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 2022 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 23.12.2022 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.	Shri Provin Kami	Deputy General Manager	FIDD, Reserve Bank of India, Kolkata
3.	Shri H Manoj	General Manager	NABARD
4.	Shri Suman Bakshi	Regional Manager	State Bank of India
5.	Other Attendees	Senior Officials	All Banks and Govt. Departments

The UTLBC meeting for Andaman & Nicobar Islands for September 2022 quarter was held on 23.12.2022 at Conference Hall, Lemon Tree Hotel, Port Blair. The meeting was chaired by Shri Sujay Kumar Yadav, General Manager and UTLBC Convener, SBI. Shri Provin Kami, Deputy 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 State Bank of India & Lead Bank. He welcomed Shri Sujay Kumar Yadav, General Manager, SBI & UTLBC Convener, Shri Provin Kami, Deputy 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 September 2022 quarter as per the Annual Credit Plan FY 2022-23. He informed that:

1. Ministry of Home Affairs, Government of India, identified 14 villages as unbanked in Andaman and Nicobar Islands, UTLBC has distributed these uncovered villages among all the banks for banking coverage, like 7 villages allotted to Andaman and Nicobar Cooperative Bank to open Ultra small branches and they have applied for license to RBI, for which, reply is still awaited. Four villages are allotted to Canara Bank, they are working on it. SBI has been given three villages, out of which our CSPs have become operational in two villages and in one village; it will be operational from next month.
2. Performance of banks in various government schemes is improving but the performance is still quite discouraging with regard to certain SCBs and private sector banks in particular despite regular follow up and reviews from UTLBC.
3. We had one Parliamentary Committee meeting on Industry. The Committee raised concerns with regard to high PMEGP rejection and as per DCC meetings resolution to add Private sector banks also in PMEGP as Financing Agency.

   He 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 September 2022 quarter. In his keynote address he highlighted the following points:

1. In the recent Parliamentary Committee visit, they had discussed and deliberated on the performance of Government Sponsored Schemes (GSS) and PMEGP in particular. So there were two or three concerns, one of which was we have got a letter from DFS Ministry of Finance, in the letter, Committee members raised concerns about the high rate of rejection of applications under PMEGP by the banks, particularly on the grounds of service area, time limit of submitting documents, having achieved the target, etc. So he requested all the stakeholders present in the meeting to give their due importance to this line of business and treat it as a regular business.

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. 125 Digital Awareness Camp and 222 financial literacy Camps were conducted up to the quarter by Financial Literacy Centers. 7590 participants attended the Camps. 338 Camps conducted by Rural Branches during the year 2022-23.

3. During 2022-23, 06 training programs have been conducted upto the quarter by RSETI, Port Blair and total 135 candidates (8 Men and 117 Women) have been trained. Out of these 135 candidates, 112 candidates have been settled with and 66 Candidates having availed bank Credit. The credit linkage during this financial year is 58 %. He told that the credit linkage percentage needs to be improved.

4. Under Pradhan Mantri Suraksha Bima Yojna we have enrolled 103019 beneficiaries under this Scheme and during 2022-23 we have covered 9037 beneficiaries against the target of 38150 which is 23.69%.
5. Under Pradhan Mantri Jeevan Jyoti Bima Yojna we have enrolled 45787 beneficiaries under this Scheme and during 2022-23 we have covered 4552 beneficiaries against the target of 21800 which is 20.88%.

6. Under APY Scheme we have covered 4931 beneficiaries as on 30 September 2022. During 2022-23, we have covered 1657 beneficiaries against the target of 5340 which is 31.03%.

7. Under PMMY Scheme as on 30.09.2022, 2200 Nos of accounts were sanctioned amounting to Rs. 83.71 Cr, during 2022-23. 576 Nos and Rs.1.91 Cr under Shishu, 1013 Nos and Rs. 28.47 Cr under kishore and 611 Nos and Rs. 53.33 Cr under Tarun Category.

8. Under standup India scheme (SUI), 302 proposals have been sanctioned
9. Under PMEGP against the target of 305 Applications, 245 Applications forwarded to Banks and 150 have been sanctioned.

10. Under PM-SVANidhi, we have sanctioned 488 applications out of 491 eligible applications under 1st tranche of Rs.10,000.00 of PM-SVANidhi scheme. Under 2nd Tranche of Rs.20000.00,we have sanctioned 166 applications out of 346 eligible applications. Under 3rd tranche of Rs.50,000, We have sanctioned 2 applications out of 3 eligible applications

11. The total NPA of UT is 8.88% amounting to Rs. 393.08 Cr
12. In Annual Credit Plan, 69.53% achieved in Agriculture, 36.07% in MSME, and 42.87% in other priority sector. The total share of Agriculture Advance under priority sector of the islands is 5.45%. and non priority sector against the target of Rs.735 Crore is approx to Rs.66 Crores.

13. Education loan, which will again be a subject matter for deliberation in the next Parliamentary Committee. As on 30th of September, we have sanctioned 76 education loans
14. In housing loans, 589 housing loans aggregating Rs.60 crores approx has been sanctioned.
15. In KCC, only 1193 new KCC loans have been sanctioned and disbursed Rs Rs.5.15 Cr.

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Shri Provin Kami, Deputy General Manager, FIDD, RBI highlighted the following points:

1. All 14 unbanked villages to be covered within a time frame.
2. The CD ratio needs to be increased particularly by banks with lower CD ratio. It is observed that in case of one private bank, CD ratio was just 3.16%. The CD ratio in North and Middle Andaman and Nicobar continue to be low and effort should be made to increase the CD ratio in these 2 districts.
3. Banks may explore to give loans under KCC to animal husbandry and fishery.
4. In PMEGP, the participation of Private Sector Banks is required.
5. Private Sector Banks need to make action plan also to increase their contribution in the Social Security Schemes.
6. The formation of MSME clusters, viz. coir industry may be explored. In the month of February, RBI will be conducting Empowered Committee meeting on MSME for UT of Andaman & Nicobar Islands at Port Blair and organize a town hall meeting, wherein we may discuss the matter in detail.

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

1. In Agriculture disbursement, some banks (around nine banks) have registered NIL achievement under total agriculture disbursement.
2. In KCC, out of the total 17 banks, 12 banks do not have any disbursements under KCC. 8 banks have nil outstanding under KCC. There is a lot of scope for animal husbandry and fisheries. The Government departments should conduct some awareness programs, especially among the fishermen and also farmers regarding KCC.
3. There has been an increase in NPA against the June position. The NPA is least in agriculture. There are few banks in which NPA has gone up. So they can introspect and come out with measures to reduce NPA.
4. CD ratio of Andaman & Nicobar is below 60% and in Bandhan Bank it is less than two digit number. CD ratio in South Andaman is around 60%, whereas in north and middle it is 28%, in Nicobar It is only 18%.

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.	Coverage of Unbanked Villages:	State Bank of India : Tugapur, Mohanpur, Ramnagar, Canara Bank : Shoalbay, Radhanagar, Shyamnagar, Joginder Nagar ANSCB : Shibpur, Rutland, Bajota, Kalipur, Chainpur, Pudumadurai, Kanchinallah & Bambonallah
3.	Improvement in CD Ratio	Bandhan Bank, Canara Bank, Axis Bank
4	KCC Saturation	All Banks
5	Awareness Program for MSME customers	MSME(DI).
6.	Reduction in Rejection of PMEGP Application	All Banks
7.	Inclusion of Private Banks under PMEGP Scheme as Financing Agency	KVIC, DIC and Private Banks
8.	Focus on Government Sponsored Schemes (GSS) Sourcing, Sanction and Disbursement to improve.	All Banks with Special reference on Private Sector Banks.

The meeting concluded with vote of thanks by Shri P K Ummer Farooq, Lead Bank Manager, State Bank of India.

General Manager

Convenor, UTLBC Andaman & Nicobar Islands
Date-03.01.2023

SBI LHO, KOL Lead Bank

MEMBERS PRESENT IN PROCEEDINGS OF THE UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR A & N ISLANDS HELD ON 23rd DEC 2022 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	Shri Provin Kami	Deputy General Manager, FIDD,RBI, Kolkata
3	Shri H Manoj	General Manager, NABARD
4	Shri Suman Bakshi	Regional Manager, SBI RO Port Blair
7	Shri P K Ummer Farooq	Lead Bank Manager
9	Shri Kamlesh Choudhary	Officer, PNB
11	Shri M Manikandan	Senior Manager, TMB
12	Shri C Balamurugan	Assistant Manager, UCO Bank
13	Shri S Satish	Chief Manager, Union Bank of India
14	Ms Pranav Dutta	Assistant Manager, Indian Bank
15	Shri Ranjith	Snr. Manager, AXIS Bank
	Shri S Thiru Murugan	Asst. Manager AXIS Bank
16	Shri Udayan Das	Deputy Manager, Bank of India
17	Shri A Kumar Swamy	Manager, HDFC Bank
18	Shri K Roop Chander Rao	Deputy Manager, ICICI Bank
19	Shri D Ravi Naidu	Branch Head, Bandhan Bank
20	Shri Kunal Kumar	Manager, Bank of Maharastra
21	Shri Krishna Raw	Assistant Manager, IDBI Bank
22	Shri N Shyam Singh	Manager, Indian Overseas Bank
23	Shri Badal Sriwastav	Chief Manager, Bank of Baroda
24	Shri Umesh Kumar Nayak	Manager, Central Bank of India
26	Shri Omkarnath	Snr Manager, 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
33	Shri Yogesh Kumar	Assist. Director, MSME
39	Shri Aravi Chakraborty	Asst. Manager, Central Bank of India
40	Shri Jwahar lal Das	EI, DIE
41	Shri Aravi Chakraborty	Asst. Manager, Central Bank of India

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