

MINUTES OF 20TH UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED DEC 2024 HELD ON 14TH FEBRUARY, 2025 .

The 20th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Dec 2024 was held on 14th February, 2025 at Conference hall, Costamar Beach Resort, Diu. The meeting was chaired by Shri. Lal Singh, Executive Director, Bank of Baroda along with Shri Rajesh Kumar, Regional Director, RBI, Ahmedabad and was attended by Dr. Vivek Kumar, ADM, Diu, Shri Rajendra Balaut, DGM (FIDD), RBI, Ahmedabad, Shri S.R.Jaggi, Dy. General Manager, NABARD, Shri. Anuj Bhargava General Manager and Convenor UTLBC, Shri. Rakesh Solanki AGM, FIDD, RBI, Ahmedabad, Shri Nitin Dolare, AGM, RBI, Shri Sudhir Kumar Sharma, RM, SBI, Shri. Shailendra Kumar Singh, RM, BOB, Valsad, Shri Arvind Kumar Sinha, RM, BOB, Junagadh, Shri. Rajesh Kumar, Zonal Manager, Bank of India, , Shri Ramanuj Prasad, DGM, Punjab National Bank, Shri. Alok Kumar, AGM, UCO Bank, Shri M.K.Soyal, DRM, Canara Bank, Shri Radha Raman Singh, DRM, UBI, Shri Sarvana Perumal, Cluster Head, TM Bank, Shri Darshak H. Vora, Cluster Head, CSB, Mr. G.Murali Mohan, Zonal Manager (DGM), Indian Bank, , Alok Kumar Singh, LDO, RBI, Smt. Bhavna, 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 up to Dec-2024 and express his concern on poor performance in Agri. Advance, Atal Pension Yojna, PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana schemes. He urge to all Banks to complete CKYC and Re-KYC process in all PMJDY A/cs.

In Key note address, Executive director, BOB and Chairman of UTLBC has described the ample opportunity of business development by Bank in UT and express his concern on poor performance in Agri advance, PM Vishwakarma, PM Surya Ghar Muft Bijli Yojana, Weaker section advances, SUI, PMFME, APY and other flagship schemes. He emphasizes for more finance to SHGs, Self-employed ventures. He also said that CD ratio of Diu district is below 10% which requires attention of all stakeholders collectively.

Shri Rajesh Kumar, Regional Director, RBI, Ahmedabad apprised the house regarding the Financial Literacy Week (FLW) that RBI celebrates every year and this year it will be held from February 24 - 28, 2025 on the theme - 'Financial Literacy - Women's Prosperity focusing on women'. He also informed that this year the FLW will be centrally inaugurated by the Governor, Reserve Bank. He expressed his

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concern regarding the low CD ratio of Diu district (which is less than 10%). He advised all the concerned stakeholders, especially NABARD, to make collaborative efforts to identify the credit potential in the district. He expressed concerns regarding difficulties and challenges posed by increasing incidence of digital frauds. He mentioned that this is not merely a customers' problem rather it is also a problem for bankers, Reserve Bank of India, and Government because together as we are bound to protect the customer. He advised the member banks to work in a mission mode and cover the pending accounts for re-KYC in the UT at the earliest by making all efforts possible. He also expressed serious concern regarding the thin attendance of controlling heads of banks in the SLBC / UTLBC meetings while underscoring the importance and utility of Lead Bank Scheme for all the stakeholders. He advised them to make it a point to take time out for these quarterly meetings and impress upon their field functionaries to regularly attend other LBS fora meetings. He requested NABARD to look into the low level of outstanding Agriculture loans and their low level of target achievements in the UT.

Shri Vivek Kumar, ADM, Diu advise Banks to focus on KCC (especially KCC for fisheries and animal husbandry), Mudra loan, PM Vishwakarma loan and loan to weaker section of society. All pending applications of PMSVANidhi should be disbursed on priority. Bank should achieve saturation in all flagship scheme in this F.Y 2024-25. Open maximum PMJDY a/cs. Digitised all Panchayat of DNH & DD.

Shri S.R.Jaggi, DGM, NABARD, has apprised the house regarding reimbursement of Rs. 4000/- per camp to Banks for conducting camps in rural area. He advised to LDM for calling of Stand up India's beneficiaries in DLCC meeting for interaction. He said that Agri. Finance specially KCC is thrust area and having ample potential and Banks must focus on Agri. Infrastructure fund and Agri processing unit.

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

1. Banks should increase Agri advance and achieve the target, KCC should be given to all PM Kisan Samman Nidhi beneficiaries. **(Action: All Banks)**
2. Banks should focus on more financing under PM Vishwakarma schemes, PM Surya Ghar Muft Bijli Yojana, PMSAVNidhi schemes, Stand up India, PMFME and PMMY **(Action: All Banks)**
3. All Banks should complete CKYC and Re-KYC process in all PMJDY A/cs **(Action: All Banks)**
4. Bank should increase Weaker Sec. Adv **(Action: All Banks)**
5. Bank should improve the performance in Social Security scheme, Opening of PMJDY A/cs with adhar seedings and APY enrolment. **(Action: All Banks)**
6. Bank should achieve saturation in all flagship scheme in this F.Y 2023-24. **(Action: All Banks, LDMS, UTLBC)**
7. Early remedy of pending issues of Banks such as Waiver of stamp duty in KCC & Agri. Gold loan. **(UT & Dist authorities)**

Observation/Instruction of RD, RBI, Shri Rajesh Kumar as under:

- 1) All Banks should celebrates Financial Literacy Week (FLW) during February 24 - 28, 2025 on the theme - 'Financial Literacy - Women's Prosperity focusing on women'. **(Action: All Banks, LDMs)**
- 2) All Banks and stake holder should devise an action plan to improve the CD ratio and availability of banking channels in the Diu district. **(All Banks, LDMs, UTLBC & Dist. Authorities)**
- 3) Controlling head of all Banks should make it convenient to attend the quarterly UTLBC meetings. The importance of their personal presence is crucial to the success of the forum through meaningful discussions, collective ownership, and achievement of objectives. **(Action: All Banks)**
- 4) All member banks has been advised to work in a mission mode and cover the pending accounts for re-KYC in the UT at the earliest by making all efforts possible. **(Action: All Banks)**

- 5) All Banks with the help of NABARD can explore / create avenues for a push to the Agriculture loans, KCC, Allied Activities and achieve target under this important segment of the priority sector. **(Action: All Banks, NABARD, LDMs)**

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

1. All Banks should complete CKYC and Re-KYC process in all PMJDY A/cs
(Action: All Banks)
2. All Banks should achieve saturation under KCC in respect of PM Kisan Samman beneficiaries
(Action: All Banks)
3. All Banks should focus on PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana schemes
(Action: All Banks)
4. Enrollment under APY and Adhar seeding in PMJDY a/cs should be 100%.
(Action: All Banks)
5. All Banks should focus on more credit linkage to SHG **(Action: All Banks)**
6. All Banks should increase PMMY & Weaker section advance and achieve the target
(Action: All Banks)

Concern of Bankers raised by UTLBC

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

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

The proceedings of the 19th meeting of Union Territory Level Bankers Committee for the quarter ended Sep 2024 was held on 10th Dec, 2024. Minutes were circulated to all the members vide letter dated 16th Dec, 2024. Since no comments / amendments have been received from any of the members hence the house has confirmed the same.

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

Sr.	Issues	Action taken
1	Banks should start special drive and finish Re-KYC in all PMJDY a/cs	Conveyed to all Banks & LDMs. Total pendency as on 31.12.2024 is 42180
2	Banks should immediately sanction all pending loan application of PM-Vishwakarma schemes without any more delay as it is top most priority of GOI	Total loan application Received as on 31.01.2025 by Banks is 124 DNH-51, DAMAN-68, DIU-5 Loan application status as on 31.01.2025 Sanction-45, Disburse-33, Reject-33, Pending-46
3	Bank should sanction Kisan Credit Card to all 11492 PM Kisan beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 31.12.2024 is 2200. (Decrease from 2236 as of Sep-2024)
4	Bank should improve performance under Social Security scheme and APY enrolment (focus should be on enrollment to BOCW)	During the period under review from Sep-24 to Dec-24, the Progress is under: PMJJBY- 84279 (increase of 4385 enrollment from Sep-24 PMSBY- 188793 (increase of 6267 enrollment from Sep-24 APY- 4182 up to 18.01.25 (53.3% of annual target of 7835)
5	Ensure for opening of Banking Outlets in Unbanked Rural Centers (Tier V & VI) & open more BC point & ATM Diu district and rural part of DNH & Daman district. More financial literacy camps should be organized. SBI to appoint FLC at Daman & Diu district on priority	LDMs of DNH, Daman and Diu are following up with Banks and District administration for opening of more BC point & ATMs BC as on 31.12.2024- 137 ATM as on 31.12.2024- 278 Fin. Literacy camp from Sep-24 to Dec-24- 62 (Target- 21)
6	Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	Under consideration of UT administration

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 & RD Sir has instructed for recruitment of Financial Literacy Counselor in Daman & Diu districts. (Action: SBI, LDM Daman & LDM Diu)

Rseti: ED sir has suggested for forward credit linkage & marketing support to Rseti trained candidate. (Action: Rseti)

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 for aggressive finance under PM Vishwakarma Scheme as this is the top priority of GOI (Action: All Banks)

PM-Surya Ghar Yojna : ED sir has asked to more finance under PM- Surya Ghar Yojana as this is the top priority of GOI. (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 Dec 2024:

ED Sir has asked for achieve saturation in KCC in respect of PM Kisan beneficiaries and improve performance in Agri. Advance and 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) up to Dec-24 :

The overall achievement in disbursement under Annual Credit Plan (ACP) 2024-25 up to quarter Dec 2024, for Priority Sectors by all the Banks was 78.50% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 99.72% followed by Education (61.59%) followed by Housing (57.78%) and Other PSA- 46.51%.
(Action: All Banks)

(Target of Agriculture Finance has been revised to Rs. 1000 Cr. from Rs. 282 Cr by NABARD on 04.10.2024.)

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

The Gross NPA of banks in UT is 1.66%. Under Priority Sector, it is 2.03% and in Agriculture, it is 4.28% as of Dec 2024.

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

As per the progress report at the quarter ended Dec, 2024, against 25 sponsored applications, Banks have sanctioned 25 applications, (i.e. 100% achievement.)

Agenda No. 9: Financing under other programmes/schemes:

Self Help Groups:

ED Sir, R.D 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, Regional Manager, Bank of Baroda (Valsad Region).

List of participants in 20th UTLBC meeting conducted on 14th February 2025 at Conference Hall, Kostamar Beach Resort, Diu.

S.No	Name	Designation	Organisation
1	Sh. Lal Singh	Executive Director	Bank of Baroda
2	Sh. Shri Rajesh Kumar	Regional Director	RBI, Ahmedabad
3	Sh. Vivek Kumar, [DANICS]	ADM	Diu
4	Sh. Rajendra Balaut,	DGM (FIDD)	RBI, Ahmedabad
5	Sh. Anuj Bhargava	GM & UTLBC Convenor,	Bank of Baroda
6	Sh. S.R.Jaggi	DGM	NABARD
7	Sh. Rakesh Solanki	AGM, FIDD	RBI, Ahmedabad
8	Sh. Nitin Dolare	AGM, FIDD	RBI, Ahmedabad
9	Sh. Shailendra Kumar Singh	Regional Manager	Bank of Baroda
10	Sh Arvind Kumar Sinha	RM	Bank of Baroda
11	Sh. Rajesh Kumar	Zonal Manager	Bank of India
12	Sh. Alok Kumar Singh	Manager, FIDD	RBI, Ahmedabad
13	Sh. Sudhir Kumar Sharma	RM	SBI
14	Smt. Bhavna	DDM	NABARD
15	Sh. Ramanuj Prasad	DGM	PNB
16	Sh. Alok Kumar	AGM	UCO Bank
17	Sh. G.Murli Mohan	DGM	Indian Bank
18	Sh. M.K.Soyal	DRM	Canara Bank
19	Sh. Radha Raman Singh	DRM	UBI
20	Sh. Sarvana Perumal	Cluster Head	TM Bank
21	Sh. Darshak H. Vora	Cluster Head	CSB Bank

22	Sh. Manoj Kumar Mishra	CM	Bank of Maroda
23	Sh. Manoj Kumar Sinha	UTLBC Co-ordinator	Bank of Baroda
24	Sh. Abhik Kumar Saha	LDM, Daman	SBI
25	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
26	Sh. S.K.Parmar	LDM, DIU	State Bank of India
27	Sh. Krishna Kumar Sharma	Director, RSETI	Bank of Baroda
28	Sh. Rajesh K Meena	Branch Manager	CBI, Diu
29	Sh. Dilip Singh	Branch Manager	UCO Bank, Diu
30	Sh. Jasmit Jadav	Branch Manager	HDFC, Diu
31	Sh. Indraneel Tanaji	Branch Manager	BOI, Diu
32	Sh. Amit Ranjan	Branch Manager	SBI, Diu
33	Sh. Niraj Ghashada	Branch Manager	AXIS Bank, Diu
34	Sh. Dharmendra Kr.	Branch Manager	IPPB, Diu
35	Sh. Rauf Bhadraka	Branch Manager	Kotak Mahindra, Veraval
36	Sh. Jagdish	Branch Manager	Yes Bank, Veraval
37	Sh. Shah Ketan Mahendra	Branch Manager	DDSCB, Diu
38	Sh. Paresh	Branch Manager	DDSCB, Diu
39	Sh. Pratik R	Branch Manager	PNB, Diu
40	Sh. Hemant Patel	Branch Manager	CBI
41	Sh. Amit Jani	Branch Manager	ICICI Bank
42	Sh. Rohit Joshi	Branch Manager	Canara Bank, Diu
43	Sh. Paresh	Branch Manager	Bank of Baroda
44	Sh. Akash	officer	BOB
45	Sh. Rahul S Dodia	Co-ordinator	CFL, Diu
46	Sh. Mosi Bhuvesh	Co-ordinator	CFL, Diu



पु. टी. एलबी सी सेल (दादरा नगर हवेली एवं दमन एवं दीव)
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