on priority 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.

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Agenda No. 5 Review of Banking development in Key areas for the Quarter ended Sep 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)

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 Sep 2023, for Priority Sectors by all the Banks was 81.40% in respect of targets in number of accounts and 101.23% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA-161.53% followed by Farm Credit – 116.52% and MSME- 108.90% followed by and Agriculture – 107.47%

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

The Gross NPA of banks in UT is 1.49%. Under Priority Sector, it is 1.99% and in Agriculture, it is 2.44% as of Sep 2023.

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

As per the progress report at the quarter ended Sep, 2023, against 14 sponsored applications, Banks have sanctioned 14 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 bank 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.

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

List of participants in 15th UTLBC meeting conducted on 13th December 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. Jatin Goyal, [DANICS]	Joint Secretary Finance	UT of DNH & DD
3	Sh. S. Krishna Chaitanya, (DANICS)	Jt. Secretary Industry & Trade & Commerce	UT of DNH & DD
4	Sh. Shivam Teotia, (DANICS)	Jt. Secretary Agriculture	UT of DNH & DD
5	Sh. Yogesh Kumar Agarwal	GM & UTLBC Convenor,	Bank of Baroda
6	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
7	Sh. Gaurav Kumar	AGM & DDM	NABARD
8	Sh. Rakesh Solanki	AGM, FIDD	RBI, Ahmedabad
9	Sh. Chitransh Joshi	Manager, FIDD	RBI, Ahmedabad
10	Sh. Bobby Tanwar	DGM	Punjab National Bank
11	Sh. Sudhansu Sekhar Sahoo	RM	Canara Bank
12	Sh. Subhash Chandra Mishra	Zonal Manager	Bank of India
13	Smt. Archana Shahdeo	AGM	Indian Bank
14	Sh. Ravindran.V	AGM	Indian Overseas Bank
15	Sh. D.S.Kutiyal	Dy. Zonal Head	UCO Bank
16	Sh. P Shyam Babu	AGM	BOM
17	Sh. Sohan Lal Birla	MD&CEO	DDSCB
18	Sh. Anant Samant	Circle Head	HDFC Bank
19	Sh. Himanshu Goyal	CM	State Bank of India
20	Sh. Dewang Desai	General Manager	Daman & Diu State Co-op Bank
21	Ms Meghna Bhatt	AGM	IDBI
22	Sh. Rohit Kanaujia	CM	Bank of Baroda
23	Sh. Manoj Kumar Sinha	UTLBC Co-ordinator	Bank of Baroda
24	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
25	Sh. Abhik Kumar	LDM, Daman	State Bank of India
26	Sh. S.K.Parmar	LDM, DIU	State Bank of India
27	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
28	Ms. Neha Mathur	Branch Manager	Bank of India
29	Sh. Adarsh	Branch Manager	Yes Bank Ltd.
30	Sh. Deepak Rajvi	Branch Manager	HDFC Bank
31	Sh. Megha P Devsule	Branch Manager	CSB Bank
32	Sh. Vishal Narayan	Branch Manager	Indian Overseas Bank

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33	Sh. Rajnish	Branch Manager	UCO Bank
34	Sh. K.Sundara Mahalingam	Branch Manager	TMC Bank
35	Ms Priyanka Modi	Branch Manager	Canara Bank
36	Sh. Nishant Chora	Branch Manager	UBI
37	Sh. Pratik Maheshwal	Branch Manager	CBI
38	Sh. Hemant Patel	Branch Manager	CBI
39	Sh. Ranjith Gopal	Branch Manager	Federal Bank
40	Sh. Vijay Ramsingh	Branch Manager	Kotak Mahindra Bank
41	Sh. Karan	Representative.	LDM office Daman
42	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH
43	Sh. B. Shurti	Co-ordinator	FLCC, Daman
44	Sh. Rajiv R	Officer	DIC, Daman
