

UTLBC-DNH&amp;DD/2024-25/12/04

Dated: 16.12.2024

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

Madam /Dear Sir

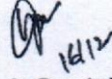
**Re: Minutes of the 19<sup>th</sup> meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Sep 2024**

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Sep 2024, which was held on 10<sup>th</sup> Dec 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 31/12/2024, 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 31/12/2024.

Yours Faithfully,

  
(Vivek Gupta)  
DGM (Compliance & Assurance)  
Baroda Zone



**MINUTES OF 19th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED SEP 2024 HELD ON 10<sup>TH</sup> DEC, 2024.**

The 19<sup>th</sup> UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Sep 2024 was held on 10<sup>th</sup> December, 2024 at Conference hall, Secretariat, Vidhyut Bhawan, Daman. The meeting was chaired by Shri. Gaurav Singh Rajawat (IAS), Finance Secretary, DNH & DD and was attended by Shri Jatin Goyal, (DANICS), Jt. Secretary Finance, DNH&DD, Shri Somainder Singh GM, NABARD, Shri Vivek Gupta DGM, BOB, Baroda Zone, Shri Rakesh Solanki, AGM, FIDD, RBI, Ahmedabad, Shri. Rahul Saini, Manager, FIDD, RBI, Ahmedabad, Shri Mahesh Kumar Modi, DGM, Bank of Maharashtra, Shri D.S.Kautiyal, Dy. Zonal Head, UCO Bank, Shri Ramanuj Prasad, DGM, PNB, Shri Ranjeet Kumar, RM, SBI, Shri. Shailendra Kumar Singh, RM, BOB, Valsad, Shri Chirag Desai, CGM, DDSCB, Smt. Sonali B Bandekar, DDM, NABARD, other senior Bank officials & LDM's.

First of all **Dy. General Manager & Convenor(For) 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 Sep 2024 quarter and express his concern on poor performance in Agri. Advance, Weaker sector advances, Atal Pension Yojna, and other social security schemes.

**Finance Secretary of UT of DNH & DD, Shri Gaurav Singh Rajawat (I.A.S)** has also address the meeting. In his address, he said that Banks take top most priority on sanction of KCC application, PM- Vishwakarma application, focus on PMSVANidhi, APY and Re-KYC of PMJDY A/cs. He instructed all Banks to take utmost care to handle tribal customer/farmer, any misbehave lead to legal action against guilty Bank officials. Banks to arrange to open ATM to all 20 panchayat of Dadra Nagar Haveli district.

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 purpose.

Shri Somendra Singh, GM NABARD has said that Agri. Finance especially KCC is thrust area and having ample potential. Banks must focus on Agri processing unit, Agri. Infrastructure fund and PMFME schemes to achieve the challenging target of Agri. Advance.

Shri Rakesh Solanki, AGM (FIDD), RBI, Ahmedabad has asked Banks to complete Re-KYC process in all PMJDY A/cs before 31.12.2024 and minimize the incidence of freezing of PMJDY a/cs. LDMs & UTLBC should ensure for opening of Banking Outlets in Unbanked Rural Centers.

**Observation/Instruction of Finance Secretary of UT of DNH & DD, Shri Gaurav Singh Rajawat [IAS] as under:**

1. Banks should start special drive and finish Re-KYC in all PMJDY a/cs before 31.12.2024 **(Action: All Banks)**
2. SBI should immediately appoint FLC at Daman & Diu district. All FLC must organised 21 literacy camps. **(Action : SBI, LDM Daman & Diu)**

यू. टी. एल बी सी सेल (दादरा नगर हवेली एवं दमन एवं दीव)  
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3. Bank should sanction Kisan Credit Card to all 11492 PM Kisan beneficiaries  
(Action: All Banks, Agri. department)
4. All pending applications of PMSVANidhi should be disbursed immediately.
5. Banks should device an action plan for opening ATM in all Panchayat of DNH & DD.
6. Banks should achieve 100% Aadhar seeding in PMJDY a/cs.
7. Daman Diu state co-operative Bank should come out from negative growth before 31.03.2025.
8. Immediate sanction of pending loan applications of PM Vishwakarma scheme.  
(Action: All Banks)

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

1. Open ATM or BC point at all panchayat of UT of DNH & DD especially Somnath, Aitiawad, Ghelwad and Varkund panchayat office at Daman on priority.  
(Action: All Banks & LDM)
2. All Banks should aggressively finance under KCC and minimize gap between PM-Kisan beneficiary and KCC  
(Action: All Banks)
3. Banks should published advertisement on mass scale regarding tie-up arrangement with premier and other reputed college/institute with Banks 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)

**Observation/Instruction of Dy. General Manager and Co-Convenor UTLBC, Shri Vivek Gupta, as under:**

1. Early remedy of pending issues of Banks for Waiver of stamp duty in KCC & Agri. Gold loan.
2. The UT administration has requested to specify all Municipal Corporation, Municipalities and Panchayats i.e. all District, Towns, Talukas and Villages in UT of DNH & DD for the purpose of section 58 (f) of the Transfer of Property Act to facilitate Banks and the beneficiaries to create hassle free equitable mortgage on properties anywhere in the UT. (UT & Dist authorities.)

**Observation/Instruction of AGM (FIDD), RBI, Shri Rakesh Solanki, as under:**

1. Banks should complete Re-KYC process in all PMJDY A/cs before 31.12.2024 and minimize the incidence of freezing of PMJDY a/cs. (Action: All Banks)
2. LDMs & UTLBC should ensure for opening of Banking Outlets in Unbanked Rural Centers. (Action: UTLBC, LDMs & All Banks)
3. More financial literacy camps should be organized. (Action: FLC & Banks)

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

The proceedings of the 18<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Jun 2024 was held on 11<sup>th</sup> Sep, 2024. Minutes were circulated to all the members vide letter dated 18<sup>th</sup> Sep, 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:**

Sr.	Issues	Action taken
1	Banks should start credit linkage under PM- Vishwakarma schemes without any more delay as it is top most priority of GOI	Total application Received as on 30.09.2024 by Banks is 5103 DNH-3833, DAMAN-911, DIU-359 Loan application sent to Lender-37 (As on 09.12.2024)
2	Bank should devise an action plan to sanction Kisan Credit Card to all 11492 PM Kisan beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 30.09.2024 is 2236. <b>(Decrease from 2245 as of Jun-2024)</b>
3	Bank should focus on improvement of the performance under Social Security scheme, Mudra loan, APY enrolment and opening of PMJDY a/cs	During the period under review from Jun-24 to Sep-24, the Progress is under: PMJJBY- 84279 ( increase of 3426 enrollment from Jun-24 PMSBY- 188793 (increase of 9476 enrollment from Jun-24 APY- 3100 up to 19.10.24 (40% of annual target of 7835) PMMY- Sanction - Rs.43.74 Cr. (Increase of Rs.18.59 Cr.) PMJDY A/cs- 235909 (Increase of 2435 a/cs from Jun-24)
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	LDMs of DNH, Daman and Diu are following up with Bank and District administration for opening of more BC point & ATMs
5	Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	<b>Under consideration of UT administration</b>
6	Obtain guidelines/clarification from UT Administration for mortgage of property card to finance under PM SWAMITVA scheme	No clarification/guidelines received from UT administration

7	Open ATM or BC point at Somnath, Aitiawad, Ghelwad and Varkund panchayat office at Daman on priority.	LDM Daman is following with all Banks & District Authorities.
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### **Agenda No. 3 : Implementation of Financial Inclusion:**

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

Fin. Sec. Shri Gaurav.S.Rajawat has 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:** Finance Seceratry & AGM 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:**

Fin. Sec. & 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 :** Fin. Sec. & Joint Sec. Fin. 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:** Fin. Sec. sir has asked to sanction all pending applications of PM Vishwakarma Scheme without any delay.

(Action: All Banks)

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

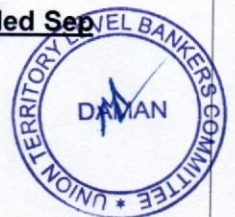
(Action: All Banks)

### **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 Sep 2024:**

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Fin. Sec. 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 Sep 2024, for Priority Sectors by all the Banks was 56.14% in respect of targets in number of accounts and 64.19% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 82.95% followed by Other PSA- 39.59% followed by Housing (37.86%) and Education (36.29%).

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

The Gross NPA of banks in UT is 1.50%. Under Priority Sector, it is 1.84% and in Agriculture, it is 3.21% as of Sep 2024.

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

As per the progress report at the quarter ended Sep, 2024, against 17 sponsored applications, Banks have sanctioned 17 applications, (i.e. 100% achievement.)

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

Fin. Sec. Sir has asked to all bank for more financing to SHG and Self-employed ventures.

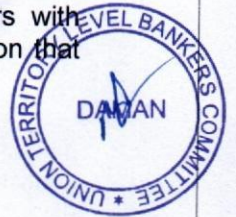
(Action: All Banks, LDM)

**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.

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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 19<sup>th</sup> UTLBC meeting conducted on 10<sup>th</sup> Dec 2024 at Conference Hall, Vidhyut Bhawan, Daman.**

S.No	Name	Designation	Organisation
1	Sh. Gaurav Singh Rajawat (IAS)	Advisor to Hon'ble Administrator	UT of DNH & DD
2	Sh. Jatin Goyal, [DANICS]	Joint Secretary Finance	UT of DNH & DD
3	Sh. Rakesh Solanki,	AGM (FIDD)	RBI, Ahmedabad
4	Sh. Somainder Singh,	General Manager	NABARD
5	Sh. Vivek Gupta	DGM & UTLBC Convenor (For),	Bank of Baroda
6	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
7	Smt. Sonali B Bandekar	DDM	NABARD
8	Sh. Rahul Saini	Manager (FIDD)	RBI, Ahmedabad
9	Sh. Mahesh Kumar Modi	DGM	BOM
10	Sh. Ranjeet Kumar	RM	SBI
11	Sh. Ramanuj Prasad	DGM	PNB
12	Sh. D.S.Kutiyal	Dy. Zonal Head	UCO Bank
13	Sh. Mahesh Kumar Modi	DGM	BOM
14	Sh. Chirag H Desai	CGM	DDSCB
15	Sh. Amrendra Kumar	AGM	SIDBI
16	Sh. Niraj Vashi	Cluster Head	Axis Bank
17	Sh.R.Sarvana P	Cluster Head	TM Bank
18	Sh. Manoj Kumar Sinha,	UTLBC Co-ordinator	Bank of Baroda
19	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
20	Sh. Abhik Kumar Saha	LDM, Daman	State Bank of India
21	Sh. S.K.Parmar	LDM, DIU	State Bank of India
22	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
23	Sh. Tarun Kumar Bhagat	Branch Manager	Bank of India
24	Sh. Amit Parth	Branch Manager	Yes Bank Ltd.
25	Sh. Joyella Fernandes	Branch Manager	HDFC Bank
26	Sh. Jitendra Suthar	Branch Manager	CSB Bank

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27	Sh. Vinay Yadav	Branch Manager	DCB
28	Sh. Vishal Narayan	Branch Manager	Indian Overseas Bank
29	Sh. Rajnish	Branch Manager	UCO Bank
30	Sh. R Abiram	Branch Manager	TMC Bank
31	Ms Priyanka Modi	Branch Manager	Canara Bank
32	Sh. Nishant Chora	Branch Manager	UBI
33	Sh. Bevan Patel	Branch Manager	HDFC
34	Sh. Amit	Branch Manager	CBI
35	Sh. Vishal Narayan	Branch Manager	IOB
36	Sh. Sumit chopra	Branch Manager	Kotak Mahindra Bank
37	Sh. Akash Pareek	Branch Manager	Axis Bank
38	Sh. Brijesh Yadav	Branch Manager	RBL Bank
39	Sh. Bhavesh Mehta	Branch Manager	ICICI Bank
40	Sh. Rajesh Rathore	Branch Manager	ICICI Bank
41	Sh. Tarun Kumar	Branch Manager	BOI
42	Sh. Karan	Representative.	LDM office Daman
43	Sh. Vinod S. Chimbda	Co-ordinator	FLCC, DNH
44	Sh. Sanchanjya Parag	Branch Manager	IDBI
45	Sh. Sachin Dhumal	Officer	DIC, Daman
46	Sh. Rajiv	Office	DIC
47	Sh. Nitin H Kaware	Branch Manager	Indian Bank
48	Sh. Rohit Singh	Branch Manager	INDUSIND Bank
49	Sh. R Abiram	Branch Manager	TM Bank
50	Sh. P Shyam Babu	Branch Manager	BOM
51	Sh. Jitendra Patel	Branch Manager	DDSCB

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