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

PROCEEDINGS OF SPECIAL UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR MARCH 2023 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 24.05.2023 AT CONFERENCE HALL, LEMONTREE HOTEL, PORT BLAIR AT 04.00 PM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri Sujay Kumar Yadav	General Manager & UTLBC Convener	State Bank of India
2.	MS Mary L Deng	General Manager	FIDD, Reserve Bank of India, Kolkata
3.	Ms Archana Singh	General Manager	NABARD
4.	Shri Suman Bakshi	Deputy General Manager	State Bank of India
5.	Shri Siddhartha Gupta	Regional Manager	State Bank of India
6.	Other Attendees	Senior officials	All Bank and Govt Departments

The Special UTLBC Meeting on FI and UTLBC meeting for Andaman & Nicobar Islands for March 2023 quarter was held on 24.05.2023 at Conference Hall, Lemon Tree Hotel, Port Blair. The meeting was chaired by Shri Sujay Kumar Yadav, General Manager and UTLBC Convener, SBI. Ms Mary L Deng, General Manager, FIDD, Reserve Bank of India, Kolkata, Ms Archana Singh, General Manager, NABARD, Shri Suman Bakshi,,Deputy General Manager, State Bank of India, 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 Suman Bakshi, Deputy General Manager, State Bank of India, Regional Business Office, Port Blair welcomed Shri Sujay Kumar Yadav, General Manager, SBI & UTLBC Convener, MS Mary L Deng, 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 FY2022-23 up March 2023 and special focus on Financial Inclusion. He informed that:

1. Steering Committee meeting held on 19th May 2023 to finalize the Agenda for Spl UTLBC Meeting for March 2023 quarter. As discussed in the Steering Committee, we have included National Strategy for Financial Inclusion (NSFI) and Fintech in the Agenda.
2. Banks have achieved in all parameters under Annual Credit Plan 2022-23.
3. Under Financial Inclusion as on 31st March 2023, as per latest data provided by Inter-state Council Secretariat, Ministry of Home Affairs, GOI, 14 villages are unbanked in Andaman & Nicobar Islands and we have covered 12 villages by CSPs and 2 villages (Rutland & Kanchinallah) remains unbanked due to non availability of basic infrastructure.
4. In village Rutland the basic requirements like electricity and connectivity are not available and Kanchinallah village is located inside forest encroachment area. The

SBI, LHO, KOL Lead Bank

UTLBC (A&N) has requested to exclude these two villages from the list of un-banked villages.

5. As per the direction of DFS, 3- Month Saturation Campaign on Jan Suraksha from 1st April 2023 to 30th June 2023 launched. We scheduled Camps in all (70 Gram Panchayats & 6 Tribal Council Villages and 24 Wards of Municipal Council) covering all GPUs in Andaman & Nicobar from 21st April 2023 to 30th June 2023. Targets have been allotted to all banks. All banks are advised to participate in the camps and achieve the targets allotted.

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. In his keynote address, he highlighted the following points:

1. Deposit base for Union territory is around 8527.99 Cr. and credit base is around 4721.68 Cr.

2. CD ratio on 31st March 2022 was 49.42% and it is 55.37% as on 31st of March 2023. On 31st of March 2022 it was reduced due to COVID Pandemic, after COVID-19 CD ratio has improved. In terms of CD ratio, contribution of some of the banks are very low and the improvement is basically contributed by SBI and Andaman Nicobar State Cooperative Bank. He advised all bankers to take best effort for dispensing credit to all the eligible units and persons and the applications which are coming from government. 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.

3. In financial inclusion, there were 14 unbanked villages. Now 12 villages are already covered by CSPs. The other 2 are which are still uncovered are Rutland and Kanchinallah because basic requirements like electricity and connectivity are not available. We have requested DFS to exclude these 2 villages from the unbanked list.

4. DFS has launched 3 months Jansuraksha Saturation campaign from 1st April 2023 to 30 June 2023, around 100 camps have been conducted, total 3250 applications in PMJJBY and 4540 applications in PMSBY have been collected during these camps. There will be a follow up meeting with MDs and CEOs of all the banks by DFS Secretary. For Saturation campaign drive, number of villages covered, and number of applications sourced targets have already been shared with all the banks by DFS. The development is not at all encouraging till now and given the fact that the review meeting is scheduled in first week of June with DFS, all the banks advised to go forward and ensure that whatever targets have been assigned are achieved.

5. In financial literacy camps. 278 digital awareness camps and 466 financial literacy camps have been conducted up to the quarter and 16,115 participants attended the camps.

6. During the FY 2022-23, RSETI Portblair conducted 16 training programs and 421 candidates have been trained and out of these 421 candidates, 295 candidates have availed bank credit. The credit linkage has improved to 70%.

7. Under Pradhan Mantri Suraksha Bima Yojna we have enrolled 115333 beneficiaries under this Scheme during 2022-23, we have covered 21351 beneficiaries against the target of 38150 which is 55.97%.
8. Under Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 55931 beneficiaries under this Scheme during 2022-23, we have covered 14696 beneficiaries against the target of 21800 which is 67.41%.
9. During FY2022-23, under PMMY Scheme 3422 Nos of accounts were sanctioned, amounting to Rs.123.30Cr against a target of 134.25 Cr. Achievement is 91.84%.
10. Under SUI, standup India scheme, 66 proposals have been sanctioned against a target of 130 numbers.
11. Under PMEGPA against the target of 305 Applications, 478 Applications forwarded to Banks and 321 have been sanctioned.
12. The total NPA of UT is 6.19% amounting to Rs. 292.18 Cr
13. In Education loan we have sanctioned 188 education loans amt Rs. 7.60Cr in FY 2022-23
14. In Housing loans, 1228 housing loans with an amt Rs.175.96 crores have been sanctioned during FY-2022-23
15. During FY 2022-23 in PM SVANidhi, under first tranche 486 applications, second tranche 240 applications and under third tranche 17 applications have been sanctioned

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

1. The Steering Committee meeting was held on 19th May 2023 and as per the instructions of RBI Central Office, it was requested to include Fintech adoption and NSFI universal access to financial services in Agenda item, she thanked the forum for including these items in Agenda. A pilot project has been taken up by the RBI innovation hub, wherein digitalization of the various processes KCC lending will be applied. This pilot project has begun from September 2022 and in the selected districts of Madhya Pradesh and Tamil Nadu with Union Bank of India and Federal Bank. They are trying end to end automation of the various processes and this will reduce the turnaround time.

2. This project which is already launched will be extended across the country. It will help to reduce the turnaround time not only in KCC lending but also in other things.

3. She congratulated SBI and Andaman and Nicobar State Cooperative Bank for their contribution, which is very good in the credit dispensation. SBI has about 27 branches, Andaman and Nicobar Cooperative Bank has 41 branches and Canara Bank which has 13 branches and all the other banks have quite small presence. She said that apart from these three banks, the performance of other banks is not encouraging. She urged the other banks to achieve the targets that had set for them.

4. Regarding the conduct of the DCC meeting at the Nicobar Islands, she mentioned that the last DCC meeting for the Nicobar Islands was held in March 2020. The meeting was note held due to Covid-19. She advised that the DCC meeting should be conducted as per the guidelines.

5. She said, according to the Master Circular on the Lead Bank scheme, we are supposed to have the subcommittee meetings before the steering committee. Like Sub-Committee meetings on the agriculture, MSME, FI and the minutes of the Sub-Committee meetings are supposed to be brought to the steering committee meeting, where the steering committee meeting will set the agenda as per what is laid down in the UTLBC Meeting.

SBI, LHO, KOL, Lead Bank

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

1. She also emphasized on conducting of the Sub-Committee meetings in periodical intervals on agriculture where UTLBC, A&N can review all the sub sectors under Agriculture.
2. From last weeks we have had intensive round of discussions with the Fisheries Department on the Pradhan Mantri Matsya Sampada Yojana, even the Chief secretary is addressing this every Saturday and he is trying to track the loans under this particular scheme. There should be an interface between the beneficiaries as well as the bankers.
3. Fisheries is one sector which can really flourish, similarly in animal husbandry.

Action points that emerged out of the meeting

Sl No	Action points	Implementing agency
1	To increase CD Ratio	All Banks
2.	Sub-Committee meetings on Agriculture, FI and SME	UTLBC
3	3-Month Saturation Campaign of Jan Suraksha Scheme	All Banks
4	KCC Saturation	All Banks
5	Financial Literacy Program	All Rural Branches and Financial Literacy Centres
6	Conduct DCC Meeting of Nicobar District	Lead Bank Manager

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

General Manager

Convener, UTLBC Andaman & Nicobar Islands

Date:

SBI, LHO, KOL * Lead Bank