



UTLBC-DNH&DD/2024-25/06/07

Dated: 21.06.2025

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

Madam /Dear Sir

Re: Minutes of the 21st meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Mar 2025

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Mar 2025, which was held on 16th June 2025 at Time Square hall, Mirasol Resort, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 07/07/2025, 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 07/07/2025.

Yours Faithfully,

(Krishna Kumar Singh)
General Manager & Convenor UTLBC



MINUTES OF 21ST UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED MAR 2025 HELD ON 16TH JUNE, 2025.

The 21st UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Mar 2025 was held on 16th June, 2025 at Time Square hall, Mirasol Resort, Daman. The meeting was chaired by Shri. Lal Singh, Executive Director, Bank of Baroda along with Dr. Arun T, Secretary Education & Finance, DNH&DD and was attended by Shri Jatin Goyal, Joint Secretary Finance, Shri Devendra D Bonde, DGM (FIDD), RBI, Ahmedabad, Shri Devesh Parmar, DGM, NABARD, Shri. Krishna Kumar Singh General Manager and Convenor UTLBC, Shri. Dharmendra Kachhawa AGM, FIDD, RBI, Ahmedabad, Shri. Lalit Bardia, RM, BOB, Valsad, Smt. Shweta Save, DGM, Union Bank of India, Shri Ranjeet Kumar, RM, SBI, Shri. Rajesh Kumar, Zonal Manager, Bank of India, Shri Mahesh Kumar Modi, DGM, BOM, Shri Ramanuj Prasad, DGM, Punjab National Bank, Shri. Neeraj Daporkar, DGM, UCO Bank, Shri Ballani Ranganath, RM, Canara Bank, Shri Manish Verma, RM, CBI, Shri Prakash Nimje, DGM, Indian Bank, Shri Rajesh Kumar, DGM, IOB, Shri Sohan Lal Birla, MD, DDSCB, Shri Rajjit K Barnwal, Cluster Head Axis Bank, Shri Parixit Sanghvi, Cluster Head, HDFC, Smt. Sonali B Bandekar, DDM, NABARD, Shri Jebananth Julius, Cluster Head, TM Bank, Shri Amrendra Kumar, AGM, Sidbi, Shri Pankaj Soni, AGM, IDBI, Shri Santosh Kumar, Cluster Head, CSB, Shri Arun Pratap, AGM, BOB, Shri Anant Samant, Zonal Head, HDFC, other senior Bank officials & LDM's.

First of all **Shri Krishna Kumar Singh, 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 F.Y 2024-25 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, **Shri Lal Singh, Executive director, BOB and Chairman of UTLBC** has briefly apprised the house about good economic growth of the country. He described about the ample opportunity of business development by Bank in UT. He 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 urge to all Banks for enhancement of CGTMSE coverage in MSME loan. 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. He advice the Banks for providing Banking services in URC under Tier VI centre (Presently 47 villages are unbanked where population is below 5000).

Dr. Arun T. Secretary Education & Finance, DNH&DD also address the house. He express his concern about less attendance of controlling head of Banks. He

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emphasizes on participation of more department of UT administration in quarterly UTLBC meeting. He express his concern on poor performance of Agri advance, PM Vishwakarma, PM Surya Ghar Muft Bijli Yojana, Weaker section advances etc. He urge to all Banks to prepare a fruitful strategy for saturation of all Flagship Scheme of GOI.

Shri Devendra D Bonde, DGM, FIDD, RBI, Ahmedabad apprised the house about the latest master direction dt 01.04.2025 on PSL has been released by RBI. Key changes include - increase in the Non-Corporate Farmers sub-target under Agriculture from 13.78% to 14%. Banks are advised to circulate the revised guidelines to all relevant personnel to ensure effective implementation. He expressed serious concern regarding the poor attendance of controlling heads of banks in the SLBC / UTLBC meetings. He emphasise that all banks are represented at adequate levels in all forthcoming DCC meetings across the UTs, in accordance with the extant RBI guidelines. DCCs meeting of all districts should be timely scheduled and conducted. He emphasizes on strengthening of LDM office. He advised that the office of LDM should be sufficiently strengthened with appropriate infrastructural support. Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are necessities for LDMs to discharge their core responsibilities may be provided to their office without exception. He has suggested that Officers of appropriate level, attitude and possessing requisite leadership skills should be posted as LDMs. Further, for successful functioning of the LBS, RBI expect Lead Banks to go the extra mile to provide facilities over and above the bare minimum to these critical field functionaries. UTLBC is requested to review the facilities and support provided to LDM by their respective Lead banks. He expressed his concern regarding non appointment of Financial Literacy Counsellors (FLCs) at Daman & Diu district since Dec-2023. He said that as per the extant guidelines, Lead Banks were instructed to establish Financial Literacy Centres in each LDM Office and appoint FLCs accordingly. He advised SBI for early appointment of FLC in Daman & Diu districts. He raise the concern regarding the significant backlog in KYC and re-KYC processes which has adversely affected the crediting of DBT benefits to beneficiaries' accounts, causing considerable inconvenience to account holders. He advised the UTLBC to ensure that the banks take necessary steps to streamline this process and minimize any inconvenience to account holders. He appraise the house that a comprehensive review of the LBS has been undertaken by RBI recently, after obtaining feedback from various stakeholders within the LBS framework, viz., SLBC/UTLBC Convenor Banks, Lead Districts Officers (LDOs), Lead District Managers (LDMs) and District Development Manager (DDMs) etc. The proposed amendments have been sent to the UT Administration vide our CO letter dated April 25, 2025. The last date for

sending comments was May 23, 2025. Till date, RBI is yet to receive any comments on the same hence he requested to UT administration to provide their comments on the proposed amendments at the earliest.

He expressed his 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 also expressed concerns regarding increasing incidence of digital frauds.

Shri Devesh Parmar, DGM, NABARD, has apprised the house about inauguration of two Gram Dukan in DNH district. He expressed his concern regarding very low credit offtake in Agriculture sector. 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. He also expressed his concern regarding the low CD ratio of Diu district (which is 9.53%). He advised the Banks for opening of more ATM and appointing of Fixed BC in Diu district. He advised the Daman and Diu State co-operative Bank for early finalization of scale of finance for UT of DNH&DD.

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

1. Bank should improve the performance in Social Security scheme, Opening of PMJDY A/cs with adhar seedings and APY enrolment. **(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. Banks should increase Agri advance and achieve the target, KCC should be given to all PM Kisan Samman Nidhi beneficiaries. **(Action: All Banks)**
4. All Banks should complete CKYC and Re-KYC process in all PMJDY A/cs **(Action: All Banks)**
5. Bank should increase Weaker Sec. Adv **(Action: All Banks)**
6. Bank should achieve saturation in all flagship scheme in this F.Y 2025-26. **(Action: All Banks, LDMS, UTLBC)**
7. Early remedy of pending issues of Banks such as Waiver of stamp duty in KCC & Agri. Gold loan. **(Action: UT & Dist authorities)**
8. Early clearance of pending claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) of RSETI pending from F.Y 2020-21 **(Action: Dist. Panchayat, SRLM & NRLM)**

Observation/Instruction of Finance Secretary of UT of DNH & DD, Shri Arun T. [IAS] as under:

- 1 Banks should start special drive and finish Re-KYC in all PMJDY a/cs
(Action: All Banks)
- 2 SBI should immediately appoint FLC at Daman & Diu district.
(Action : SBI, LDM Daman & Diu)
- 3 Bank should sanction Kisan Credit Card to all PM Kisan Samman Nidhi 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/BC point in all Panchayat of DNH & DD.
- 6 Immediate sanction of pending loan applications of PM Vishwakarma scheme and PM Surya Ghar Muft Bijli Yojana Schemes
(Action: All Banks)

Observation/Instruction of DGM, RBI, Shri Devendra D Bonde as under:

- 1) 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)
- 2) Controlling head of all Banks should 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)
- 3) All member banks has been advised to work in a mission mode and clear the pending accounts for re-KYC of PMJDY a/cs in the UT at the earliest by making all efforts possible.
(Action: All Banks)
- 4) Strengthening of LDM office by posting of more staff, data entry operator etc for effective implementation of LBS scheme.
(Action: BOB, SBI)
- 5) Early appointment of Financial Literacy Counsellors (FLCs) at Daman & Diu district.
(Action:SBI)
- 6) UT administration has requested to provide their comments on the proposed amendments in LBS scheme at the earliest.
(UT administration)

Observation/Instruction of General Manager and Convenor UTLBC, Shri Krishna Kumar Singh, as under:

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

Observation/Instruction of DGM, NABARD, Shri Devesh Parmar as under:

- 1 Banks should aggressively finance under Agriculture sector and focus on Agri. Infrastructure fund and Agri processing unit. (Action: All Banks)
- 2 Advised all Banks working at Diu for opening of more ATM and appointing of Fixed BC in Diu district. (Action: All Banks, LDM Diu)
- 3 Advised the Daman and Diu State co-operative Bank for early finalization of scale of finance for UT of DNH&DD. (Action: DDSCB)

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 20th meeting of Union Territory Level Bankers Committee for the quarter ended Dec 2024 was held on 14th Feb, 2025. Minutes were circulated to all the members vide letter dated 21st Feb, 2025. 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 increase Agri advance and achieve the target. KCC should be given to all PM Kisan Samman Nidhi beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 31.03.2025 is 2180. (Decrease from 2200 as of Dec-2024)
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	Total loan application Received under PM Vishwakarma Scheme as on 26.05.2025 by Banks is 189 (DNH-63, DAMAN-101, DIU-25) Loan application status as on 26.05.2025 Sanction-66, Disburse-62, Reject-94, Pending-29 PM Surya GharMuft Bijli Yojana (26.05.2025): Total application-56, Sanction-26, Reject-18, Pending-12 PM SAVNidhi: Sanction-95.85%, Disburse-95.36% SUI: Sanction up to 31.03.2025- Rs. 37.11 Cr. PMFME: Total application-22, Sanction-11, Reject-7, Pending-4 PMMY: Sanction up to 31.03.2025- Rs. 72.48 Cr.
3	All Banks and stake holder should devise an action plan to improve the CD ratio and availability of banking channels in the Diu district.	LDM of Diu is following up with all Banks for sanction of big loan proposal. The matter is also discussed in every DLCC/DLRC and subcommittee meetings of CD ratio. CD ratio of Diu as on 31.03.2025 is 9.53%
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.	Conveyed to all Banks & LDMs. Total pendency as on 31.03.2025 is 82813
5	Ensure for opening of Banking Outlets in Unbanked Rural Centers (Tier V & VI) & open more BC point & ATM at 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 31.03.2025- 133 ATM as on 31.03.2025- 278 Fin. Literacy camp from Dec-24 to Mar-25- 39 (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 & F.S 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).

He has requested for early clearance of pending claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) of RSETI pending from F.Y 2020-21 (Action: UT administration/SRLM/NRLM/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.

(Action: 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 and F.S 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 and F.S 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 Mar 2025:

ED Sir has asked to achieve saturation in KCC in respect of PM Kisan samman nidhi beneficiaries and improve performance in Agri. Advance and Weaker section advance.
(Action: All Banks)

CD Ratio-

CD ratio of Diu district is 9.53% which requires attention of all stakeholders collectively.
(Action: All Banks, LDMs)

Agenda No. 6 Progress under Service Area Credit Plan (SACP) up to Mar-25 :

The overall achievement in disbursement under Annual Credit Plan (ACP) 2024-25 up to quarter Mar 2025, for Priority Sectors by all the Banks was 91.17% in respect of targets in number of accounts and 93.05% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 116.18% followed by Other PSA- 81.16% followed by Housing (76.20%) and Education (75.90%)
(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 Mar 2025.

The Gross NPA of banks in UT is 1.79%. Under Priority Sector, it is 2.16% and in Agriculture, it is 4.91% as of Mar 2025.

Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2024-25, Quarter ended Mar 2025:

As per the progress report at the quarter ended Mar, 2025, against 28 sponsored applications, Banks have sanctioned 28 applications, (i.e. 100% achievement.)

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

ED Sir, F.S 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.

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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, Lalit Bardia, Regional Manager, Bank of Baroda (Valsad Region).

List of participants in 21st UTLBC meeting conducted on 16th June 2025 at Time Square Hall, Mirasol Resort, Daman.

S.No	Name	Designation	Organisation
1	Sh. Lal Singh	Executive Director	Bank of Baroda
2	Dr. Arun T	Sec. Education/Finance	UT of DNH&DD
3	Sh. Jatin Goyal	Joint Secretary Finance	UT of DNH&DD
4	Sh. Devendra D Bonde,	DGM (FIDD)	RBI, Ahmedabad
5	Sh. Krishna Kumar Singh	GM & UTLBC Convenor,	Bank of Baroda
6	Sh. Devesh Parmar	DGM	NABARD
7	Sh. Dharmendra Kachhawa	AGM, FIDD	RBI, Ahmedabad
8	Shri Mahesh Kumar Modi	DGM	BOM
9	Sh. Lalit Bardia	Regional Manager	Bank of Baroda
10	Shri Ranjeet Kumar	RM	SBI
11	Sh. Rajesh Kumar	Zonal Manager	Bank of India
12	Sh. Alok Kumar Singh	Manager, FIDD	RBI, Ahmedabad
13	Sh. Manish Verma,	RM	CBI
14	Smt. Sonali B Bandekar	DDM	NABARD
15	Sh. Rajesh Kumar	DGM	IOB
16	Sh. Ramanuj Prasad	DGM	PNB
17	Sh. Neeraj Daporkar	DGM	UCO Bank
18	Sh. Prakash Nimje	DGM	Indian Bank
19	Sh. Ballani Ranganath	RM	Canara Bank
20	Smt. Shweta Save	DGM	UBI
21	Sh Arun Pratap	AGM	BOB

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22	Sh. Sohan Lal Birla,	MD	DDSCB
23	Sh. Rajjit K Barnwal,	Cluster Head	Axis Bank
24	Sh. Parixit Sanghvi,	Cluster Head	HDFC Bank
25	Sh. Jebaranath Julius	Cluster Head	TM Bank
26	Sh. Amrendra Kumar	AGM	SIDBI
27	Sh. Pankaj Soni	AGM	IDBI
28	Sh. Santosh Kumar	Cluster Head	CSB Bank
29	Sh. Anant Samant	Zonal Head	HDFC Bank
30	Sh. Govinda HK	CM	Bank of Baroda
31	Sh. Manoj Kumar Sinha	UTLBC Co-ordinator	Bank of Baroda
32	Sh. Abhik Kumar Saha	LDM, Daman	SBI
33	Sh. Sunil Mali	LDM, DNH	Bank of Baroda
34	Sh. S.K.Parmar	LDM, DIU	State Bank of India
35	Sh. Vishal Kandi	Director, RSETI	Bank of Baroda
36	Sh. Bharat Mali	Cluster Head	Bandhan Bank
37	Sh. Paresh Patel	Branch Manager	INDUSIND Bank
38	Sh. Vishal Narayan	Branch Manager	IOB
39	Sh. Mathew A Kaithakkary	Branch Manager	CSB Bank
40	Sh. Rahul	Branch Manager	IPPB, Daman
41	Sh. Sumit Chopra	Branch Manager	Kotak Mahindra Bank,
42	Sh. Amit Parekh	Branch Manager	Yes Bank, Daman
43	Sh. Hemant Patel	Branch Manager	CBI
44	Sh. Rajesh Rathore	Branch Manager	ICICI Bank
45	Sh. Karan Patel	ALDM	Daman
46	Sh. Paresh	Branch Manager	Bank of Baroda
47	Sh. P Bagda	Agri. Officer	Daman
48	Sh. Akash	officer	BOB
49	Sh. Rahul	Co-ordinator	CFL,
50			



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UTLBC-DNH&DD/2024-25/07/02

Dated: 08.07.2025

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

Madam /Dear Sir

Re: Corrigendum of Minutes of the 21st meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Mar 2025

Re: Adoption of the scale of finance of Valsad district to Dadra Nagar Haveli and Daman districts and Amreli district to Diu district of UT of DNH&DD for F.Y 2025-26:

We refer to above and would like to inform that during 21st UTLBC meeting dt 16.06.2025, the house has decided for adoption of the scale of finance fixed for various crops in Valsad district to Dadra Nagar Haveli and Daman districts and Amreli district to Diu district of UT of DNH&DD for the financial year 2025-26, pending review and approval of the same by the SLTC. After getting approval of SLTC, the scale of finance will be communicated to all the member banks for adoption.

Yours Faithfully,



(Manoj Kumar Sinha)
UTLBC Coordinator

