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 JUNE 2023 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 22.09.2023 AT CONFERENCE HALL, LEMONTREE HOTEL, PORT BLAIR AT 04.00 PM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri Vivekanand Singh	Deputy General Manager & UTLBC Convener	State Bank of India
2.	Mr C Arvind	Secretary Finanace	A & N Administration
3.	Mr Sanjay Kumar Roy	Deputy Secretary	Department of Financial Services
4.	Mr Sibabrata Pal	Deputy General Manager	FIDD, Reserve Bank of India, Kolkata
5.	Ms Archana Singh	General Manager	NABARD
6.	Shri Siddhartha Gupta	Regional Manager	State Bank of India
7.	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for June 2023 quarter was held on 22.09.2023 at Conference Hall, Lemon Tree Hotel, Port Blair. The meeting was chaired by Shri Vivekanand Singh, Deputy General Manager and UTLBC Convener, SBI. Shri C Arvind, Secretary (Finance) was the Chief Guest. Mr. Sanjay Kumar Roy, Deputy Secretary, Directorate of Financial Services, Mr. Sibabrata Pal, Deputy General Manager, FIDD, Reserve Bank of India, Kolkata, Ms Archana Singh, General Manager, NABARD, 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, Chief Managers and Senior Managers 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 Administration, Shri Vivekanand Singh, Deputy General Manager, SBI & UTLBC Convener, Mr Sanjay Kumar Roy, Deputy Secretary, Department of Financial Services, Mr Sibabrata Pal, Deputy General Manager, FIDD, Reserve Bank of India, Kolkata, Ms Archana Singh, General Manager, NABARD, 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 June 2023. He informed that:

1. Steering Committee meeting held on 18th September 2023 to finalize the Agenda for UTLBC Meeting for June 2023 quarter. As discussed in the Steering Committee, we have included GLC target for Agriculture in the Agenda.
2. Constitution of Sub-Committee on Digital Payment will be done shortly.
3. 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.
4. As per the direction of DFS, 3- Month Saturation Campaign on Jan Suraksha for 1st April 2023 to 30th June 2023 launched. We scheduled 100 Camps (70 Gram Panchayats & 6 Tribal Council Villages and 24 Wards of Municipla Council) from

21st April 2023 to 31st July 2023. As on date Banks have conducted 119 camps across the Island and in Pradhan Mantri Suraksha Bima Yojna we have enrolled 20819 against the target of 40587, achieved 51.29 % and in Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 8718 against the target of 15110, achieved 57.70 %.

Shri Siddhartha Gupta requested Shri Viveka Nand Singh, Deputy General Manager SBI, to deliver his keynote address.
During his address **Shri Viveka Nand Singh**, welcomed all dignitaries and the participants for attending the UTLBC meeting. In his keynote address, he highlighted the following points:

1. Deposit base for Union territory is around 8545.04 Cr. and credit base is around 4923.60 Cr.
2. CD ratio on 31.03.2023 was 55.37% and it is increased by 2.25% during the quarter and stands at 57.62% as on 30th June 2023.
3. **FINANCIAL INCLUSION:**

➢ **National Strategy for Financial Inclusion (NSFI)** : 2019-2024 Universal Access to Financial Services
RBI had launched NSFI on 10th January 2020. The Strategy aims to provide banking access to every village within a 5 Km radius/hamlet of 500 households. As on 30.06.2023, as per the list provided by DFS, 52 villages are unbanked. Out of these 52 villages, 5 villages already covered. 28 villages are in Forest Encroachment Area and remaining 19 are having low population and no connectivity and it is not viable to operate BC in these villages. As per the resolution of UTLBC meeting for March 2020, it has been resolved to exclude the villages in forest encroachment area and villages having population below 300 to exclude from the list.

As a key milestone in its National Strategy for Financial Inclusion (NSFI), RBI has formally announced expanding the reach of the Centre for Financial Literacy (CFL) by 2024; basis which, it was decided to scale-up CFLs to every block in the country, in a phased manner with one CFL serving three blocks and in A&N Islands CRISIL Foundation has signed a MOU with SBI on 7th September 2021 to scale up CFL in South Andaman District covering Prothrapur, Ferrargunj and Little Andaman Block. The Centre started functioning since 13th December 2021 at Port Blair.

a) **Campaign for Jan Suraksha Scheme** : As per the instruction of DFS, 3- Month Saturation Campaign on Jan Suraksha from 1st April 2023 to 31st July 2023 launched. 100 Camps (70 in Gram Panchayats & 6 in Tribal Council Villages and 24 in Wards of Municipal Council) scheduled from 21st April 2023 to 31st July 2023. As on date Banks have conducted 119 camps across the Island and 9158 applications of PMJJBY and 20918 applications of PMSBY collected during the camps. Under Jan Suraksha saturation campaign, in Pradhan Mantri Suraksha Bima Yojna we have enrolled 20819 against the target of 40587, achieved 51.29 % and in Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 8718 against the target of 15110, achieved 57.70 %

➢ **BUSINESS CORRESPONDENTS (B.C) for other Areas:**
In A & N Islands, we are having 12 Active CSPs of SBI located in various islands. 7 in North & Middle Andaman and 5 in South Andaman District.

➢ **Financial Literacy Centers/Camp:**

We are having 12 Financial Literacy Centers in A & N Islands. Out of which 5 are in South Andaman, 4 in North & Middle Andaman & 3 in Nicobar District.

Financial Literacy Camps are organized monthly by the Financial Literacy Centers and also by rural Bank branches. 83 Digital Awareness Camp and 186 financial literacy Camps were conducted up to the quarter by Financial Literacy Centres. 5132 participants attended the Camps.

170 Camps conducted by Rural Branches during the year quarter.

5. **RSETI:**

a) During 2008 to 2019-20 , 71 training programs were conducted at SBI, RBO, Port Blair campus and total 5181 candidates were trained. Out of these 3874 candidates were settled and 1775 candidates were settled with Bank Finance.

b) During FY2020-21, 15 training programs were conducted at SBI, RBO, Port Blair campus and total 318 candidates (Women 290, Men 28) were trained. Out of these 139 candidates were settled and 43 candidates settled with Bank Finance.

c) 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 %.

d) During 2023-24, 07 training programs conducted upto the quarter by RSETI, Port Blair and total 225 candidates (0 Men and 225 Women) have been trained. Out of these 225 candidates, 60 candidates have been settled with 35 Candidates having availed bank Credit. The credit linkage during this financial year is 58 %.

6. **Digital District:**

a) In terms of RBI and IBA directives, South Andaman District has been identified as Digital District. The objective is to having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. As on June 2021, South Andaman District has covered 100% of SB Account and Current Accounts with Digital Product.

b) The task of identification of one more district for 100% digital coverage now lies between N&M Andaman and Nicobar District, both of which are remotely located and having major issues with internet connectivity.

c) Hence, as per the resolution and action taken report of UTLBC meeting held on 28th July 2021 for March 2021 quarter, a request was put to RBI for excluding these districts from current digital district campaign, which has been accepted by RBI, since there is no improvement in connectivity, thereby excluding the UT of Andaman & Nicobar Islands from the scaled up version of the programme on expanding and deepening of Digital Payments Ecosystem.

7. **Doubling of Farmers Income by 2022**

- The Government of India, in the Union Budget 2016-17, had announced its resolve to double the income of farmers by 2022. In this regard KCC facility is being extended to Animal Husbandry farmers and Fisheries for their working capital requirements.
  - As on June '2023, there are 9286 KCC accounts with an outstanding of Rs. 26.95 Cr.

8) Pradhan Mantri Awas Yojana (PMAY)

- SBI has sanctioned 30 PMAY under (LIG/MIG) for Rs. 7.75 Cr.
- Canara Bank has sanctioned 27 PMAY under MIG for Rs.2.40 Cr.
- Indian Bank has sanctioned 1 PMAY under MIG for Rs. 0.30 Cr.
- Total 58 loans have been sanctioned under LIG/MIG for Rs. 10.45 Cr.

9) PMSVANidhi Scheme

PM SVAnidhi Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020. The eligible vendors will be identified by Urban Local Bodies (ULBs). The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives:

i) To facilitate working capital loan up to Rs. 10,000.00 in 1st Tranche and Rs. 15,000.00 to Rs. 20,000.00 in 2nd Tranche and 50,000 in 3rd Tranche.

4. *Andaman & Nicobar Island is No.1 in Small States/UTs implementation of **PM SVAnidhi**

5. **PMFME** :
As a part of **Aatmanirbhar Bharat Abhiyaan**, the Ministry of Food Processing Industries (MoFPI) is implementing a new Centrally Sponsored Scheme "Prime Minister Formalization of Micro Food Processing Enterprises – (PMFME) Scheme" to promote the unorganized food processing units in the country. Under the scheme, applications are being submitted through the online MIS portal. The submitted applications are being scrutinized by the competent authority (District Level Committee) and forwarded to lending bank branches for appraisal/processing of applications. 9 such applications (8 applications from SBI and 01 from UCO Bank) were forwarded to Banks, out of this 4 application sanctioned; 3 applications are under process and 2 applications were rejected.
Status

S No	Name of Bank	Status
1	State Bank of India	Sanctioned – 04 , Pending - 02, Rejected – 02
2	UCO Bank	Pending – 01

6. **Pradhan Mantri Mudra Yojana:**
Under PMMY Scheme as on 30.06.2023, 632 Nos of accounts were sanctioned amounting to Rs. 26.01 Cr, during 2023-24.
49 Nos and 0.15 Cr under Shishu, 406 Nos and 10.55 Cr under kishore and 177 Nos and 15.31 Cr under Tarun Category.

7. **Stand up India:** Under SUI Scheme as on 30.06.2023, we have sanctioned only 03 proposals loan amounting to Rs. 51.55 lac.
8. **PMEGP Scheme:** Under PMEGP Scheme as on 30.06.2023, Against the target of 378 Applications, 200 Applications forwarded to Banks. Out of these 129 Applications were sanctioned, 32 are pending and 50 are rejected.

Banks are requested give more focus and expedite the sanctioning and disbursement of all pending applications and reduce the rejections.

9. NPA

The total NPA of UT is 9.08% amounting to Rs. 447.17 Cr.

Mr C Aravind, Secretary Finance highlighted the following points:

1. UTLCC meeting was held on 22.09.2023 under the Chairmanship of Chief Secretary A&N Islands and Chief Secretaries main concern was banking is the fundamental anchor role to lift the economy of A&N Islands apart for Govt expenditure
2. Most of the role to pull up the economy after the Covid situation lies on the shoulder of the government, which it is performing But to support the industry and commerce, the bankers have to make little more forthcoming to provide credit to those who are in need and creditworthy and also the priority sector lending.
3. The performance of many of the PSU Banks and Private Banks are not satisfactory.
4. Banks have done excellent in awareness program.
5. After the inauguration of new airport terminal we hope to increase the number of incoming tourist which will definitely boost our economy and provide an opportunity to bankers for increase the credit portfolio.

Mr Sibabrata Pal, Deputy General Manager, FIDD, RBI highlighted the following points:

1. All possible efforts should be taken to extend the banking services to the last mile by either opening the brick and mortar branches or through the BC channel, whichever is suitable, and as per the banks business models, so that we can bring more and more people under the financial inclusion
2. Make the efforts for implementation of the Government Schemes as advised by Secretary Finance that we have to go miles to reach some of the targets and the bankers have to make full efforts to achieve those targets.
3. All the banks to extend credit and bring more and more people under the credit linkage so that the CD ratios can be increased and also achieve our ACP targets.
4. Under Expanding and deepening of the digital payment ecosystems, two districts, Nicobar and North and Middle Andaman are still excluded from this programme. RBI has received one request from State Bank of India for excluding these two districts since the Internet connectivity is not smooth in these two districts, hence it is difficult to implement the scheme at present. The proposal by SBI is still under examination by RBI central office. Meanwhile, he requested the Andaman & Nicobar administration to look into the matter. If the Internet connectivity improves then these two districts can be brought under the gamut of digital payment ecosystem.
5. The 100 days, 100 pays scheme launched by RBI recently, wherein we are actually targeted that the bank should identify that unclaimed deposits in each district and pay them off, I would request the banking fraternity to send us this scheme actually ended on second mode 8. I would request the banking fraternity to send the status update about the progress made in this scheme to RBI, so that the next steps can be taken.
6. Constitution of the subcommittee on the digital payment by the UTLBC, It has not yet been constituted for the UT. He requested the UTLBC to constitute the Sub-Committee at the earliest.
7. He requested all the banking fraternity to make their effort and try to achieve the targets.

MEMBERS PRESENT IN PROCEEDINGS OF THE UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR A & N ISLANDS HELD ON 22nd SEPTEMBER 2023 IN THE CONFERENCE HALL OF LEMONTREE HOTEL, PORT BLAIR AT 03.00 PM.

Sl.No.	Name of the Participants	Designation/Department
1.	Shri Vivekanand Singh	Deputy General Manager, SBI (Through VC)
2.	Shri Sanjay Kumar Roy	Deputy Secretary, DFS (Through VC)
3.	Ms Archna Singh	General Manager, NABARD
4.	Shri Sibabrata Pal	Deputy General Manager, FIDD, RBI, Kolkata
5.	Shri Siddhartha Gupta	Regional manager SBI, RO Port Blair
6.	Shri Rahul Damani	DGM, NABARD
7.	Shri C Raj	Chief Manager (Credit)
8.	Shri Abhijeet Abhay	Branch Head, PNB
9.	Shri M Manikandan	Senior Manager, TMB
10.	Shri Tushar Kanta Behera	Snr.Manager, UCO Bank
11.	Shri S Satish	Chief Manager, Union Bank of India
12.	Shri R Abhishek Nair	Assistant Manager, Indian Bank
13.	Smt Tina John	Branch Head, AXIS Bank
14.	Shri Krishna Roy	Branch Manager, IDBI Bank
15.	Shri K Roop Chandra Rao	Deputy Manager, ICICI Bank
16.	Shri Agnibesh Goswami	Assistant Manager, Bandhan Bank
17.	Shri Yafat Beck	Dy Manager, Bank of Maharastra
18.	Shri T S Anthony Irudyaraj	Manager, HDFC Bank
19.	Shri B Rajeswara Rao	Manager, Indian Overseas Bank
20.	Shri S Samanta	Chief Manager, Bank of Baroda
21.	Shri Arani Chakraborty	Branch Head Central Bank of India
22.	Shri Prabhu Yadav	Chief Manager, SBI, RSETI
23.	Shri Shailaja Chandu	AGM, ANSCB
24.	Shri T Rohit Rao	Dy. Manager, ANSCB
25.	Shri Rakesh Kumar	Dev. Officer, KVIV
26.	Shri Vasudevan K	Snr. Manager, Canara Bank
27.	Shri Subhasish Bagchi	Dy. Director, Dep. of Industries
28.	Shri Soumyadeep Paul	Fisheries Deartment
29.	Shri Yogesh Kumar	Assist. Director, MSME
30.	Ms Reeti Nandi	Central Manager, CFL Money Wise
31.	Ms K Siris	DEO, CFL Money Wise
32.	Ms Ritika Bishwas	FL- CFL Money Wise
33.	Ms S C Rekha	Asst Director, Agriculture
34.	Shri Bikash Sarkar	Branch Manager, Bank of India
35.	Shri Soumya Bhattacharya	BM, United India Insurance
36.	Shri Surendra P	President, ACCI

SLU, LHO, KOL
Lead Bank

Action points that emerged out of the meeting

Sl No	Action points	Implementing agency
1	Constitution of Sub-Committee on Digital payment	UTLBC
2.	Ghar Ghar KCC Campaign	NABARD and All Banks
3	Financial Literacy Program	All Rural Branches and Financial Literacy Centres
4.	Increase CD Ratio	All Banks

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

VNsingh

(Sri Vivekanand Singh)
Dy General Manager

Convenor, UTLBC Andaman & Nicobar Islands