

UTLBC-DNH&DD/2023-24/06

Dated: 26.03.2024

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

Madam /Dear Sir

Re: Minutes of the 16th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Dec 2023

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Dec 2023, which was held on 13th March 2024 at Conference hall, Secretariat, Vidhyut Bhawan, Daman.

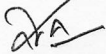
Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution /Organization latest by 31/03/2024, so that the same can be placed before the House in the next meeting.

Lead District Managers are required to send the Action Taken Report (ATR) on the issues discussed by 31/03/2024.

Yours Faithfully,



Yogesh Kumar Agarwal
General Manager & Convenor UTLBC



MINUTES OF 16th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED DEC 2023 HELD ON 13TH MARCH, 2024.

The 16th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Dec 2023 was held on 13th March, 2024 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. Shailendra Kumar Singh, RM, BOB, Valsad, Shri Narendra Kumar, Zonal Manager, Indian Bank, Shri Pratap Kr. Parida, AGM, PNB, Shri Sudhanshu Sekhar Sahoo, RM, Canara Bank, Shri. Vikram Singh, AGM, BOI, Shri D.K.Kutiya, Dy. Zonal Head, Uco Bank, Parixit Sanghvi, Cluster Head, HDFC Bank, Shri. Gaurav Kumar, AGM, DDM, NABARD, Shri Yashraj Vaishnav, AGM, FIDD, RBI, Shri Chitransh Joshi, Manager, FIDD, RBI, Ahmedabad, Shri P Shyam Babu, AGM, BOM, Shri Chirag H Desai, CGM, DDSCB, 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 Dec-2023 and express his concern on poor performance in Agri. Advance, Atal Pension Yojna, Stand Up India scheme 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 Banks take utmost priority on sanction of PM-Vishwakarma beneficiaries, improvement is required in KCC and saturate KCC in respect of PM Kisan beneficiaries, focus on PMMY, APY, PMJDY. He also asked to focus on more finance to SHG. 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 start credit linkage under PM- Vishwakarma schemes which is top most priority of GOI.
(Action: All Banks)
2. KCC should be given to all 12922 PM Kisan beneficiaries
(Action: All Banks, Agri. department)
3. Bank should focus on the performance in Social Security scheme, Mudra loan and APY enrolment.
(Action: All Banks)
4. Bank should achieve saturation in all flagship scheme in this F.Y 2023-24.
(Action: All Banks, LDMS, UTLBC)
5. Early remedy of pending issues of Banks such as (i) waiver of renewal of commercial licence of Banks (ii) Waiver of stamp duty in KCC & Agri. Gold loan.
(UT & Dist authorities.)
6. Early Clearance of pending reimbursement of RSETI from F.Y 2020-21
(Dist. Panchayat, SRLM & NRLM)
7. Early rectification required in target of Mudra loan of Bandhan Bank for DNH district.
(Action: Bndhan Bank, LDM, DNH, UTLBC)

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

1. All Banks should achieve saturation in KCC .
(Action: All Banks)
2. Enrollment under PMJJBY, PMSBY and APY should be 100%. **(Action: All Banks)**
3. All Banks should focus on more credit linkage to SHG **(Action: All Banks)**
4. All Banks should increase PMMY & Weaker section advance and achieve the target
(Action: All Banks)

Observation of Shri Chitransh Joshi, FIDD, RBI

1. DLRC meeting- Proposal to reduce the frequency of DLRC meeting was taken up in the meeting and as per the advice of chair, it was decided that feedback may be sought from district collectors in the next UTLBC meeting.
(Action: All LDMs)

Concern of Bankers raised by UTLBC

1. 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 15th meeting of Union Territory Level Bankers Committee for the quarter ended Sep 2023 held on 13th Dec, 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. Since UT has achieved the target of 100% digitization in respect of at least one digital product, the House is requested to dissolve the Sub Committee of UTLBC on Deepening of Digital Payment Ecosystem

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

Sr.	Issues	Action taken
1	Banks should achieve saturation of KCC in respect of PM Kisan beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 31.12.2023 is 2286. (Increase from 2189 as of Sep-2023)
2	Achieve saturation under PMSVANidhi	The disbursement under PMSVANidhi scheme as on 31.12.2023 is 97.45%. TAT as on 31.12.2023 is decreased to 40 days.
3	Bank should improve the performance in Social Security scheme, Mudra loan and APY enrolment	Conveyed to all Banks & LDMs. Banks are organizing more camps at G.P level for maximum enrollment under PMJJBY & PMSBY. During the



		period under review from Sep-23 to Dec-23, the growth of enrollment of PMJJBY is 8609 and PMSBY is 12780. Total disbursement under Mudra loan is Rs. 66.53 Cr. up to 31.12.2023. (Whereas the disbursement as of Sep-23 under Mudra loan is Rs. 41.10 Cr. i.e. increase of Rs. 25.43 Cr.)								
4	Progress under PMFME scheme is very slow. Rejection is very high. Banks to internally source more application also.	Conveyed to all banks and LDM's have discussed the issue in their respective DLCC. Progress under PMFME scheme as on 31.12.2023 is as under: <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Total application Received by Banks</th> <th>Sanctioned</th> <th>Pending</th> <th>Rejected</th> </tr> </thead> <tbody> <tr> <td>15</td> <td>7</td> <td>2</td> <td>6</td> </tr> </tbody> </table> <p>High rejection is mainly due to insufficient of collateral</p>	Total application Received by Banks	Sanctioned	Pending	Rejected	15	7	2	6
Total application Received by Banks	Sanctioned	Pending	Rejected							
15	7	2	6							
5	KYC should be updated in all old/dormant/inoperative a/cs & CCTV cameras should be functional in all ATMs	Conveyed to all banks. LDM's have also discussed the issue in their respective DLCC.								
6	Waiver of Renewal of Commercial license by Banks (PSU) & Waiver of stamp duty for agriculture (KCC & Gold loan) & PMSVANidhi loan	Under consideration of UT administration								

Agenda No. 3 : Implementation of Financial Inclusion:

PMJDY, Aadhar Seeding and Social Security schemes:

Advisor Sir & GM Sir have asked to open more PMJDY accounts and achieve 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 has instructed for early rectification of target of PMMY of Bandhan Bank for DNH district. He also urge to increase the finance under Stand up India scheme.

(All Banks)

यू टी एल सी सी संयोजक (दादरा एवं नगर हवेली एवं दमन एवं दीव) बड़ोदा भवन, पांचवा तल, बैंक ऑफ बड़ोदा, अंचल कार्यालय, बड़ोदा भवन, आर सी दत्त रोड, अल्कापुरी, बड़ोदा-390007, फ़ोन: 0265-2316501/45
UTLBC CONVENER (Dadra & Nagar Haveli and Daman & Diu) Baroda Bhawan, 5th Floor, Bank of Baroda, Zone 1, Baroda Bhawan, R C Dutta Road, Alkapuri, Baroda -390007 Phone No 0265-2316501, 2316545



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. Sub committee of Deepening of Digital Payment Ecosystem has been dissolved with the permission of House.

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

Advisor Sir has asked for achieve saturation in KCC with PM Kisan beneficiaries and improve performance to achieve 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 Dec 2023, for Priority Sectors by all the Banks was 104.75% in respect of targets in number of accounts and 93.95% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA-250.82% followed by MSME- 132.41%

(Target of Agriculture has been revised by NABARD from Rs. 141.58 Cr. to Rs. 841.12 Cr.)

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

The Gross NPA of banks in UT is 1.45%. Under Priority Sector, it is 1.91% and in Agriculture, it is 2.44% as of Dec 2023.

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

As per the progress report at the quarter ended Dec, 2023, against 26 sponsored applications, Banks have sanctioned 26 applications, (i.e. 100% achievement.)

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

Advisor Sir & GM Sir has asked for more financing to SHG and instruct NRLM to actively participate for more credit linkage. He also asked to allocate credit linkage targets to all 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:

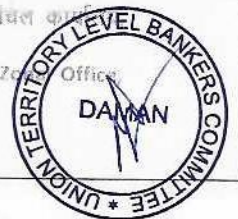
All banks, LDM's are requested to enroll all eligible persons under PMJJBY, PMSBY and APY.

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

List of participants in 16th UTLBC meeting conducted on 13th March 2024 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. Yogesh Kumar Agarwal	GM & UTLBC Convenor,	Bank of Baroda (online)
4	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
5	Sh. Gaurav Kumar	AGM & DDM	NABARD
6	Sh. Yashraj Vaishnav	AGM, FIDD	RBI, Ahmedabad
7	Sh. Chitransh Joshi	Manager, FIDD	,RBI, Ahmedabad
8	Sh. Narendra Kumar	DGM/ZM	Indian Bank
9	Sh. Sudhansu Sekhar Sahoo	RM	Canara Bank
10	Sh. Vikram Singh	AGM	Bank of India
11	Sh. Pratap Kr. Parida	AGM	PNB
12	Sh. D.S.Kutiyaal	Dy. Zonal Head	UCO Bank
13	Sh. P Shyam Babu	AGM	BOM
14	Sh. Chirag H Desai	CGM	DDSCB
15	Sh. Mubarak Khalifa	GM	DDSCB
16	Sh. Parixit Sanghvi	Cluster Head	HDFC Bank
17	Sh. Suman	CM	State Bank of India
18	Sh. Vikash Chandra	Cluster Head	Bandhan Bank
19	Ms Meghna Bhatt	AGM	IDBI
20	Sh. R.K.Barnwal	Cluster Head	Axis Bank
21	Sh. Manoj Kumar Sinha,	UTLBC Co-ordinator	Bank of Baroda
22	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
23	Sh. S.K.Parmar	LDM, DIU	State Bank of India
24	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
25	Ms. Neha Mathur	Branch Manager	Bank of India
26	Sh. Adarsh	Branch Manager	Yes Bank Ltd.
27	Sh. Joeyella Fernandis	Branch Manager	HDFC Bank
28	Sh. Mathew A Kaithakkary	Branch Manager	CSB Bank
29	Sh. Vishal Narayan	Branch Manager	Indian Overseas Bank
30	Sh. Rajnish	Branch Manager	UCO Bank
31	Sh. K.Sundara Mahalingam	Branch Manager	TMC Bank
32	Ms Priyanka Modi	Branch Manager	Canara Bank
33	Sh. Nishant Chora	Branch Manager	UBI
34	Sh. Anand Kumar	Branch Manager	HDFC
35	Sh. Hemant Patel	Branch Manager	CBI

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36	Sh. Vishal Narayan	Branch Manager	IOB
37	Sh. Kalpin Jagakadwala	Branch Manager	Kotak Mahindra Bank
38	Sh. Vivek	Branch Manager	Axis Bank
39	Sh. Brijesh Yadav	Branch Manager	RBL Bank
40	Sh. Bhavesh Mehta	Branch Manager	ICICI Bank
41	Sh. Vishal Modi	Branch Manager	ICICI Bank
42	Sh. Vikram Yadav	Branch Manager	BOI
43	Sh. Karan	Representative.	LDM office Daman
44	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH
45	Sh. B. Shurti	Co-ordinator	FLCC, Daman
46	Sh. Rajiv R	Officer	DIC, Daman
47	Ms. Deeksha Sharma	SMM	NRLM

