

UTLBC-DNH&DD/2024-25/09/04

Dated: 18.09.2024

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

Madam /Dear Sir

**Re: Minutes of the 18<sup>th</sup> meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended June 2024**

Please find enclosed a copy of the minutes of the above meeting for the quarter ended June 2024, which was held on 11<sup>th</sup> Sep 2024 at Conference hall, Secretariat, Vidhyut Bhawan, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 30/09/2024, so that the same can be placed before the House in the next meeting.

Lead District Managers are required to send the Action Taken Report (ATR) on the issues discussed by 30/09/2024.

Yours Faithfully,

(Vivek Gupta)  
Dy. General Manager (C&A)



पु. टी. एल. बी. एल. सेल (दामन) नगर, पुणेरी एच. डामन एच. डामन  
एल. एल. एल. डामन, प्रमाण रोल, सचिव मंडल, लोकनीय सचिवालय, पुणेरी, डामन (35-7)  
UTLBC C-11 (Dadra Nagar Haveli and Daman C. India)  
A-21, Daman Branch, First Floor, Centre Point, Spinnaker Building, Daman, Daman-35-7  
फोन: 02384-231111, 231112, 231113, 231114, 231115, 231116, 231117, 231118, 231119, 231120, 231121, 231122, 231123, 231124, 231125, 231126, 231127, 231128, 231129, 231130, 231131, 231132, 231133, 231134, 231135, 231136, 231137, 231138, 231139, 231140, 231141, 231142, 231143, 231144, 231145, 231146, 231147, 231148, 231149, 231150, 231151, 231152, 231153, 231154, 231155, 231156, 231157, 231158, 231159, 231160, 231161, 231162, 231163, 231164, 231165, 231166, 231167, 231168, 231169, 231170, 231171, 231172, 231173, 231174, 231175, 231176, 231177, 231178, 231179, 231180, 231181, 231182, 231183, 231184, 231185, 231186, 231187, 231188, 231189, 231190, 231191, 231192, 231193, 231194, 231195, 231196, 231197, 231198, 231199, 231200, 231201, 231202, 231203, 231204, 231205, 231206, 231207, 231208, 231209, 231210, 231211, 231212, 231213, 231214, 231215, 231216, 231217, 231218, 231219, 231220, 231221, 231222, 231223, 231224, 231225, 231226, 231227, 231228, 231229, 231230, 231231, 231232, 231233, 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**MINUTES OF 18th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED JUNE 2024 HELD ON 11<sup>TH</sup> SEP, 2024.**

The 18<sup>th</sup> UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended June 2024 was held on 11<sup>th</sup> September, 2024 at Conference hall, Secretariat, Vidhyut Bhawan, Daman. The meeting was chaired by Shri. Amit Singla, Advisor to Hon'ble Administrator, DNH & DD and was attended by Shri Jatin Goyal, (DANICS), Jt. Secretary Finance, DNH&DD, Shri S. Krishna Chaitanya (DANICS), Dy. Secretary Industry, Trade & Commerce, Shri Rajendra Balaut, DGM (FIDD), RBI, Ahmedabad, Shri Anjani Kumar Srivastava, GM, SIDBI, Smt. Nidhi Sharma, General Manager, NABARD, Shri. Anuj Bhargava General Manager and Convenor UTLBC, Shri. Alok Kumar Singh, Manager, FIDD, RBI, Ahmedabad, special invitee Shri V.P.Singh, DGM, CERSAI, Shri Mahesh Kumar Modi, DGM, Bank of Maharashtra, Shri Vivek Raj Singh, RM, Canara Bank, Shri D.S.Kutiya, Dy. Zonal Head, UCO Bank, Shri Ranjeet Kumar, RM, SBI, Shri. Shailendra Kumar Singh, RM, BOB, Valsad, Shri. Rajesh Kumar, Zonal Manager, Bank of India, Shri Vinod Kumar, GM, IDBI Bank, Shri. Manish Verma, RM, Central Bank of India, Mr. G.Murali Mohan, Zonal Manager (DGM), Indian Bank, Shri P.K.Parida, AGM, Punjab National Bank, Shri Chirag Desai, CGM, DDSCB, Smt.Sonali B Bandekar, DDM, NABARD, other senior Bank officials & LDM's.

First of all **General Manager & Convenor of UTLBC** welcomed all the dignitaries and participants. In inaugural address, he briefly highlighted the performance of all Bank in UT of DNH & DD during June 2024 quarter and express his concern on poor performance in Agri. Advance, Weaker sector advances, Atal Pension Yojna, and other social security schemes.

**Advisor to Hon'ble Administrator of UT of DNH & DD, Shri Amit Singla (I.A.S)** has also address the meeting. In his address, he said that Banks take top most priority on sanction of PM- Vishwakarma beneficiaries, fast improvement is required to finance KCC and saturate KCC in respect of PM Kisan beneficiaries, focus on PMMY, APY, PMJDY. He also asked to focus on more finance to SHG. He emphasizes on early achievement of saturation of all Flagship Scheme of Govt. of India in UT.

Shri Rajendra Balaut, DGM (FIDD), RBI, Ahmedabad has asked for enrollment of all PMJDY a/c holder under PMJJBY & PMSBY scheme and produce percentage data in next meeting. He emphasis on the need of Financial literacy. For FLC appointment at Daman & Diu, he said that if SBI unable to do than the responsibility may be given to other Bank. He said that more BC point & ATM should be open at Diu district and rural part of DNH & Daman district. He has also asked for active cooperation of district administration to integrate financial education in school curriculum for students of Class VI to X.

Smt. Nidhi Sharma, General Manager, NABARD, has said that Agri. Finance specially KCC is thrust area and having ample potential. Banks must focus on Agri processing unit, Agri. Infrastructure fund and PMFME schemes. All type of help is available from NABARD.

Shri S. Krishna Chaitanya (DANICS), Dy. Secretary Industry, Trade & Commerce has informed that training programme for PM Vishwakarma is scheduled at the end of Sep. 2024. He express his concern on slow progress of sanctioning of PMFME applications. He also asked to all Banks for extend credit facility to PMFME applicant under CGTMSE coverage.



Shri Jatin Goyal, (DANICS), Jt. Secretary Finance, DNH&DD has asked to open ATM or BC point at Somnath, Aitiawad, Ghelwad and Varkund panchayat office on priority. He said to all Banks for broad advertisement of tie-up arrangement with premier and other reputed college/institute with Bank for education loan.

Shri V.P.Singh, DGM CERSAI has furnished a detail presentation of **Central KYC Record Registry (CKYCRR)**. He describe in detail regarding benefit of CKYCRR, how to upload KYC data, how we can fetch our CKYC card, how it is useful to all Banks/financial institute. He said that CKYCRR 2.0 is planned to serve as a SINGLE SOURCE OF TRUTH. He urge to all Banks for onboarding on CKYCR portal and update/upload KYC records, API search and download the data.

**Observation/Instruction of Advisor to Hon'ble Administrator of UT of DNH & DD, Shri Amit Singla [IAS] as under:**

1. Banks should start credit linkage under PM- Vishwakarma schemes without any more delay as it is top most priority of GOI. **(Action: All Banks)**
2. Bank should plan to give Kisan Credit Card to all 11492 PM Kisan beneficiaries **(Action: All Banks, Agri. department)**
3. Bank should focus on improvement of the performance under Social Security scheme, Mudra loan, APY enrolment and opening of PMJDY a/cs **(Action: All Banks)**
4. Bank should achieve saturation in all flagship scheme in this F.Y 2024-25. **(Action: All Banks, LDMS, UTLBC)**
5. Early remedy of pending issues of Banks for Waiver of stamp duty in KCC & Agri. Gold loan. **(UT & Dist authorities.)**
6. Focus on more finance to SHG with all type of co-operation of NRLM Department **(Dist. Panchayat, NRLM & Banks)**

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

1. Enrolment of all PMJDY a/c holder under PMJJBY & PMSBY scheme and produce percentage data in next meeting. **(Action: All Banks & UTLBC)**
2. More financial literacy camps should be organized. **(LDMS, FLC & Banks)**
3. SBI should immediately appoint FLC at Daman & Diu district, if SBI unable to do than the responsibility may be given to other Bank.
4. More BC point & ATM should be open at Diu district and rural part of DNH & Daman district. All Banks and stake holder should devise an action plan to improve the availability of banking channels in the Diu district. **(All Banks, LDMS, UTLBC & Dist. Authorities)**
5. All LDMS should take cooperation of district administration to integrate financial education in school curriculum for students of Class VI to X. **(All Banks, LDMS)**

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

1. Banks should focus on aggressive finance to agri. Sector, Weaker Sector and achieve saturation under KCC in respect of PM Kisan Samman beneficiaries  
(Action: All Banks)
2. Bank should focus on improvement in performance under APY, PMJJBY, PMSBY and opening of new PMJDY a/cs .  
(Action: All Banks)
3. All Banks should focus on more credit linkage to PM Vishwakarma beneficiaries and SHG  
(Action: All Banks)
4. All Banks should sanction all pending applications of PMFME and other govt. sponsor schemes.  
(Action: All Banks)
5. UTLBC should obtain guidelines/clarification from UT Administration for mortgage of property card to finance under PM SWAMITVA scheme.  
(Action: UTLBC)
6. UTLBC should advise to all Banks regarding correct reporting of advances and upload data of loan sanctioned at UT of DNH & DD only .  
(Action: UTLBC)

**Observation/Instruction of Joint Sec. Finance, Shri Jatin Goyal, as under:**

1. All Banks should aggressively finance for KCC and minimize gap between PM-Kisan beneficiary and KCC, which is 9247  
(Action: All Banks)
2. Open ATM or BC point at Somnath, Aitiawad, Ghelwad and Varkund panchayat office at Daman on priority.  
(Action: All Banks & LDM)
3. Banks should published broad advertisement regarding tie-up arrangement with premier and other reputed college/institute with Bank for education loan to students  
(Action: All Banks)
4. Bank should improve the performance in Social Security scheme, Opening of PMJDY A/cs with adhar seedings and APY enrolment. (Action: All Banks)
5. FI index of Diu district which is below 10% should be rechecked however all Banks operating at Diu district should open one more BC point  
(Action: All Banks & LDM Diu)



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

The proceedings of the 17<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Mar 2024 was held on 28<sup>th</sup> June, 2024. Minutes were circulated to all the members vide letter dated 05<sup>th</sup> July, 2024. Since no comments / amendments have been received from any of the members, the House has confirm the same.

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

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>
<b>1</b>	Banks should increase Agri advance & Weaker Sec. Adv and achieve the target of 18% & 11.50% respectively by 31.03.2025	Conveyed to all Banks & LDMs. As on 30.06.2024, total Agriculture Advance is Rs. 324.12 Cr. which is 7.12% of Priority Sector Advance whereas Weaker Sec. Advance is Rs. 303.17 Cr. which is 6.65% of Priority Sector Advance.
<b>2</b>	Banks should start credit linkage under PM- Vishwakarma schemes	Total application Received as on 31.07.2024 by Banks is 4874 DNH-3693, DAMAN-886, DIU-295
<b>3</b>	KCC should be given to all 11492 PM Kisan Samman Nidhi beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 30.06.2024 is 2245. <b>(Increase from 2242 as of Mar-2024)</b>
<b>4</b>	Banks should focus on more financing under Stand up India, PMFME, PMEGP, PMMY and PM Vishwakarma schemes	During the period under review from Mar-24 to Jun-24, the Progress is under: SUI- Sanction 7a/c- Rs.1.45Cr. PMEGP- Sanction 12 a/c- Rs.1.65Cr. PMMY- Sanction 1372 a/c- Rs.25.15 Cr. PM Vishwakarma- Not started (Third phase verification pending after that Training being scheduled and then Credit linkage started)
<b>5</b>	Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	<b>Under consideration of UT administration</b>
<b>6</b>	All Banks and stake holder should devise an action plan to improve the availability of banking channels in the Diu district	LDM Diu is following with Banks & District Administration.
<b>7</b>	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.	LDMs are following with District Authorities.

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**Agenda No. 3 : Implementation of Financial Inclusion:****PMJDY, Aadhar Seeding and Social Security schemes:**

Advisor Shri Amit Singla & GM BOB 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:** DGM RBI has instructed to SBI for recruitment of Financial Literacy Counselor in Daman & Diu districts on priority. **(SBI, LDM Daman & LDM Diu)**  
**Rseti: Joint Sec. Finance** has asked to conduct more training program. **(RSETI)**

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

Advisor Sir & Joint Sec. Fin. 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 :** Advisor Sir & GM BOB 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:** Advisor sir has asked to start credit linkage under PM Vishwakarma Scheme without any delay.  
**(Action: All Banks)**

**PM-Surya Ghar Yojna :** Advisor 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 June 2024:**

Advisor Sir has asked to 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) 2024-25:**

The overall achievement in disbursement under Annual Credit Plan (ACP) 2024-25 up to quarter ended June 2024, for Priority Sectors by all the Banks was 37.11% in respect of targets in number of accounts and 55.47% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 60.51% followed by Agriculture- 44.14% followed by Other PSA- 20.33%.

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

The Gross NPA of banks in UT is 1.47%. Under Priority Sector, it is 1.87% and in Agriculture, it is 3.31% as of Jun 2024.

**Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2024-25, Quarter June 2024:**

As per the progress report at the quarter ended June, 2024, against 12 sponsored applications, Banks have sanctioned 12 applications, (i.e. 100% achievement.)

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

Advisor 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.

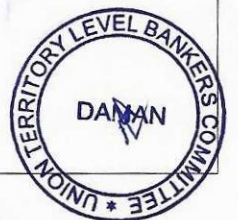
The meeting ended with a vote of thanks by Shri Shailendra Kumar Singh, AGM & RM, Bank of Baroda.

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**List of participants in 18<sup>th</sup> UTLBC meeting conducted on 11<sup>th</sup> Sep 2024 at Conference Hall, Vidhyut Bhawan, Daman.**

S.No	Name	Designation	Organisation
1	Sh. Amit Singla (IAS)	Advisor to Hon'ble Administrator	UT of DNH & DD
2	Sh. Shri S.Krishna Chaitanya, (DANICS)	Dy. Secretary Industry, Trade & Commerce	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	Smt Nidhi Sharma,	General Manager	NABARD
6	Sh. Anuj Bhargava	GM & UTLBC Convenor,	Bank of Baroda
7	Sh. Anjani Kumar Srivastava,	General Manager	SIDBI
8	Sh. V.P.Singh	DGM	CERSAI
9	Smt. Shweta Save	DGM	Union Bank of India
10	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
11	Smt. Sonali B Bandekar	DDM	NABARD
12	Sh. Alok Kumar Singh	Manager (FIDD)	RBI, Ahmedabad
13	Sh. Mahesh Kumar Modi	DGM	BOM
14	Sh. G.Murali Mohan	DGM/ZM	Indian Bank
15	Sh. Vivek Raj Singh	RM	Canara Bank
16	Sh. Vikram Singh	AGM	Bank of India
17	Sh. Pratap Kr. Parida	AGM	PNB
18	Sh. D.S.Kutiyal	Dy. Zonal Head	UCO Bank
19	Sh. P Shyam Babu	AGM	BOM
20	Sh. Chirag H Desai	CGM	DDSCB
21	Sh. Mubarak Khalifa	GM	DDSCB
22	Sh. Anant S	Cluster Head	HDFC Bank
23	Sh. Vikash Thakur	Cluster Head	Bandhan Bank
24	Sh. Suman	CM	State Bank of India
25	Sh. Vikash Chandra	Cluster Head	Bandhan Bank
26	Ms Meghna Bhatt	AGM	IDBI
27	Sh. R.K.Barnwal	Cluster Head	Axis Bank
28	Sh.R.Sarvana P	Cluster Head	TM 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. Abhik Kumar Saha	LDM, Daman	State Bank of India
32	Sh. S.K.Parmar	LDM, DIU	State Bank of India
33	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
34	Sh. Tarun Kumar Bhagat	Branch Manager	Bank of India
35	Sh. Amit Parth	Branch Manager	Yes Bank Ltd.
36	Sh. Hitesh Patel	Branch Manager	HDFC Bank
37	Sh. Mathew A Kaithakkary	Branch Manager	CSB Bank
38	Sh. Vinay Yadav	Branch Manager	DCB
39	Sh. Vishal Narayan	Branch Manager	Indian Overseas Bank
40	Sh. Rajnish	Branch Manager	UCO Bank
41	Sh. K.Sundara Mahalingam	Branch Manager	TMC Bank
42	Ms Priyanka Modi	Branch Manager	Canara Bank
43	Sh. Nishant Chora	Branch Manager	UBI
44	Sh. Bevan Patel	Branch Manager	HDFC
45	Ms. Joyti Kumari	Branch Manager	CBI
46	Sh. Vishal Narayan	Branch Manager	IOB
47	Sh. Deepak Rajvi	Branch Manager	Kotak Mahindra Bank
48	Sh. Akash Pareek	Branch Manager	Axis Bank
49	Sh. Brijesh Yadav	Branch Manager	RBL Bank
50	Sh. Bhavesh Mehta	Branch Manager	ICICI Bank
51	Sh. Rajesh Rathore	Branch Manager	ICICI Bank
52	Sh. Vikram Yadav	Branch Manager	BOI
53	Sh. Karan	Representative.	LDM office Daman
54	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH
55	Sh. Sanchanjya Parag	Branch Manager	IDBI
56	Sh. Rajiv R	Officer	DIC, Daman
57	Ms. Deeksha Sharma	SMM	NRLM
58	Sh. Deepesh Sharma	Manager	RBI
59	Sh. Rajiv	Office	DIC
60	Sh. Nitin H Kaware	Branch Manager	Indian Bank
61	Sh. Rohit Singh	Branch Manager	INDUSIND Bank
62	Sh. R Abiram	Branch Manager	TM Bank
63	Sh. P Shyam Babu	Branch Manager	BOM

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