OFFICE OF THE LEAD BANK MANAGER
STATE BANK OF INDIA, LEAD BANK OFFICE, PORT BLAIR

PROCEEDINGS OF UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR DECEMBER 2023 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 17.02.2024 AT CONFERENCE HALL, LEMONTREE HOTEL, PORT BLAIR AT 10.00 AM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri Sujay Kumar Yadav	General Manager & UTLBC Convener	State Bank of India
2.	Shri C Arvind	Secretary (Finance)	A&N Administration
3.	Ms Arpita P Biswas	General Manager	FIDD, Reserve Bank of India, Kolkata
4.	Ms Archana Singh	General Manager	NABARD
5.	Shri Sibabrata Pal	Deputy General Manager	FIDD, Reserve Bank of India, Kolkata
6.	Shri Dibyendu Chaudhuri	Deputy General Manager(FI)	State Bank of India
7.	Shri Siddhartha Gupta	Regional Manager	State Bank of India
8.	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for December 2023 quarter was held on 17.02.2024 at 10.00 AM at Conference Hall, Lemon Tree Hotel, Port Blair. The meeting was chaired by Shri Sujay Kumar Yadav, General Manager & UTLBC Convener, SBI. SBI. Shri C Arvind, Secretary (Finance) was the Chief Guest. Ms Arpita P Biswas, General Manager, FIDD, Reserve Bank of India, Kolkata, Ms Archana Singh, General Manager, NABARD, Shri Sibabrata Pal, Deputy General Manager, RBI, Shri Dibyendu Chaudhuri, Deputy General Manager (FI) and Shri Sidhartha Gupta, Regional Manager, State Bank of India , Regional Office, Port Blair, Senior officials from the A&N Administration, Development agencies, other Govt Officials, President of Andaman Chamber of Commerce and Industries, Senior Officials from the various Banks in A & N Islands were present.

At the outset, Shri Siddhartha Gupta, Regional Manager, State Bank of India, Regional Business Office, Port Blair welcomed Shri C Arvind, Secretary (Finance), A&n Admininstration and Shri Sujay Kumar Yadav, General Manager & UTLBC Convener, SBI, Ms Arpita P Biswas, General Manager, FIDD, Reserve Bank of India, Kolkata, Ms Archana Singh, General Manager, NABARD, Shri Sibabrata Pal, Deputy General Manager, RBI, Shri Dibyendu Chaudhuri, Deputy General Manager (FI), all bankers and all other dignitaries present on behalf of UTLBC(A&N). The meeting was for the review of progress in Banking as per the Annual Credit Plan FY2023-24 for December 2023. He informed that:

1. Steering Committee meeting held on 12th February 2024 to finalize the Agenda for UTLBC Meeting for December 2023 quarter. As discussed in the Steering Committee, we have included GLC target for Agriculture in the Agenda.
2. Sub-Committee meetings on FI, SME, Agriculture and Digital Payments conducted on 13th February 2024.
3. Performances of few banks require to improve, which need to be addressed during the meeting.
4. We are in regular contact with A& N Administration for implementation of various Flagship Schemes of Govt. of India and we are getting good support from the Administration.

Shri Siddhartha Gupta requested Shri Sujay Kumar Yadav, General Manager & UTLBC Convener, SBI, for inaugural address.
During his address **Shri Sujay Kumar Yadav**, welcomed all dignitaries and the participants for attending the UTLBC meeting. He informed that it is fortunate to have senior functionaries from all banks attending this UTLBC meeting. In his keynote address, he highlighted the following points:

1. Deposit base for Union territory is around 8885.62 Cr. and credit base is around 5323.84 Cr.CD ratio on 31.03.2023 was 55.37% and it is increased by 4.55% during the financial year and stands at 59.92% as on 31st December 2023. In terms of CD ratio, contribution of some of the banks is very low and the improvement is basically contributed by SBI and Andaman Nicobar State Cooperative Bank. He requested all the banks to take steps to improve the credit dispensation in their area, especially the banks which are having CD ratio below 40% like Bandhan Bank with 4.90%, Canara Bank with 37.40%, AXIS Bank : 23.33%, HDFC Bank : 32.59%, Central Bank : 22.32%. He requested all the banks to increase lending portfolio specially in Agriculture and SME segment.

2. A revised KCC Saturation drive i.e. Ghar Ghar KCC Abhiyan" is being launched with special focus to saturate PM Kisan beneficiaries during the period from 01st Oct 2023 to 26th January 2024. . I advise all the banks to saturate PM Kisan beneficiaries with KCC. As on 31.12.2023, 1111 PM Kisan beneficiaries saturated against 15516 .
3. Viksit Bharat Sankalp Yatra a nationwide campaign to raise awareness through outreach activities launched by Govt of India, District Administration in association with all departments and banks organized the Campaign in all Gram Panchayats and Tribal Villages. The Yatra in A&N Islands inaugurated by Hon'ble Lt Governor from Campbelbay in Nicobar District. During the campaign we have conducted 100 camps across all the Gram Panchayats and Tribal villages.
   During the campaign we have enrolled 11792 beneficiaries under PMSBY and 7740 beneficiaries under PMJJBY.

4. **National Strategy for Financial Inclusion(NSFI) :** RBI had launched National Strategy for Financial Inclusion (NSFI) : 2019-2024 on 10th January 2020. The NSFI document sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process at the National level through a broad convergence of action involving all the stakeholders in the financial sector. The Strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. Providing banking access to every village within a 5 Km radius/hamlet of 500 households.
5. As on 31.12.2023, as per the list provided by DFS, 47 villages are unbanked. Since these villages are in forest encroachment area and having very low population and basic infrastructure like electricity and connectivity is not available, we have requested DFS to exclude these villages from the list.

6. In Andaman & Nicobar Islands, we are having 12 active service points. 1 CSPs in N & M Andaman and 5 in South Andaman District. If we need to
7. We are having 12 Financial Literacy Centers in A & N Islands. Out of which 5 are in South Andaman, 4 in North & Middle Andaman and 3 in Nicobar District.
   Financial Literacy Camps are being organized monthly by the Financial Literacy Centers and also by rural branches of SBI, Canara Bank & ANSCB at their Financial Literacy Centers, in addition to organizing such camps by visiting Villages. 256 Digital Awareness Camp and 438 Financial literacy Camps were conducted upto the quarter. 18611 participants attended the camps.170 Camps conducted by Rural Branches during the quarter.

9. During 2022-23, 16 training programs conducted upto the quarter by RSETI, Port Blair and total 421 candidates (48 Men and 373 Women) have been trained. Out of these 421 candidates, 421 candidates have been settled with 295 Candidates having availed bank Credit. The credit linkage during this financial year is 70 %.

During 2023-24, 14 training programs conducted upto the quarter by RSETI, Port Blair and total 435 candidates (424 Women) have been trained. Out of these 435 candidates, 307 candidates have been settled with 206 Candidates having availed bank Credit. The credit linkage during this financial year is 67 %.

10. Under Pradhan Mantri Suraksha Bima Yojna we have enrolled 146498 beneficiaries under this Scheme and during this financial year 2023-24 upto this quarter we have covered 31395 beneficiaries against the target of 87600 which is 35.84%

11. Under Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 71049 beneficiaries under this Scheme and during financial year 2023-24 upto this quarter we have covered 15684 beneficiaries against the target of 63300 which is 24.78%

12. Under APY Scheme we have covered 11164 beneficiaries as on 31.12.2023. During 2023-24, we have covered 2120 beneficiaries against the target of 7750 which is 27.35%.

13. Under PMMY Scheme as on 31.12.2023, 2073 Nos of accounts were sanctioned amounting to Rs. 78.86 Cr, during 2023-24 against a target of 159.84 Cr. (49.34%)

14. Under SUI Scheme as on 31.12.2023, we have sanctioned 347 proposals loan amounting to Rs. 72.33 Cr. During 2023-24, we have disbursed 22 SUI proposals amounting to 4.17 Cr against the target of 134 Nos.

15. Under PMEGP Scheme as on 31.12.2023, against the target of 378 Applications, 478 Applications forwarded to Banks. Out of these 478 Applications, 318 Application for Rs. 18.08 Cr sanctioned by banks.
Banks are requested give more focus and expedite the sanctioning and disbursement of all pending applications and reduce the rejections.

16. As on 16-11-2023, under 1st Tranche of Rs. 10,000.00 of PM SVANidhi Scheme, We have Sanctioned 553 Applications out of 575 eligible applications.
Under 2nd Tranche of Rs. 20,000.00, we have sanctioned 341 Applications out of 390 eligible applications.
Under 3rd Tranche of Rs. 50,000.00, we have sanctioned 56 applications out of 75 eligible applications.
17. The total NPA of UT is 6.35% amount to Rs. 388.28 Cr.
18. In education loan we have sanctioned 892 education loan amount to Rs. 19.47 Cr.
19. In Housing loan we have sanctioned 824 housing loan amount to Rs. 93.96 Cr.

Shri C Arvind , Secretary Finance, Andaman & Nicobar Administration highlighted the following points:

1. The tourist inflow crossed the pre-covid status and this year the total tourist inflow is around 4.25 lacs.

2. Few new projects related to tourism will be launched in near future to attract more tourists in the Island and which will contribute to the economy of A&N Islands.

3. Four major projects is coming up in four Islands, viz Avis Island, Long Island,, Ross and Smith Island. In this connection an investor's meet was hosted by A&N Administration in New Delhi on 3rd December 2023.

4. Transshipment Port will be coming in Great Nicobar and a township for around 4 lacs population will also coming up in Great Nicobar.

5. Around 4800 new appointment letters were distributed to new recruits during this year.

6. Flagship schemes like Social Security Schemes are the focus area of GoI and MHA regularly monitoring these schemes. It is noticed that major contribution done by State Bank of India. All Banks should come forward and perform better.

Ms Arpita P Biswas, General Manager, FIDD, RBI highlighted the following points:

1. The performance of Private sector Banks in Government sponsored schemes is not satisfactory in Government Sponsored Schemes.
2. There is a financial inclusion index which has been constructed to measure the extent of financial inclusion across the country. The performance is basically measure on the basis of two parameters. First parameter, which talks about the presence of bank branches, the ATMs and the fixed business correspondence. In this parameter all districts are lagging behind that is less than 10 percent. The other is the usage parameter, which talks about the number of deposit and credit accounts, as per usage parameter two of the districts of A&N Islnads are lagging behind that is less than 10%. So I request to all the Bankers to keep focus on improvement of percentage.
3. She requested rural branches and financial literacy centers for improvement in their performance to conduct of financial literacy camps.
4. Reserve Bank of India celebrates the financial literacy week and it has been decided to hold this week in the February last week. Theme for FLC week is "make a right start become financially smart".

Ms Archana Singh, General Manager, NABARD, highlighted the following points:

1. Agriculture Department and Fisheries Department have taken a lot of interest in KCC, They have come up with so many applications. The people want to avail bank loan, she requested the Banks to come forward and sanction KCC to all eligible farmers.
2. Regarding saturation campaign Ghar Ghar KCC abhiyan, I request Lead Bank Manager to summarize all the banks got the User ID and login password , are they able to upload on the portal or not and upload their data daily basis.
3. Regarding Joint Liability Group, which is not happening in the Islands, So I requested to all banks to come forward to finance JLG, If you finance JLG, KCC then GLC target be achieved.
4. Regarding NPA, my sincere request to all the banks to kindly bring your gross NPA to the tolerable limit.

Mr K V N Rao, CGM, BSNL Ltd, informed that:

1. BSNL will be establishing 400 new 4G Towers across the Islands to saturate the connectivity in addition to existing 300 towers. All Gram Panchayats have been covered with connectivity.

Mr Yogesh Kumar, AD, MSME-DI provided brief details of PM Vishwakarma Scheme.

Action points that emerged out of the meeting

Sl No	Action points	Implementing agency
1	Constitution of Sub-Committee on Digital payment	UTLBC A&N Islands
2.	Ghar Ghar KCC Campaign	NABARD and All Banks
3	Financial Literacy Program	All Rural Branches and Financial Literacy Centres
4.	Increase CD Ratio	Canara Bank, Bandhan Bank, AXIS Bank, HDFC Bank, Central Bank of India
5.	Implementation of PM Vishwakarma Scheme	All Banks & MSME-DI

The meeting concluded with vote of thanks by Shri C Raj, Chief Manager, State Bank of India.

General Manager
Convenor, UTLBC Andaman & Nicobar Islands

MEMBERS PRESENT IN PROCEEDINGS OF THE UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR A & N ISLANDS HELD ON 17TH FEBRUARY 2024 IN THE CONFERENCE HALL OF LEMONTREE HOTEL, PORT BLAIR AT 10.00 AM.

Sl.No.	Name of the Participants	Designation/Department
2	Shri Sujay Kumar Yadav	UTLBC Convenor, SBI
2	Shri C Arvind	Secretary(Finance) A&N Administration
3	Ms Archana Singh	General Manager, NABARD
4	Shri Sidhhartha Gupta	Regional Manager, SBI
5	Ms Jolly James	General Manager, A & N State Co operative Bank
6	Shri Bichhendra Mallik	Zonal Manager, Bank of Maharastra
7	Shri G Saravanan	Senior Regional head, IDBI Bank
8	Shri Abeer Biswas	Chief Manager, ICICI Bank
9	Shri S Ramachandra	SVP, HDFC Bank
10	Shri Partha Das Gupta	Zonal Head, Bandhan Bank
11	Shri Ambika S Mishra	Vice President, AXIS Bank
12	Shri M Pichayya	Regional Head, Central Bank of India
13	Shri D Mishra	Region Head, Union Bank of india
14	Shri Rajesh Kumar Tiwari	Zonal Manager, UCO Bank
15	Shri Anjani Kumar	Chief Regional Manager, Indian Overseas Bank
16	Ms S Fathima	DGM, Indian Bank
17	Shri Sandeep Kumar	Regional Head, Bank of Baroda
18	Shri Uttam Kumar Pathak	Regional Head, Canara Bank
19	Shri S S Singh	General Manager, Punjab National bank
20	Shri Rahul Dhamani	DGM, NABARD
21	Ms Anurag Vijay Samanta	Chief Manager, Bank of Baroda
22	Shri Abhjeet Abhay	Manager, PNB
23	Ms Reeti Nandi	Central Manager, CFL, Port Blair
24	Ms Tina John	Branch Head, AXIS Bank
25	Shri Tushar Kanta Behera	Branch Head, UCO Bank
26	Ms C Prabha	Branch Head, Central Bank of India
27	Shri N Shyam Singh	Branch Head, IOB
28	Shri S Satish	Chief Manager, Union Bank of India
29	Shri Krishna Rao	Manager, IDBI Bank
30	Shri Muthu Mozhian	Vice President, HDFC Bank
31	Shri Shanmugam	Vice President, HDFC Bank
32	Shri Omkar Nath	Snr. Manager, ANSCB
33	Shri Kargan Gangaiha	Branch Manager, HDFC Bank
34	Shri Arjun Banarjee	Cluster Head, Bandhan Bank
35	Shri T Earnest Vasiharan	Regional Head, TMB
36	Shri Jwngshar Brahma	Officer, Bank of India
37	Ms S C Rekha	Asst Director, Agriculture
38	Shri Kliyah	Asst Director, Tribal Welfare
39	Dr. K Gopal	Joint Director, Fisheries
40	Dr. Avinash Neeraj	Snr Vet Officer, Animal Husbandary
41	Ms Meera Singh	Tech Assistant, KVIB
42	Shri Yogesh Kumar	Asst Director, MSME-DFO
43	Shri K V N Rao	CGM, BSNL
44	Shri Vikash Kumar	Snr Manager, Bank of Maharastra

45	Ms Zameera	Branch Head, Indian Bank
46	Ms Madhura Tirkay	Branch Head, Indian Bank
47	Shri Kalpamaya Nayak	Chief Manager, Canara bank
48	Shri Arpan Biswas	Snr Manager, Canara Bank
49	Shri Shakti Prasad Sahoo	Asst Manager, RBI
50	Shri T Phanindra	Manager, RBI
51	Shri Prosenjit Bhattacharya	AGM, RBI
52	Shri Sanjay Kumar Vishwas	AGM Lead Bank, SBI
53	Shri Rahul Keshav	Chief Manager, SBI
54	Shri Subham Halder	Manager, SBI
55	Shri Shantnu Oke	OSD, BSNL
56	Shri Thomsonm Pookkattu	Br Manager, Bandhan Bank
57	Shri Prabhu Yadav	Director, RSETI, SBI
58	Shri C Raj	Chief Manager, SBI
59	Shri P K Ummer Farooq	LDM, SBI