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 SEPTEMBER 2023 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 24.11.2023 AT CONFERENCE HALL, LEMONTREE HOTEL, PORT BLAIR AT 04.00 PM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri Prem Anup Sinha (Special Invitee)	Chief General Manager	State Bank of India
2.	Shri Sujay Kumar Yadav	General Manager & UTLBC Convener	State Bank of India
3.	Ms Archana Singh	General Manager	NABARD
4.	Mr Sibabrata Pal	Deputy General Manager	FIDD, Reserve Bank of India, Kolkata
5.	Shri Siddhartha Gupta	Regional Manager	State Bank of India
6.	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for September 2023 quarter was held on 24.11.2023 at Conference Hall, Lemon Tree Hotel, Port Blair. The meeting was chaired by Shri Prem Anup Sinha, Chief General Manger, SBI. Shri Sujay Kumar Yadav, General Manager & UTLBC Convener, SBI, 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, Shri Sanjay Kumar Viswas, Assistant General Manager, Lead Bank, SBI Kolkata, 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 Prem Anup Sinha, Chief General Manager, SBI, Shri Sujay Kumar Yadav, General Manager & UTLBC Convener, SBI, 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 September 2023. He informed that:

1. Steering Committee meeting held on 21st November 2023 to finalize the Agenda for UTLBC Meeting for September 2023 quarter. As discussed in the Steering Committee, we have included GLC target for Agriculture in the Agenda.
2. Performance of few banks require to improve, which need to be addressed during the meeting.
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.

Lead Bank SBI LHO

Shri Siddhartha Gupta requested Shri Prem Anup Sinha, Chief General Manager SBI, for inaugural address.
During his address, **Shri Prem Anup Sinha**, welcomed all dignitaries and the participants for attending the UTLBC meeting. In his address, he highlighted the following points:

1. It is observed that overall performance of banks is satisfactory.
2. The major stakeholder is SBI and SBI is having a market share of more than 50% in all the parameters. The overall business like deposit and advances is in growing trend.
3. CD ratio stands at 58.27% which needs further improvement.
4. Government of India is having some priorities and expectation from banks. Recently government of India launched a campaign on saturation of Social Security schemes like PMSBY, PMJJBY, APY, PMMY, Stand Up India and PMSVanidhi and Ghar Ghar KCC Abhiyan, etc.
   He requested all banks to come forward and cooperate with UTLBC for achieving the targets.

Shri Sujay Kumar Yadav (Convener, UTLBC, A&N), welcomed all dignitaries and the participants in the UTLBC meeting. In his keynote address, he highlighted the following points:

1. Deposit base for Union territory is around 8648.45 Cr. and credit base is around 5039.58 Cr.

2. CD ratio on 31.03.2023 was 55.37% and it is increased by 2.90% during the financial year and stands at 58.27% as on 30th September 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 all the banks which have a very low CD ratio and requested all the banks to increase lending portfolio especially in Agriculture and SME segment.

3. 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 01stOct 2023 to 31st Dec 2023, all the banks to get the login credentials and update the details in PMFBY portal, so that we can saturate PM Kisan beneficiaries with KCC.
4. Viksit Bharat Sankalp Yatra, a nationwide campaign to raise awareness through outreach activities launched by Govt of India, District Administration in each district will organize the Campaign. District wise Schedule for the Yatra has been prepared and advised to all banks.
   The Yatra in A&N Islands inaugurated by Hon'ble Lt Governor from Campbelbay in Nicobar District. As on date we have covered 5 Panchayats in Nicobar District, 6 Panchayats each in South Andaman & N&M Andaman District.

5. **National Strategy for Financial Inclusion(NSFI) :** 2019-2024 : For Universal Access to Financial Services, 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.

As on 30.09.2023, 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.

6. **SATURATION CAMPAIGN FOR JAN SURAKSHA SCHEME:** DFS had launched 3- Month Saturation Campaign on Jan Suraksha for 1st October 2023 to 31st December 2023 launched. 100 Camps being scheduled from 1st October 2023 to 31st December 2023. Targets have been allotted to all banks.
As on date Banks have conducted 47 camps across the Island. 2153 applications of PMJJBY and 3569 applications of PMSBY collected during the camps. We have enrolled 2682 new beneficiaries in PMSBY against a target of 27500, which is only 9.75% and 1907 new registration under PMJJBY against the target of 8250, which is 23.12%.
He requested all the banks to take the period of next 14 days to ensure that all the targets are achieved.
7. In Andaman & Nicobar Islands, we are having 12 active service points. 7 CSPs in N & M Andaman and 5 in South Andaman District.
8. 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 camps are organized by visiting Villages. 278 Digital Awareness Camps and 466 Financial literacy Camps were conducted upto the quarter. 16115 participants attended the camps. 160 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 and 295 Candidates availed bank Credit. The credit linkage during this financial year is 70 %.

During 2023-24, 07 training programs conducted upto the quarter by RSETI, Port Blair and total 260 candidates have been trained. Out of these 260 candidates, 129 candidates have been settled and 104 Candidates availed bank Credit. The credit linkage during this financial year is 80.62 %.

RSETI is a success story in A&N Islands, in 2022-23 the settlement rate is 100% and 70% of them settled by availing bank credit.

10. Under Pradhan Mantri Suraksha Bima Yojna we have enrolled 137383 beneficiaries under this Scheme and during this financial year 2023-24 upto this quarter we have covered 22280 beneficiaries against the target of 87600 which is 25.43%

11. Under Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 65708 beneficiaries under this Scheme and during financial year 2023-24 upto this quarter we have covered 10343 beneficiaries against the target of 63300 which is 16.34%

12. Under APY Scheme we have covered 10599 beneficiaries as on 30.09.2023. During FY 2023-24, we have covered 1555 beneficiaries against the target of 7750 which is 20.06%.

13. Under PMMY Scheme as on 30.09.2023, 1314 Nos of accounts were sanctioned amounting to Rs. 48.76 Cr. during FY 2023-24 against a target of 159.84 Cr. (30.51%)

14. Under Stand-Up-India (SUI) Scheme as on 30.09.2023, we have sanctioned 336 loan proposals amounting to Rs. 70.61 Cr. During 2023-24, we have disbursed 14 SUI proposals amounting to 2.90 Cr against the target of 134 Nos.

15. Under PMEGP Scheme as on 30.09.2023, against the target of 378 Applications, 326 Applications forwarded to Banks. Out of these 326 Applications, 211 Application for Rs. 9.32 Cr sanctioned by banks.

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

16. As on 16-11-2023, under 1st Tranche of Rs. 10,000.00 of PM SVANidhi Scheme, we have sanctioned 544 applications out of 548 eligible applications.
Under 2nd Tranche of Rs. 20,000.00, we have sanctioned 330 applications out of 370 eligible applications.
Under 3rd Tranche of Rs. 50,000.00, we have sanctioned 45 applications out of 47 eligible applications.

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

1. Thanks to UTLBC for constituting the Sub-committee on digital payment as discussed in last UTLBC meeting, and committee has been formed and the next meeting has been scheduled on 5th of December 2023.
2. A communication received from RBI central office, pointing out the relevance of business correspondence model in delivering the financial services at the last mile. They have noticed that some of the BC outlets are not operative. Inoperative BCs of Bank of Baroda and Canara Bank is quite high which is 100% and 70% respectively. Banks need to give attention on this issue and requested to all banks and UTLBC convener to kindly pay attention on these inoperative BC outlets so that these can be made active in future.
3. Some of the banks done very well to achieving the ACP target and some banks are not done well. So, I request all the banks to take effort to achieve the targets in various parameters set by UTLBC and government also.

4. The 100 days, 100 pays scheme recently launched by RBI requires immediate improvement as some of the districts' performance are not up to the mark. He requested banks to take efforts to achieve the target.

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

1. There is one pressing issue regarding Govt. of India GLC target set for Andaman & Nicobar Islands, which was flagged in last UTLBC meeting, the ACP targets which have been set for the UT at 259.83 crore which is below the target set by Govt. of India at 474 Crore. There is an immediate need for the UTLBC to decide upon the GOI given targets. We have received our communication from our head office that GOI is very insistent that the targets given by them be maintained. So,we have to take a call whether this 474 crore has to be adopted or not. If the UTLBC wishes that this 474 Crore target is not achievable then we'll have to intimate in writing to government of India. We would request the lead bank to take the views of everyone and officially communicate to us so that we can get back to Government of India on this point.
2. Regarding saturation campaign Ghar Ghar KCC abhiyan, all the banks to get the User ID and login password and update the details in the portal.
3. Regarding the Jansuraksha schemes, during Viksit Bharat Sankalp Yatra, the Lead Bank will update the portal on a daily basis regarding all the schemes.
4. Regarding Joint Liability Group, which is not happening in the Islands, she requested all banks to come forward to finance JLG,
5. Regarding NPA, she urged all banks to bring gross NPA to the tolerable limit of 5%. She separately requested State Co-operative bank to reduce NPA.

MEMBERS PRESENT IN PROCEEDINGS OF THE UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR A & N ISLANDS HELD ON 24th NOVEMBER 2023 IN THE CONFERENCE HALL OF LEMONTREE HOTEL, PORT BLAIR AT 04.00 PM.

Sl.No.	Name of the Participants	Designation/Department
1.	Shri Prem Anup Sinha	Chief General Manager, SBI
2.	Shri Sujay Kumar Yadav	General Manager, SBI
3.	Ms Archana 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 Sanjay Kumar Viswas	AGM, Lead Bank, SBI
7.	Shri Rahul Damani	DGM, NABARD
8.	Shri C Raj	Chief Manager (Credit)
9.	Shri P K Ummer Farooq	Lead Bank Manager, SBI
10.	Shri Abhijeet Abhay	Branch Head, PNB
11.	Shri G Karthik	Senior Manager, TMB
12.	Shri Tushar Kanta Behera	Snr.Manager, UCO Bank
13.	Shri S Satish	Chief Manager, Union Bank of India
14.	Shri Pranav prasun Dutta	Assistant Manager, Indian Bank
15.	Smt Tina John	Branch Head, AXIS Bank
16.	Shri Shri Clavin Thomas	Asst. Manager, IDBI Bank
17.	Shri K Roop Chandra Rao	Deputy Manager, ICICI Bank
18.	Shri Agnibesh Goswami	Assistant Manager, Bandhan Bank
19.	Shri Yafat Beck	Dy Manager, Bank of Maharastra
20.	Shri T S Anthony Irudyaraj	Manager, HDFC Bank
21.	Shri N Shyam Singh	Manager, Indian Overseas Bank
22.	Shri Sandip Samanta	Chief Manager, Bank of Baroda
23.	Shri C Prabha	Branch Head Central Bank of India
24.	Shri Prabhu Yadav	Director, RSETI, SBI
25.	Shri Ms Jolly James	GM, ANSCB
26.	Shri Shri Omkar Nath	Snr. Manager, ANSCB
27.	Shri Ms Meera	Dev. Officer, KVIB
28.	Shri Vasudevan K	Snr. Manager, Canara Bank
29.	Shri Subhasish Bagchi	Dy. Director, Dep. of Industries
30.	Shri Yogesh Kumar	Assist. Director, MSME
31.	Ms K Sirisa	DEO, CFL Money Wise
32.	Ms R Bhu Bharthy	Agriculture Officer, Agriculture Department
33.	Shri Bikash Sarkar	Branch Manager, Bank of India
34.	Shri Shyamal Chowdhury	Vice President, ACCI

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	Viksit Bharat Sankalp Yatra	All Banks
4	Financial Literacy Program	All Rural Branches and Financial Literacy Centres
5.	Increase CD Ratio	All Banks

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

(Shri Sujay Kumar Yadav)
General Manager, SBI

Convenor, UTLBC Andaman & Nicobar Islands

Date: 05.12.2023