UNION TERRITORY LEVEL BANKERS' COMMITTEE
STATE BANK OF INDIA, LEAD BANK OFFICE, PORT BLAIR

PROCEEDINGS OF UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR SEPTEMBER 2024 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 28-11-2024 AT CONFERENCE HALL, HOTEL LEMON TREE, SRI VIJAYA PURAM AT 12.30 PM.

List of Attendees:

S No	Name	Designation	Organization
•	Shri Sanatan Mishra	General Manager & UTLBC Convener	State Bank of India
•	Shri Aman Gupta, IAS	Secretary Finance	A&N Administration
•	Shri Sibabrata Pal	Deputy General Manager	FIDD, Reserve Bank of India, Kolkata
•	Mr. Rahul Dhamani	Deputy General Manager	NABARD
•	Shri Siddhartha Gupta	Regional Manager	State Bank of India
•	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for September 2024 quarter was held on 28.11.2024 at Conference Hall, Hotel Lemon Tree, Sri Vijaya Puram, Port Blair. The meeting was chaired by Shri Sanatan Mishra, General Manager(SBI) and UTLBC Convener. Shri Aman Gupta, IAS, Secretary Finance, A&N Administration co-chaired the meeting. The meeting was also attended by Mr Sibabrata Pal, Deputy General Manager, FIDD, Reserve Bank of India, Kolkata, Mr. Rahul Dhamani, Deputy General Manager, NABARD, Shri Siddhartha Gupta, Regional Manager, State Bank of India, Regional Office, Port Blair, Regional Managers from various Banks, Senior officials from the Administration, Representatives from Andaman Chamber of Commerce and Industries, Development agencies, other Govt Officials, Chief Managers and Senior Managers from the various Banks in A & N Islands.

At the outset, Shri Siddhartha Gupta, Regional Manager, State Bank of India, Regional Business Office, Port Blair welcomed all the dignitaries on behalf of UTLBC (Andaman & Nicobar Islands). He welcomed Shri Aman Gupta, IAS, Secretary Finance, A&N Administration, Shri Sanatan Mishra, General Manager(SBI) and UTLBC Convener, Mr Sibabrata Pal, Deputy General Manager, FIDD, Reserve Bank of India, Kolkata, Mr Rahul Dhamani, Deputy General Manager, NABARD. The review was for progress in banking as per Annual Credit Plan 2024-25 for quarter ending September 2024

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Shri Siddhartha Gupta informed that:

- The Steering Committee meeting was conducted on 26th November 2024 and finalized the agenda for this UTLBC meeting.
- The members were also made aware of the achievement of priority sector lending target for the year 2024-25 under the Annual Credit Plan. The performance of few banks require improvement, which we need to address during discussion.
- We are in regular touch with Andaman and Nicobar Administration, a very good and healthy support was received from the administration.
- 3 -Month Saturation Campaign has been launched by Department of Financial Services for Jan Suraksha Scheme. We had prepared the Gram Panchayat wise Camp schedule. All Banks are requested to participate in Camps and enrol maximum beneficiaries.

Shri Siddharth Gupta then requested General Manager(SBI) and UTLBC convener Shri Sanatan Mishra to deliver his keynote address.

Shri Sanatan Mishra, GM, SBI:

During his address Shri Sanatan Mishra, welcomed all dignitaries and the participants for attending the UTLBC meeting for review of performance for September 24 quarter In his keynote address, he highlighted the following points:

- He called upon the members to flag any residual co-ordination issues prevailing, so that they can be addressed and resolved on priority He emphasized the importance of embarking on a path guided basically by the thrust assigned to the financial wellbeing of all in the UT along with the acceleration of financial inclusion as mandated by RBI with the objective of serving the underserved and unserved.

- He remarked that though Banks are ready to further extend their spread and presence, low population and areas reserved as forest hamper much progress in this direction. Other places which can be catered through the services of CSPs, presently have connectivity issues and BSNL is working on resolution of these constraints.

- He exhorted fellow bankers to move in tandem with the policies and initiatives of both the UT Administration and GOI, to produce consistent and best results He highlighted the significance of the ongoing 3-Months Saturation Jan Suraksha Campaignin. He asked the bankers and the Chamber of Commerce to work in union to take forward the PM Surya Ghar Yojana, one of the key schemes highlighted by the previous Finance Secretary during the last UTBLC meeting.

- He expressed satisfaction in the overall quarter to quarter performance. One major areas of concern arised during the last UTLBC meeting was of four Banks

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having very high NPA. Three of them could reduce and the remaining one bank experienced slight surge in this area. In the area of financial literacy around 250 camps and 47 Digital awareness camps were conducted till the end of the quarter. He congratulated RSETI for the good work in training around 500 personals till the last quarter, among them 439 were female participants. He suggested capacity building as the definite way to enhance credit off take. He emphasized the importance of skill development among the youth, women and the weaker sections of the society.

- In response to the Finance Secretary's remarks he mentioned about the prevailing land registration issues in the UT and thanked the Chamber of Commerce for taking up this matter earnestly.

Shri Aman Gupta, IAS, Secretary Finance, A&N Administration:

During his address Shri Aman Gupta, IAS, Secretary Finance, A&N Administration highlighted the following points:

- Finance Secretary expressed satisfaction in the availability of and access to the services of banks and other Financial Services in the UT. He however said that there is still a long way to go for all of us to be actually accessible to people. The financial inclusion and financial literacy as we practice today may not be as advanced as desired and SBI and a handful of other PSBs are only in the forefront in these areas. He further stated that apart from enabling with basic banking facilities the financial literacy should result in making finance as a tool to use for the wellbeing of the people in the long run.

- He emphasized the importance of availability and access to credit. He mentioned that generally bankers are a bit hesitant in extending credit to the first-time entrepreneurs of small businesses. This can be attributed to the genuine reasons like low credit worthiness of the target group, rigidity in evaluation criteria etc. He drew attention to the various credit guarantee schemes available and also asked the Private sector banks to be more liberal in evaluation and appraisal of such loans. He also enquired regarding the possibility of having any mechanism so that such small exposures guaranteed by Govt are not subjected to NPA norms

- Secretary Finance further observed that other than SBI other public sector banks and especially private sector banks seem to be less enthusiastic in extending Govt Schemes and Priority Sector Lending. He urged them to come forward to give their best in this sphere.

- He further asked to explore the possibilities in extending access at least once in a week or in a fortnight to the difficult areas such as forest dominated ones or

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regions hindered by connectivity issues. He suggested that Banks and the Administration should work with synergy in addressing these issues.

- In response to the observations from the Chamber of Commerce Finance Secretary asked the forum to discuss about the number and growth in collateral free loans extended to first time budding entrepreneurs. He expressed his apprehensions about the possible disconnect and hesitancy prevailing among the bankers in extending credit to the start-up sector.

Mr Sibabrata Pal, Deputy General Manager, Reserve Bank of India highlighted the following points:

- He expressed the concern regarding the connectivity issues prevailing at the fixed point Business Correspondents end at the UT and the consequent inactivity of few of them. He asked to beef up our collective efforts in resolving these issues. This will help in increasing the financial inclusion index further.
- He further elaborated about the two FI index criteria viz access criteria and usage criteria, the former constituted by the bank branches, BCs and ATMS and the latter by the number of deposit and loan accounts in the share of the population. He urged the bankers to have enhanced efforts in improving these indicators. He is hopefull that notwithstanding the bottlenecks, with the active participation of all bankers the usage indicator of Nicobar island which presently is at below the desired level can be improved in the days ahead.
- Regarding banking services at the unbanked rural centres, he informed that RBI has identified approximately 358 such areas in Andaman & Nicobar Islands. He asked UTBLC to verify this figure appearing in the RBI's CIS Portal for ensuring its correctness and if necessary rectification can be done. All member banks have to ensure correctness and can update the figure in the portal on an ongoing basis. He also urged to draw out an action plan to cover these regions on priority basis and to monitor progress in this regard at every UTBLC meeting. He thanked the Govt agencies, Banks and Chamber of Commerce for their contribution.

Mr Rahul Dhamani, DGM, NABARD highlighted the following:

- DGM, NABARD mentioned about the grant assistance provided by NABARD for conducting FLC programmers. He informed that NABARD has sponsored 296 FLC Programmes for SBI, 60 to Canara Bank and around 120 to co-operative banks, he also informed that the scheme is still open and asked other desiring

STATE BANK OF INDIA Lead Bank Deptt. Local Head Office, Kol-1 bankers to submit their proposal in this regard. Awareness creation Programme for PAC members and Board of Directors are also being conducted by NABARD on a regular basis.

- He requested to include the topic of cyber frauds and crimes in the FLC programmes as the digital literacy and usage are increasing here in the UT. Regarding fisheries and aqua culture development fund availability for infrastructural development in these fronts, he informed the forum that the tenure of the programmes is extended upto March 2026 .
- He also elaborated in detail regarding the guarantee schemes available, interest subvention and other details regarding loans extended to fisheries and aquaculture projects. He also requested for review of the GLC achievement versus target under fisheries sector in the ensuing UTBLC meetings.

The following points were discussed during the open session:

Andaman Chamber of Commerce and Industries:

- He expressed hope in resolving the pending land registration issued expeditiously and thanked the Finance Secretary for the initiatives from the Administration side in this regard. Regarding fisheries and aquaculture infrastructural development fund he drew the attention to the recent national symposium for fisheries held at Swarajdweep wherein three Hon'ble central ministers participated. The policy on deep sea fishing is pending causing dearth of investments to these sectors. He requested the administration to expeditiously set up fish processing parks which are pending. Once these measures fructify a lot of investments are expected from the mainland. The export potential in the fisheries sector and the importance it assumes also were highlighted.
- He expressed concern over the dwindling CD ratio of some banks amidst the good performance and base of many of the private financiers. He urged the bankers to prioritise, focus and be more aggressive in sectors like fishing, tourism and shipping.
- Chamber of Commerce thanked the RBI Banking ombudsman, who recently visited Andamans and mentioned about the various meetings conducted by them to create awareness in cybercrimes. Regarding the less off take of credit among tribal population, he appealed to the administration to look into the factors hampering the tribes from mortgaging their landed properties and to come up with remedial solutions so that penetration of credit among this section can deepen further.

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General Manager, BSNL:

- In response to the connectivity problems depriving around 47 villages from formal banking, he said that presently BSNL is running 170 towers and by December 2024 end they are hopeful of doubling this number by adding another 160 more towers. Out of these newly proposed towers, 90 will be optical fibre-based towers. BSNL has also launched satellite-based phone connections. These steps will really help in addressing the connectivity issue.

- **Action points that emerged out of the meeting**

Sl No	Action points	Implementing agency
1.	Aadhaar Seeding of SB PMJDY Accounts	All banks
2	Reduction of NPA	Andaman & Nicobar State Co-op Bank Ltd, Bank of India, Punjab National Bank & Indian Bank
3	Financial Literacy Program	All Rural Branches and FinancialLiteracy Centres
4.	Increase CD Ratio	Canara Bank, Bandhan Bank, AXIS Bank, HDFC Bank
5.	3-Months Saturation Campaign for Jan Suraksha Schemes	All Banks

The meeting concluded with vote of thanks by Shri Ravisanker K, Chief Manager, Lead Bank, State Bank of India.

(Sanatan Mishra)
General Manager,
Convenor, UTLBC, Andaman & Nicobar Islands

MEMBERS PRESENT IN THE DISTRICT UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING FOR HELD ON 28-11-2024 AT HOTEL LEMON TREE AT 3:15 PM

Sl. No.	Name of the Participants	Designation/Department.
1.	Shri Sanatan Mishra	Convener UTLBC, A& N Islands
2.	Shri Aman Gupta, IAS	Secretary Finance, A & N Administration
3.	Shri Sibabrata Pal	DGM, RBI, FIDD
4.	Shri Rahul Damani	DGM, NABARD
5.	Shri Siddhartha Gupta	Regional Manager, RBO,SBI, Port Blair
6..	Shri P K Ummer Farooq	Chief Manager, UTLBC
7.	Shri Ravisanker	Chief Manager, Lead Bank
8..	Shri C Raj	Chief Manager, Rseti
9..	Shri Raghubir Singh	General Manager (Dev), ANSCB
10.	Shri G K Sinha	Assistant Director, BR-MSME
11.	Shri Ajit Anand	Deputy Director, Directorate of Industries
12.	Shri Surendra Prahlad	President, ACCI
13.	Shri Shanmugam J	Regional Head, HDFC Bank
14	Shri Chandan Banerjee	Manager, Union Bank of India
15.	Shri A.Nikky Ajosetin	Economic Investigator DIC, Industries
16	Shri Kundan Chaudhary	Branch Manager, Indian Bank
17.	Smti C Prabha	Branch Manager ,Central Bank of India
18.	Ms Merra	Tech Assistant, KVIB A&N Island
19.	Shri John Mathew	Project Officer, SVPMC
20.	Shri Krishna Rao	Manager, IDBI Bank
21.	Dr. K. Gopal	Joint Director, Fisheries Dept
22.	Shri Vikash Kumar	Branch Head, Bank of Maharastra
23.	Shri Prasanta Mazumder	Manager, Indian Overseas Bank
24.	Shri Arun Mishra	Manager, Bank of Baroda
25.	Shri Arko Mitra	Branch Manager, Bank of India
26.	Ms Shikha Agarwal	Manager, HDFC Bank
27.	Shri G Kathik	Senior Manager ,Tamilnad Mercantile Bank
28.	Shri Abdul Nasir	Senior Manager, Canara Bank
29.	Shri Tapan Mallick	Branch Manager, Punjab National Bank
30	Ms Payal Yadav	Deputy Branch Manager, ICICI Bank
31	Shri Thomson M Pookkaitu	Manager ,Bandhan Bank
32	Shri Ramesh Kumar	Joint Director, Agriculture Dept
33	Shri Jawahar Lal Das	IPO, DIC Industries
34	Shri Omkar Nath	Senior Manager(Dev),ANSCB

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35	Shri Ranjith	Senior Manager, Axis Bank
36	Shri Md Jadwet	Ex President ACCI
37	Shri Devlin Dutta	Chief Manager, Canara Bank
38	Shri Sonu Kumar Mandal	Branch Manager, LIC
39	Shri G Kumareshan	General Manager, BSNL
40	Shri PV Chalapathi	DGM (EB) , BSNL
41	Shri Shantanu Oke	OSD to CGM, BSNL
42	Smt Nazea Begum	Senior Associate, Lead Bank
43	Smti Reeti Nandi	Centre Manager, CRISIL Foundation
44	Ms G Harathi	DEO, CRISIL FOUNDATION

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