

UTLBC-DNH&DD/2024-25/07/01

Dated: 05.07.2024

All Members,  
Union Territory Level Bankers Committee,  
DNH & DD

Madam /Dear Sir

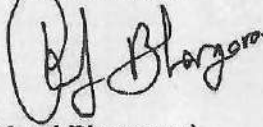
**Re: Minutes of the 17<sup>th</sup> meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Mar 2024**

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Mar 2024, which was held on 28<sup>th</sup> June 2024 at Conference hall, URBANE BY TREAT Resort, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 15/07/2024, so that the same can be placed before the House in the next meeting.

Lead District Managers are requested to send the Action Taken Report (ATR) on the issues by 15/07/2024.

Yours Faithfully,



(Anuj Bhargava)  
General Manager & Convenor UTLBC





**MINUTES OF 17th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED MAR 2024 HELD ON 28<sup>TH</sup> JUNE, 2024 .**

The 17<sup>th</sup> UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Mar 2024 was held on 28<sup>th</sup> June, 2024 at Conference hall, URBANE BY TREAT RESORT, Daman. The meeting was chaired by Shri. Lal Singh, Executive Director, Bank of Baroda along with Shri Sagar Doifode, (IAS), Secretary (Forest, Environment, Wildlife and Agriculture), DNH & DD and was attended by Shri Jatin Goyal, (DANICS), Jt. Secretary Finance, DNH&DD, Shri Rajendra Balaut, DGM (FIDD), RBI, Ahmedabad, Shri Somaider Singh, General Manager, NABARD, Shri. Anuj Bhargava General Manager and Convenor UTLBC, Shri. Rakesh Solanki AGM, FIDD, RBI, Ahmedabad, Smt Shweta Save DGM, Union Bank of India, Shri Ranjeet Kumar, RM, SBI, Shri. Shailendra Kumar Singh, RM, BOB, Valsad, Shri. Rajesh Kumar, Zonal Manager, Bank of India, Shri. Mahesh Kumar Modi, DGM, Bank of Maharashtra, Shri. Vivek Raj Singh, RM, Canara Bank, Shri Vinod Kumar, GM, IDBI Bank, Shri. Manish Verma, RM, Central Bank of India, Shri. G.Murali Mohan, Zonal Manager (DGM), Indian Bank, Shri. B.N.Singh, DGM, Indian Overseas Bank, Shri Ramanuj Prasad, DGM, Punjab National Bank, Shri. Neeraj Daporkar, DGM, UCO Bank, Shri Sohan Lal Birla, MD, DDSCB, Smt.Sonali B Bandekar, DDM, NABARD, other senior Bank officials & LDM's.

First of all General Manager & Convenor of UTLBC has welcomed all the dignitaries and participants. In inaugural address, he briefly highlighted the performance of all Bank in UT of DNH & DD during F.Y 2023-24 and express his concern on poor performance in Agri. Advance, Atal Pension Yojna, Stand Up India scheme and other social security schemes.

In Key note address, Executive director, BOB and Chairman of UTLBC has said that there are ample opportunity of business development by Banks in UT. He express his concern on poor performance of Banks under Agri advance, Weaker section advances, SUI, PMFME, APY and other flagship schemes. He highlighted that there are abundant capacity for Agri processing units. He emphasizes for more finance to SHGs, Self-employed ventures, PMEGP, PM Vishwakarma. He also said that CD ratio of Diu district is below 10% which requires attention of all stakeholders collectively. He has suggested to explore possibilities of opening of Rseti in Daman & Diu districts.

Shri Sagar Doifode, (IAS), Secretary (Forest, Environment, Wildlife and Agriculture), DNH & DD appraises the house that India's first modern fishing harbor is constructed in Diu. He also said that UT administration is focusing on Agri. Production like black rice, Turmeric, Red Banana etc. and improvement of fisheries production.

Shri Rajendra Balaut, DGM (FIDD), RBI, Ahmedabad has informed the house that RBI is celebrating its 90th year of establishment. He emphasis on the need of Financial literacy. He pointed out that Diu district in the UT of DNH and DD is in the bottom 10 percentile of per capita distribution of branches / fixed BCs & ATMs under access parameters. He suggested to devise an action plan to improve the availability of banking channels in the Diu district. He instructed for timely conduct of quarterly UTLBC/DCC/DLRC/BLBC meetings. He also told about NSFE 2020:25, which is to integrate financial education in school curriculum for students of Class VI to X, to be implemented.

यू. टी. एल बी सी सेल (दादरा एवं नगर हवेली एवं दमन एवं दीव)

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Shri Somainder Singh, General Manager, NABARD, has apprised about GI Tagging for Mango & Chiku in this region (Valsad). He said that Agri. Finance especially KCC is a thrust area and having ample potential and Banks must focus on Agri processing unit, Agri. Infrastructure fund and PMFME schemes.

**Observation/Instruction of Executive Director, Bank of Baroda, Shri Lal Singh as under:**

1. KCC should be given to all PM Kisan Samman Nidhi beneficiaries  
(Action: All Banks, Agri. department)
2. Banks should increase Agri advance and achieve the target of 18% by 31.03.2025.  
(Action: All Banks)
3. Bank should increase Weaker Sec. Adv and achieve 11.50% as on 31.03.2025.  
(Action: All Banks)
4. Bank should achieve 100 % penetration in all flagship scheme in this F.Y 2024-25.  
(Action: All Banks, LDMS, UTLBC)
5. Banks should focus on more financing under Stand up India, PMFME, PMEGP, PMMY and PM Vishwakarma schemes  
(Action: All Banks)
6. Bank should improve the performance in Social Security scheme, Opening of PMJDY A/cs with adhar seedings and APY enrolment.  
(Action: All Banks)
7. Bank should achieve saturation in all flagship scheme in this F.Y 2023-24.  
(Action: All Banks, LDMS, UTLBC)
8. Early remedy of pending issues of Banks such as Waiver of stamp duty in KCC & Agri. Gold loan. (UT & Dist authorities)
9. Clearance of pending reimbursement of RSETI from F.Y 2020-21 (Dist. Panchayat, SRLM & NRLM)

**Observation/Instruction of DGM (FIDD), RBI, Shri Rajendra Balaut, as under:**

1. All Banks and stake holder should devise an action plan to improve the availability of banking channels in the Diu district, including coverage by Banking Outlet (Branch/ Fixed BC) and by BCs other than those identified as Banking Outlet may also be assessed.  
(All Banks, LDMs, UTLBC & Dist. Authorities)
2. All LDMs to integrate financial education in school curriculum for students of Class VI to X, to be implemented jointly by, National Centre for Financial Education (NCFE), MoE, State/UT Governments/Dist. Authorities and other concerned stakeholders.  
(All Banks, LDMs)



3. Timely conduct of quarterly UTLBC/DLCC/DLRC/BLBC quarterly meeting should be conducted as per Lead Bank Scheme i.e. with 45 days of quarter end.

**(Action: UTLBC & LDMs)**

4. SBI & LDMs of Daman & Diu should make sure for early recruitment of Financial Literacy Counselor in Daman & Diu districts.

**(Action: SBI, LDM Daman & LDM Diu)**

**Observation/Instruction of General Manager and Convenor UTLBC, Shri Anuj Bhargava, as under:**

1. All Banks should achieve saturation under KCC in respect of PM Kisan Samman beneficiaries **(Action: All Banks)**
2. Enrollment under APY and Adhar seeding in PMJDY a/cs should be 100%. **(Action: All Banks)**
3. All Banks should focus on more credit linkage to SHG **(Action: All Banks)**
4. All Banks should increase PMMY & Weaker section advance and achieve the target **(Action: All Banks)**

**Concern of Bankers raised by UTLBC**

Early issuance of guidelines/clarification by UT administration for mortgage of property card to finance under PM SWAMITVA scheme.

**Agenda No. 1 : Confirmation of the proceedings of last meeting**

The proceedings of the 16<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Dec 2023 held on 13<sup>th</sup> Mar, 2024. Minutes were circulated to all the members vide letter dated 26<sup>th</sup> Mar, 2024. Since no comments / amendments have been received from any of the members hence the house has confirmed the same.

The house has also confirmed for adopting the Scale of Finance of Valsad district in Dadra Nagar Haveli and Daman districts of UT and Scale of Finance of Amreli district in Diu district.

**Agenda No. 2 : Follow-Up action on pending Issues:**

Sr.	Issues	Action taken			
1	Banks should start credit linkage under PM- Vishwakarma schemes which is top most priority of GOI	The progress in UT under the scheme as on 30.04.2024 is tabulated hereunder:			
		Total application	Applications forwarded	Sanction	Pending



		<b>Received by Banks</b>			
		3825	3825	0	0
		<b>DNH-3070, DAMAN-526, DIU-229</b>			
2	KCC should be given to all 11492 PM Kisan beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 31.03.2024 is 2242. <b>(Decrease from 2286 as of Dec-2023)</b>			
3	Bank should focus on the performance in Social Security scheme, Mudra loan and APY enrolment	During the period under review from Dec-23 to Mar-24, the growth of enrollment of PMJJBY is 7709 and PMSBY is 15721. Total disbursement under Mudra loan is Rs. 84.27 Cr. up to 31.03.2024. <b>(Whereas the disbursement as of Dec-23 under Mudra loan is Rs. 66.53 Cr. i.e. increase of Rs. 17.74 Cr.)</b>			
4	Early remedy of pending issues of Banks such as (i) waiver of renewal of commercial license of Banks (ii) Waiver of stamp duty in KCC & Agri. Gold loan.	<b>Under consideration of UT administration</b>			
5	Early Clearance of pending reimbursement of RSETI from F.Y 2020-21	<b>Under consideration of UT administration</b>			
6	DLRC meeting- Proposal to reduce the frequency of DLRC meeting was taken up in the meeting and as per the advice of chair, it was decided that feedback may be sought from district collectors in the next UTLBC meeting.	Conveyed to all LDMs for obtaining of feedback from Dist. Collector. Further UTLBC has presented the opinion of all LDMs regarding reducing of the frequency of DLRC meeting from 4 to 2 to FIDD CO, RBI in VC meeting dt 15.04.2024 on assessment of effectiveness of fora under Lead Bank Scheme with Convenor banks.			

### **Agenda No. 3 : Implementation of Financial Inclusion:**

#### **PMJDY, Aadhar Seeding and Social Security schemes:**

ED Sir & GM Sir have suggested to open more PMJDY accounts and achieve 100% Aadhar Seeding in PMJDY a/cs.

**(Action: All Banks, LDM's)**

**APY:** The performance of Banks is not up to the mark and serious efforts are required for improvement.

**(Action: Banks, LDM's)**

**Financial Literacy Camps:** ED sir & DGM, FIDD has instructed for recruitment of Financial Literacy Counselor in Daman & Diu districts. **(SBI, LDM Daman & LDM Diu)**

**Rseti:** ED sir has suggested to explore possibilities of opening of Rseti in Daman & Diu districts. **(Action: LDM Daman & Diu, UT administration, Dist. Authority Daman & Diu)**



**Agenda No. 4.: Progress under Pradhan Mantri MUDRA Yojna (PMMY) & Stand up India:**

ED Sir has asked for increase of finance by all Bank under Mudra loan scheme. He also urge to increase the finance under Stand up India scheme.

**(All Banks)**

**PM SVANidhi Scheme :** ED Sir & GM Sir has asked that loan applications of street vendors should be attended on priority and all sanctioned applications should be disbursed immediately and minimize rejection level

**(Action: All Banks)**

**PM Vishwakarma Scheme:** ED sir has asked to start credit linkage under PM Vishwakarma Scheme

**(Action: All Banks)**

**PM-Surya Ghar Yojna :** ED sir has asked to start financing under PM- Surya Ghar Yojana.

**(Action: All Banks)**

**Deepening of Digital Payment Ecosystem:**

All three districts of UT have achieved 100% digitization in respect of at least one banking digital products.

**Agenda No. 5 Review of Banking development in Key areas for the Quarter ended Mar 2024:**

ED Sir has asked for achieve saturation in KCC with PM Kisan beneficiaries and improve performance to achieve target of 18 % in Agri. Advance and 11.50% in Weaker section advance.

**(Action: All Banks)**

**CD Ratio-**

CD ratio of Diu district is below 10% which requires attention of all stakeholders collectively.

**(Action: All Banks, LDMs)**

**Agenda No. 6 Progress under Service Area Credit Plan (SACP) 2023-24:**

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 up to quarter Mar 2024, for Priority Sectors by all the Banks was 137.57% in respect of targets in number of accounts and 122.65% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA- 447.51% followed by MSME- 171.12% followed by Housing loan- 105.85%.

**(Target of Agriculture has been revised by NABARD from Rs. 141.58 Cr. to Rs. 841.12 Cr.)**

**Agenda No. 7: Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended Mar 2024.**

The Gross NPA of banks in UT is 1.41%. Under Priority Sector, it is 1.90% and in Agriculture, it is 2.97% as of Mar 2024.

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**Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2023-24, Quarter Mar 2024:**

As per the progress report at the quarter ended Mar, 2024, against 33 sponsored applications, Banks have sanctioned 33 applications, (i.e. 100% achievement.)

**Agenda No. 9: Financing under other programmes/schemes:  
Self Help Groups:**

ED Sir & GM Sir has asked to all bank for more financing to SHG and Self-employed ventures.  
(Action: All Banks, LDM)

**Agenda No. 10: Jan Suraksha Scheme and SVAMITVA Scheme:**

All banks, LDM's are requested to enroll all eligible persons under PMJJBY, PMSBY and APY.

Property cards are not issued in all districts of UT, only 1664 cards issued in Daman district. No any Clarification/modification/amendment has been received from UT administration regarding unambiguous evidence of ownership of property card holders with unconditional rights of transfer and the creation of equitable mortgage and charge on that property.

The meeting ended with a vote of thanks by Smt. Shweta Save, DGM, Union Bank of India.

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**List of participants in 17<sup>th</sup> UTLBC meeting conducted on 28<sup>th</sup> June 2024 at Conference Hall, URBANE BY TREAT RESORT, Daman.**

S.No	Name	Designation	Organisation
1	Sh. Lal Singh	Executive Director	Bank of Baroda
2	Sh. Shri Sagar Doifode, (IAS)	Secretary (Forest, Environment, Wildlife and Agriculture)	UT of DNH & DD
3	Sh. Jatin Goyal, [DANICS]	Joint Secretary Finance	UT of DNH & DD
4	Sh. Rajendra Balaut,	DGM (FIDD)	RBI, Ahmedabad
5	Shri Somainder Singh,	General Manager	NABARD
6	Sh. Anuj Bhargava	GM & UTLBC Convenor,	Bank of Baroda
7	Sh. Rakesh Solanki	AGM, FIDD	RBI, Ahmedabad
8	Smt. Shweta Save	DGM	Union Bank of India
9	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
10	Smt. Sonali B Bandekar	DDM	NABARD
11	Sh. Ranjeet Kumar	RM	SBI
12	Sh. Rajesh Kumar	Zonal Manager	Bank of India
13	Sh. G.Murli Mohan	DGM/ZM	Indian Bank
14	Sh. Vivek Raj Singh	RM	Canara Bank
15	Sh. Mahesh Kumar Modi	DGM	Bank of Maharashtra
11	Sh. Vinod Kumar	GM	IDBI Bank
12	Sh. Manish Verma	RM	Central Bank of India
13	Sh. B.N.Singh	DGM	IOB
14	Sh. Ramanuj Prasad	DGM	PNB
15	Sh. Neeraj Daporkar	DGM	UCO Bank
16	Sh. Amrendra Kumar	AGM	SIDBI
17	Sh. Rajiv Pankaj	AGM	PNB
18	Sh. Sohan Lal Birla	MD	DDSCB
19	Sh. P.Radhakrishnan	Cluster Head	TM
20	Sh. Parixit Sanghvi	Cluster Head	HDFC Bank
21	Sh. Nirav Lad	Cluster Head	ICICI Bank
22	Sh. Rohit Kanaujia	CM	Bank of Baroda
23	Sh. Chandan Kumar	CM	Bank of Baroda
24	Sh. Ashutosh Pratap	CM	Indian Bank
25	Smt. Deeksha Sharma	SMM	NRLM
26	Sh. Ketan Pausuriya	Cluster Head	Bandhan Bank
27	Smt. Meghna Bhatt	AGM	IDBI
28	Sh. R.K.Barnwal	Cluster Head	Axis Bank
29	Sh. Manoj Kumar Sinha,	UTLBC Co-ordinator	Bank of Baroda
30	Sh. Sunil Mali	LDM, DNH	Bank of Baroda

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31	Sh. S.K.Parmar	LDM, DIU	State Bank of India
32	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
33	Sh. Rasik Patel	Manager	DIC
34	Ms. Neha Mathur	Branch Manager	Bank of India
35	Sh. A.S. Parekh	Branch Manager	Yes Bank Ltd.
36	Sh. Pritesh J Patel	CBM	INDUSIND Bank
37	Sh. Mathew A Kaithakkary	Branch Manager	CSB Bank
38	Sh. Vishal Narayan	Branch Manager	Indian Overseas Bank
39	Sh. Ankit Gupta	Branch Manager	UCO Bank
40	Sh. K.Sundara Mahalingam	Branch Manager	TMC Bank
41	Sh. Sumit Chopra	Branch Manager	HDFC
42	Sh. Nishant Chora	Branch Manager	UBI
43	Sh. Hitesh Patel	Branch Manager	HDFC
44	Sh. Hemant Patel	Branch Manager	CBI
45	Sh. Vishal Narayan	Branch Manager	IOB
46	Sh. Deepak Rajvi	Branch Manager	Kotak Mahindra Bank
47	Sh. Vivek	Branch Manager	Axis Bank
48	Sh. Sanjay Patel	Branch Manager	RBL Bank
49	Sh. Bhavesh Mehta	Branch Manager	ICICI Bank
50	Sh. Vikram Yadav	Branch Manager	BOI
51	Sh. Kunal	Senior Manager	BOB
52	Sh. Karan	Representative.	LDM office Daman
53	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH
54	Sh. P. Bagda	Manager	Agriculture Dept
55	Pankaj Kumar	Representative	Recovery

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