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 2022 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 24.02.2023 AT CONFERENCE HALL, LEMONTREE HOTEL, PORT BLAIR AT 04.00 PM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri C Arvind	Secretary (Finance)	A & N Administration
2.	Shri Sujay Kumar Yadav	General Manager & UTLBC Convener	State Bank of India
3.	Mr Sanjay Kumar Roy	Deputy Secretary (DFS)	Department of Financial Services
4.	MS Mary L Deng	General Manager	FIDD, Reserve Bank of India, Kolkata
5.	Shri H Manoj	General Manager	NABARD
6.	Shri Suman Bakshi	Regional Manager	State Bank of India
7.	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for December 2022 quarter was held on 24.02.2023 at Conference Hall, Lemon Tree Hotel, Port Blair. The meeting was chaired by Shri Sujay Kumar Yadav, General Manager and UTLBC Convener, SBI. Shri C Arvind, Secretary (Finance) was the Chief Guest. Ms Mary L Deng, General Manager, FIDD, Reserve Bank of India, Kolkata, Shri. H Manoj, General Manager, NABARD, Shri Suman Bakshi, Regional Manager, State Bank of India, Regional Office, Port Blair, Senior officials from the Administration, Development agencies, also other Govt Officials, Chief Managers and Senior Managers from the various Banks in A & N Islands were present.

At the outset, **Shri Suman Bakshi**, Regional Manager, State Bank of India, Regional Business Office, Port Blair welcomed all the dignitaries on behalf of UTLBC (Andaman & Nicober). He welcomed Shri C Arvind, Secretary (Finance), Shri Sujay Kumar Yadav, General Manager, SBI & UTLBC Convener, Shri Sanjay Kumar Roy, Deputy Secretary(DFS), MS Mary L Deng, General Manager, FIDD, Reserve Bank of India, Kolkata, Shri H Manoj, General Manager, NABARD, and all bankers present. The meeting was for review of progress in Banking up to December 2022 quarter as per the Annual Credit Plan FY 2022-23. He informed that:

1. Performance under ACP in certain banks are encouraging, but most of the banks are falling short of targets and more particularly in government sponsored schemes most of the banks will not be able to achieve their targets. The performance of banks in various government schemes are improving but the performance is still quite discouraging with regard to certain banks and particularly in private sector banks despite regular follow up and review from UTLBC.

2. We had a review meeting with PFRDA for Atal Pension Yojana, except 4 banks, performance of other banks was not good. So, he requested everybody to participate and improve the performance in APY and other government sponsored schemes to Achieve the targets of Union territory.

3. There is one long standing issue with regards to unbanked villages, Interstate Council secretariat has identified 14 unbanked villages and out of those, 7 villages are allotted to Andaman and Nicobar Cooperative Bank, They are acting upon it, They have applied for ultra small bank to RBI. 4 villages have been allotted to Canara Bank and they have confirmed that it will be active by this month and 3 villages are allotted to SBI and all have been covered by CSP. In this regard only 2

SBI, LHO, KOL Lead Bank

villages, one at Rutland in South Andaman and other one is Kanchinalla in North & Middle Andaman are unbanked. we had a joint meeting with district authority, BSNL, Andaman and Nicobar State Cooperative Bank Ltd and it was observed that population is very thin in both places and electricity and connectivity issues are there which are the basic infrastructure to carry out banking operations. So, we have put in that into the agenda items to exclude these two villages from the list of unbanked villages.

4. In the last UTLBC meeting on 23rd December we discussed for improvement of CD Ratio, an action taken report was sought from banks which were failing in achieving targets. In this regard one ATR submitted by Bandhan Bank wherein they have said that they do not have any separate loan unit available in UT and that is why they are not able to sanction. They should try to take necessary steps, so we request Bandhan Bank to come up with a monitorable action plan, so that they could be implemented for improvement of CD Ratio.

   Shri Suman Bakshi requested Shri Sujay Kumar Yadav, General Manager and UTLBC Convener, SBI, to deliver his keynote address.

During his address **Shri Sujay Kumar Yadav**, welcomed all dignitaries and the participants for attending the UTLBC meeting for review of performance for December 2022 quarter. In his keynote address, he highlighted the following points:

1. Deposit base for Union territory is around 8297.94 Cr. and credit base is around 4565.52 Cr , with a healthy CD ratio of 55%
2. 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. 195 digital awareness camps and 341 financial literacy camps have been conducted up to the quarter and 11605 participants have attended the camps. 164 camps were conducted by rural branches during the year 2022-23.
3. During 2022-23, 14 training programs conducted up to the quarter by RSETI, Port Blair and total 355 candidates (48 Men and 307 Women) have been trained. Out of these 355 candidates, 299 candidates have been settled with 192 Candidates having availed bank Credit. The credit linkage during this financial year is 64 %.
4. Under Pradhan Mantri Suraksha Bima Yojna we have enrolled 110084 beneficiaries under this Scheme and during 2022-23 we have covered 16102 beneficiaries against the target of 38150 which is 42.21%.
5. Under Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 50169 beneficiaries under this Scheme and during 2022-23 we have covered 8934 beneficiaries against the target of 21800 which is 40.98%.
6. Under APY Scheme we have covered 8251 beneficiaries as on 31 December 2022. During 2022-23, we have covered 2614 beneficiaries against the target of 5340 which is 48.95%.
7. Under PMMY Scheme as on 31.12.2022, 2877 Nos of accounts were sanctioned amounting to Rs. 100.40 Cr, during 2022-23.
   597 Nos and 2.10 Cr under Shishu, 1564 Nos and 39.66 Cr under kishore and 716 Nos and 58.60 Cr under Tarun Category.
8. Under SUI, standup India scheme, 55 proposals have been sanctioned
9. Under PMEGPA against the target of 305 Applications, 442 Applications forwarded to Banks and 263 have been sanctioned.
10. The total NPA of UT is 9.27% amounting to Rs. 423.36 Cr
11. In annual credit plan, Agriculture is 11.35% of the target has been achieved. MSME is 49.79% and in priority sector achieved 62.81%. The total share of Agriculture Advance under priority sector of the Islands is 5.62%.and non-priority sector is 51.7% of the target has been achieved.
12. In Education loan, till 31st Dec-22 we have sanctioned 150 education loans
13. In housing loans, 1113 housing loans aggregating 145 crores approx. have been sanctioned.
14. In KCC, only 1709 new KCC loans have been sanctioned for totaling about 8.84 Cr.

15. In PMSVANidhi till 31" Jan-23 under first tranche 484 applications, second tranche 197 applications and under third tranche 6 applications have been sanctioned.

Sri C Arvind, Secretary, Finance, Andaman and Nicobar administration highlighted the following points: -

1. Gratitude to State Bank of India for coming up with full corporation in terms of implementation of all the priority schemes of honorable Prime Minister, that is directly monitored by the Honorable Union Home Ministry.

2. During the Interstate Council Meeting Home Ministry directed that all the unbanked villages in the remote islands should be addressed and branches or CSP points should be opened. State Bank took the lead, and they covered the villages allotted to them in time and Canara Bank also eventually is coming up and Cooperative bank tried their level best but for whatever reasons, RBI is unable to give them the new license, so we requested SBI to cover those villages, most of the villages they have covered, so our heartfelt thanks to SBI. Rutland is unconnected, there is no electricity and very few people are there and it would be unrealistic for us to expect any kind of miracle before we can open bank branch and Kanchinalla is a reserve forest area, that would be almost impossible to open any bank branch.

3. Andaman & Nicobar Island being a very special tea tree, all the parliamentary committees, standing committees do keep visiting. So, he requested all the participating banks, especially the private banks to equally contribute to the building of the nation.

4. He requested all the private banks specially to improve their CD ratio, very notable exception is about Bandhan Bank. Bandhan Bank has to start giving advances and start participating in the development of the islands.

5. NPA of some of the banks are high, especially Punjab National Bank. Bank of India and Cooperative Bank. Cooperative bank has huge loan book and out of that 40% is NPA. So, cooperative bank is requested to take some reconciliation measures and try to recover the loans, which are overdue.

Mr Sanjay Kumar Roy, Deputy Secretary (DFS), said that DFS will provide full support to UTLBC in case of any need. He also advised all Private Sector banks to contribute and achieve all Flagship and Govt Sponsored Schemes.

MS Mary L Deng, General Manager, FIDD, RBI highlighted the following points:

1. After a long period of time RBI Kolkata came to Port Blair for physical meeting of Empowered committee meeting and Town Hall meeting of MSME where we have invited some of the entrepreneur of the Island. That was very good Program

2. SBI which has 27 branches, A & N State Cooperative Bank which has 41 branches and Canara bank has 13 branches and others in single digit are doing quite well, Other banks should also give credit if they have their presence in the Andaman and Nicobar Islands

3. 7 branches of A & N State Cooperative Bank which are waiting for approval from RBI to give the license, Since NABARD is the key supervisor, we normally call the status of the financials from NABARD and that is in process. It is right now with NABARD. 2 villages which is allotted to the Andaman Nicobar State Cooperative Bank, this can be covered by the BC. So, I would request the Andaman and Nicobar Island State Cooperative bank to explode the possibility of allowing this to the BC so that the villages are covered.

4. We have a concept of Financial Literacy counselor; In the UT we have 12 FLCs run by SBI. They have to do 7 camp per month (2 Special camp and 5 Target camps) and FLCs have almost completed the target (Special camp- 72 and Target specified camp-180) and Rural Branches suppose to conduct 1 camp per month which is completed.

5. "There is one long standing issue with regards to unbanked villages, Interstate Council secretariat has identified 14 unbanked villages and out of those, 7 villages are allotted to Andaman and Nicobar Cooperative Bank, They are acting upon it, They have applied for ultra-small bank to RBI. 4 villages have been allotted to Canara Bank and they have confirmed that it will be active by this month and 3 villages are allotted to SBI and all have been covered by CSP. In this regard only 2 villages, one at Rutland in South Andaman and other one is kanchinalla in North & Middle Andaman are unbanked. We had a joint meeting with district authority, BSNL, Andaman and Nicobar State Cooperative Bank Ltd and it was observed that population is very thin in both places and electricity and connectivity issues are there which are the basic infrastructure to carry out banking operations. So, we have put in that into the agenda items to exclude these two villages from the list of unbanked villages.

Shri H.Manoj, General Manager, NABARD, highlighted the following points:

1. Private banks have to improve their C D Ratio.

2. 11 Banks have not disbursed in crop loan and 8 banks in Term loan. They should disburse to achieve their ACP target.

3. NPA of some banks are very high but one good thing is that the NPA in Agriculture is below 1%.

1. **Action points that emerged out of the meeting**

Sl No	Action points	Implementing agency
1	To increase CD Ratio by all the banks	All Banks
2.	License to open Ultra Small branch by ANSCB in 2 unbanked villages	NABARD
3	Saturation of Jan Suraksha Scheme	All Banks and All Departments
4	KCC Saturation	All Banks
5	Financial Literacy Program	All Rural Branches and Financial Literacy Centres
6.	Monitorable Action Plan by Bandhan Bank to Improve the CD Ratio	Bandhan Bank

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

General Manager

Convenor, UTLBC Andaman & Nicobar Islands

Date: 09-03-2023

SBI, LHO, KOL Lead Bank

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

Sl.No.	Name of the Participants	Designation/Department
1	Shri Sujay Kumar Yadav	UTLBC Convener, General Manager, SBI (Through VC)
2	MS Mary L Deng	General Manager, FIDD, RBI, Kolkata
3	Shri H Manoj	General Manager, NABARD
4	Shri Suman Bakshi	Regional Manager, SBI RO Port Blair
5	Mr Sanjay Kumar Roy	Deputy Secretary, DFS
6	Shri Sethupathi Raja	SDOP, BSNL
7	Shri S S Jagannathan	DGM, BSNL
8	Shri P K Ummer Farooq	Lead Bank Manager
9	Shri C Raj	Chief Manager (Credit)
10	Smt Sonali Sharma	Assistant Manager, PNB
11	Shri M Manikandan	Senior Manager, TMB
12	Shri Tushar Kanta Behera	Snr.Manager, UCO Bank
13	Shri S Satish	Chief Manager, Union Bank of India
14	Ms Chetna Raj	Branch Manager, Indian Bank
15	Smt Tina John	Branch Head, AXIS Bank
16	Shri Pradeep Chakraborty	Assistant Manager, AXIS Bank
17	Shri Vivek Kishen	Dy Manager, HDFC Bank
18	Shri Nithin Raj	Manager, ICICI Bank
19	Shri D Ravi Naidu	Dy Manager, Bandhan Bank
20	Shri Yafat Beck	Dy Manager, Bank of Maharastra
21	Shri Krishna Rao	Manager, IDBI Bank
22	Shri N Shyam Singh	Manager, Indian Overseas Bank
23	Shri Badal Sriwastav	Chief Manager, Bank of Baroda
24	Shri John Richardson	Central Bank of India
25	Shri Prabhu Yadav	Chief Manager, SBI, RSETI
26	Ms A Nand Kumar	AGM, ANSCB
27	Shri T Rohit Rao	Dy. Manager, ANSCB
28	Shri Rakesh Kumar	Dev. Officer, KVIV
29	Shri Abdul Nasir	Snr. Manager, Canara Bank
30	Shri Subhasish Bagchi	Dy. Director, Dep. of Industries
31	Shri Abdul Rafique	Manager, Canara Bank
32	Dr. D Xarier	Fisheries Deartment
33	Shri Yogesh Kumar	Assist. Director, MSME
34	Ms Reeti Nandi	Central Manager, CFL Money Wise
35	Miss Sneha kujur	DEO, CFL Money Wise
36	Dr. Avinash Neeraj	Snr Vet Officer, AH & VS
37	Smt Bindu Bency	Assistant Agriculture
38	Smt Shakila Nawaz	Agriculture officer