



बैंक ऑफ बड़ौदा Bank of Baroda



UTLBC-DNH&DD/2025-26/10/05

Dated: 06.10.2025

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

Madam /Dear Sir

Re: Minutes of the 22nd meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended June 2025

Please find enclosed a copy of the minutes of the above meeting for the quarter ended June 2025, which was held on 29th Sep 2025 at Hotel The Deltin, Daman.

Kindly update us regarding the action taken on decisions pertaining to your Bank/Institution / Organization latest by 15/10/2025, 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 15/10/2025.

Yours Faithfully,

(Krishna Kumar Singh)
General Manager & Convenor UTLBC



यू. टी. एल बी सी सेल (दादरा नगर हवेली एवं दमन एवं दीव)
एस.एस.आई. दमन शाखा, प्रथम तल, सेंटर पॉइंट, सोमनाथ जंक्शन, डाभेल, दमन -396210
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MINUTES OF 22nd UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED JUNE 2025 HELD ON 29TH SEP, 2025.

The 22nd UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended June 2025 was held on 29th Sep, 2025 at Hotel The Deltin, Daman. The meeting was chaired by Shri. Lal Singh, Executive Director, Bank of Baroda and was attended by Shri Somaider Singh, GM, NABARD, Shri. Krishna Kumar Singh General Manager and Convenor UTLBC, Shri Rajesh Kumar, DGM, SBI Surat Module, Shri. Lalit Bardia, RM, BOB, Valsad, Shri Ranjeet Kumar, RM, SBI, Shri. Rajesh Kumar, Zonal Manager, Bank of India, Shri Harish Jain, AGM, SBI, Shri Ramanuj Prasad, DGM, Punjab National Bank, Shri. Arun Pratap, AGM, BOB, Shri Ballani Ranganath, AGM, Canara Bank, Shri Sohan Lal Birla, MD, DDSCB, Smt. Sonali B Bandekar, AGM, DDM, NABARD, other senior Bank officials & LDM's. Mr. Rakesh Solanki, AGM, FIDD, RBI has also joined through hybrid mode.

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 first quarter of F.Y 2025-26 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 and other than 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 Banks in UT. He express his concern about nil participation from Government Department, UT Administration, or District Administration, despite their being invited to every quarterly meeting. The absence of the NRLM (National Rural Livelihoods Mission) Department was noted with concern. It was noticed that a reimbursement amount of ₹1,56,11,021/- (Rupees One Crore Fifty-Six Lakh Eleven Thousand Twenty-One only) pertaining to RSETI, Khanvel, Dadra & Nagar Haveli is still pending since FY 2020-21. He also express his concern on poor performance in Education loan, Home loan, Agri advance, PM Vishwakarma, PM Surya Ghar Muft Bijli Yojana, Weaker section advances, 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 by 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). He express his concern about no any remedy of pending issues of Banks such as Waiver of stamp duty in KCC & Agri. Gold loan even after regular follow-up by UTLBC.

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Shri Somender Singh, GM, NABARD, Gujarat RO briefed UTLBC about the background of the proposal of opening of Grameen Bank in UT of DNH&DD. Subsequently, Smt Sonali Bandekar, AGM-DD, NABARD, Valsad, Daman and DNH made presentation on status of banking establishment and related parameters in this regard. The details of proposal are summarized under special agenda items. Further he has expressed his concern regarding very low credit offtake in Agriculture sector. He said that Agri. Finance especially 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 appointing of more Fixed BC in Diu district. He advised the Daman and Diu State co-operative Bank for early opening of branches in Dadra Nagar Haveli districts. He urge to all Banks to take the target of Agri. Advance of Rs. 1300.01 Cr as challenge and try to achieve. He apprised the house about computerization of 4 PACS and one PACS system is left due to audit. NABARD has target for formation of 12 new PACS in F.Y 2025-26. He urge to all Banks for increasing and achieving of CD ratio up to national level.

Shri Rakesh Solanki, AGM, FIDD, RBI, Ahmedabad, joined through hybrid mode. He has highlighted the importance of Campaign for saturation of FI Schemes and re-KYC at Gram Panchayat level. To provide impetus to the ongoing campaigns, Shri Sanjay Malhotra Governor, Reserve Bank of India visited a camp at Gozaria Gram Panchayat, Mehsana, Gujarat. In addition to this, our Executive Director, Shri Rohit Jain, participated in two camps held in Sumrasar and Kera Gram Panchayat in the Kachchh district. Further, to highlight the significance and necessity of extending the campaign to all, the senior officers of RBI and I have attended around 130 camps all across the State of Gujarat and UT of DNH and D&D. For real time monitoring of progress under the campaign we are reviewing progress through the JanSuraksha Portal, where LDMs have been submitting the data pertaining to camps under the campaign. Re-KYC was completed for 12,189 accounts in the UT of DNH and D&D as on September 25, 2025, which is just 10.44% achievement. I urge all the banks to prioritize this campaign as a top objective. To Zonal, Regional, and Controlling Heads: he want our active on-ground engagement—visiting camps, monitoring progress, and ensuring its success. Please ensure your BC network is leveraged effectively, as it remains a powerful tool. With simplified KYC norms, achieving our goals is now more straightforward than ever.

Further, he emphasizes on the accuracy of data as it has been observed that significant discrepancies exist between the ReKYC data reported by banks internally and the data uploaded by LDMs on the Jansurksha portal. Given the utmost importance of this task, he underscored the need for LDMs to strengthen coordination with banks to address

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these inconsistencies. Additionally, LDMs have been advised to ensure timely and real-time data uploads to the portal to maintain accuracy and alignment.

Credit Expansion and CD Ratio: While the CD ratio has generally improved across the UT, it has slightly declined quarter-on-quarter basis in the Daman district (from 48.12% to 46.81 %), which may be examined by the concerned banks. However, along with bank-wise and district-wise advances, sector-wise advances may be monitored as well, to ascertain whether this credit expansion has also catered to the needs and demands of the socially / economically marginalised sector. As per the data of quarter ended June 2025, the CD ratio of Diu district stood at 9.57, there is still the scope of improvement in the CD ratio. Thus, it is important for all the stakeholders to deliberate on major financial and socio-economic developments in such districts with customized banking products, leverage the Area Development Scheme of NABARD, unite their efforts with the targeted government initiatives, and focus on organic ways of improving credit offtake. UT level authorities will have to pitch in too, to address the fundamental factors such as physical connectivity, telecommunications, and infrastructure, which might be hindering credit growth in these key areas.

Inactivity in operations of Business Correspondents: it is important to highlight that the limited presence of bank branches and the extensive service areas, Business Correspondents (BCs) are crucial for financial inclusion in the Union Territory. As on June 2025, there were total 133 active BCs and out of which 3 are in-active BCs, banks must monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. Inactive BCs are also included as an indicator in the FI Index to assess the quality of financial inclusion. The member banks are advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio. All member banks are urged to streamline BC operations to address the gap left by the lack of bank branches.

Cyber Frauds: The Reserve Bank has directed banks to adopt robust tools to combat digital frauds. Key initiatives include the introduction of the **bank.in** domain, a direct yet effective measure to ensure customers access to legitimate bank websites and avoid phishing scams. Additionally, banks are mandated to standardize their phone number

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series: the **1600xx** series for service calls and **140xx** for promotional calls. The Securities and Exchange Board of India (SEBI) is aligned with this initiative, requiring its regulated entities to adopt the 1600 series as well. Banks must utilize the **Mobile Number Revocation List (MNRL)** to cleanse their databases and prevent fraudsters from exploiting accounts linked to disconnected numbers. Furthermore, banks are required to share their customer care numbers with the **Digital Intelligence Platform (DIP)** and ensure only assigned number series are used for customer outreach.

Shri Rajesh Kumar, DGM, SBI, Surat Module has described about growing area of businesses for Banks. He expressed his concern about very low percentage of agri finance. He apprised the house about approval process of MSME loan within 45-50 minutes, nil requirement of collateral up to 5 cr. loans and no staff accountability in that process. Regarding low CD ratio, he told that Banks to consider the big corporate loan as per utilisation of place of loans.

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

1. Early clearance of pending reimbursement claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) of RSETI, Khanvel pending from F.Y 2020-21
(Action: SRLM/NRLM Department)
2. Bank should improve the performance in Social Security scheme, Opening of PMJDY A/cs with adhar seedings and APY enrolment. (Action: All Banks)
3. 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)
4. Banks should increase Agri advance. (Action: All Banks)
5. All Banks should complete CKYC and Re-KYC and nomination process in all PMJDY A/cs and other than PMJDY a/cs. (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)



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

1. All Banks should achieve saturation under KCC (Action: All Banks)
2. All Banks should complete CKYC and Re-KYC and nomination process in all PMJDY A/cs and other than PMJDY A/cs. (Action: All Banks)
3. All Banks should aggressively finance loans under 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 Home loan, Education loan & Weaker section advance and achieve the target (Action: All Banks)

Observation/Instruction of GM, NABARD, Shri Somainder Singh 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 the Daman and Diu State co-operative Bank for opening of branches in Dadra Nagar Haveli District. (Action: DDSCB)
- 3 Advised all Banks working at Diu for opening of more ATM and appointing of Fixed BC in Diu district. (Action: All Banks, LDM Diu)

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.
- 3) Early remedy of pending issues of Banks such as Waiver of stamp duty in KCC & Agri. Gold loan.

Observation/Instruction of AGM, RBI, Shri Rakesh Solanki as under:

- 1) All Banks are advised to to prioritize this FI saturation Campaign as a top objective. The Zonal, Regional, and Controlling Heads of all Banks should active on-ground engagement—visiting camps, monitoring progress, and ensuring its success. Please ensure Banks BC network is leveraged effectively. (Action: All Banks)
- 2) All Banks should take care about the accuracy of reported RE-KYC data as it has been observed that significant discrepancies exist between the ReKYC data reported by banks internally and the data uploaded by LDMs on the Jansurksha portal. All LDMs have been



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advised to ensure timely and real-time data uploads to the portal to maintain accuracy and alignment. **(Action: All Banks, LDMs)**

- 3) While the CD ratio has generally improved across the UT, it has slightly declined quarter-on-quarter basis in the Daman district (from 48.12% to 46.81 %), which may be examined by the concerned banks. 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)

- 4) All banks must monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. Inactive BCs are also included as an indicator in the FI Index to assess the quality of financial inclusion. The member banks are advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio. All member banks are urged to streamline BC operations to address the gap left by the lack of bank branches.

(Action: All Banks)

- 5) All member banks to adopt robust tools to combat digital frauds. Key initiatives include the introduction of the.bank.in domain, a direct yet effective measure to ensure customers access to legitimate bank websites and avoid phishing scams. Additionally, banks are mandated to standardize their phone number series: the 1600xx series for service calls and 140xx for promotional calls Banks must utilize the Mobile Number Revocation List (MNRL) to cleanse their databases and prevent fraudsters from exploiting accounts linked to disconnected numbers. Furthermore, banks are required to share their customer care numbers with the Digital Intelligence Platform (DIP) and ensure only assigned number series are used for customer outreach.

(Action: All Banks)

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

The proceedings of the 21st meeting of Union Territory Level Bankers Committee for the quarter ended Mar 2025 was held on 16th Jun, 2025. Minutes were circulated to all the members vide letter dated 21st Jun, 2025. Since no comments / amendments have been received from any of the members hence the house has confirmed the same.

Special Agenda Items: Establishment of Grameen Bank in UT of Daman, Dadara Nagar Haveli and Diu

Background: As per a letter dated 18 August 2025 from Hon'ble Member of Parliament Shri Umeshbhai Babubhai Patel on the captioned subject Department of Financial Services, Gol has forwarded a VIP reference, to NABARD. A copy of letter was for forwarded to UTLBC vide mail dated 26.09.2025.

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Agenda Discussion:

In this connection, Shri. Somaider Singh, General Manager, NABARD, Gujarat RO briefed UTLBC about the background of the proposal. Subsequently, Smt Sonali Bandekar, AGM-DD, NABARD, Valsad, Daman and DNH made presentation on status of banking establishment and related parameters in this regard.

These parameters included demographic indicators of the UT (as per Census 2011), trends in banking infrastructure and its access, comparative position of deposit and credit profiles with neighbouring state (Gujarat) and All India, financial inclusion status, account usage, and penetration of banking services. It was pertinent from presentation that UT is at par with Gujarat and All India status in most of the parameters.

Subsequently, members deliberated on pro and cons to set up a separate Grameen Bank in UT of DNH & DD and also discussed about the existing set up of Daman and Diu State Co-op Bank in UT which can also expand its services to wider areas in order to be more effective. DDStCB apprised that they have requested for opening of new branches to RBI in order to expand its banking services for which necessary compliances, as advised by RBI, are being done.

UTLBC deliberated based on various dimensions, including above indicated parameters, the recent consolidation of RRBs leading to One State One RRB approach for better efficiency. Based on the deliberations, UTLBC recommended that the area of operation of Gujarat Grameen bank may also be extended to UT of DNH & DD. UTLBC also recommended that, DDStCB may also open new branches in order to provide its services to wider population in UT.

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

Sr.	Issues	Action taken
1	UT Administration has requested for early clearance of pending claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) of RSETI, Silvassa pending from F.Y 2020-21 Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	Under consideration of UT administration
2	Bank should improve the performance in Financial Inclusion scheme (PMJJBY, PMSBY & APY), Focus on opening of bank accounts for unbanked adults under PMJDY	FI saturation Campaign is going on from 01.07.2025 to 30.09.2025. Progress as on 08.08.2025 is as under: PMJDY A/c (Open)- 377, PMJJBY (Enrollment)- 1220 PMSBY (Enrollment)- 2078, APY (Enrollment)- 342

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3	All member banks has been advised to work in a mission mode and clear the pending Re verification of KYC and Nomination in existing inactive PMJDY accounts and other than PMJDY Accounts in the UT at the earliest by making all efforts possible.	Conveyed to all Banks & LDMs. All BCs are also deployed for clearing the pendency Progress as on 08.08.2025 RE-KYC- 369 (PMJDY) RE-KYC- 2185 (Other than PMJDY)
4	Banks should focus on more financing under PM Vishwakarma schemes, PM Surya Ghar Muft Bijli Yojana, PMSAVNidhi schemes, PMMY & SHG	Total loan application Received under PM Vishwakarma Scheme as on 08.08.2025 by Banks is 283 (DNH-85, DAMAN-147, DIU-51) Loan application status as on 08.08.2025 Sanction-107, Disburse-102, Reject-101, Pending-75 PM Surya GharMuft Bijli Yojana (31.07.2025): Total application-68, Sanction-35, Reject-25, Pending-8 PM SAVNidhi: Sanction-95.76%, Disburse-95.44% PMMY: Sanction up to 30.06.2025- Rs. 41.53 Cr.
5	LDM office should be strengthen by posting of more staff, data entry operator, providing vehicle etc for effective implementation of LBS scheme. SBI to appoint FLC at Daman & Diu district on priority. Explore possibilities of setup of Rseti at Daman & Diu	UTLBC is following up with higher authority of SBI & BOB for strengthening of LDM office. LDM office DNH- No data entry operator LDM office Daman- No Vehicle LDM office Diu- No data entry operator & Vehicle LDMs of DNH, Daman and Diu are following up with District administration for opening of Rseti. Since FLC appointed at Daman.

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 has advised all Banks, LDMs and FLCs to conduct more literacy camps and aware rural population from digital fraud . . . (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)

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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 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 June 2025:

ED Sir has asked to achieve saturation in KCC and improve performance in Agri. Advance and Weaker section advance.

(Action: All Banks)

CD Ratio-

CD ratio of Diu district is 9.57% which requires attention of all stakeholders collectively.

(Action: All Banks, LDMs)

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

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Jun 2025, for Priority Sectors by all the Banks was 26.32% in respect of targets in number of accounts and 47.16% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 66.22% followed by Housing – 17.27% followed by Education-13.84% and Other PSA- 12.78%.

(Action: All Banks)

Agenda No. 7: Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended June 2025.

The Gross NPA of banks in UT is 2.52%. Under Priority Sector, it is 2.71% and in Agriculture, it is 5.74% as of June 2025.

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Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2025-26, Quarter ended June 2025:

As per the progress report at the quarter ended June,2025, against 4 sponsored applications, Banks have sanctioned 4 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 Shri, Lalit Bardia, Regional Manager, Bank of Baroda (Valsad Region).

List of participants in 22nd UTLBC meeting conducted on 29th Sep 2025 at Hotel The Deltin, Daman.

S.No	Name	Designation	Organisation
1	Sh. Lal Singh	Executive Director	Bank of Baroda
2	Sh. Somendra Singh	General Manager	NABARD
3	Sh. Krishna Kumar Singh	GM & UTLBC Convenor	Bank of Baroda
4	Sh. Rajesh Kumar	DGM	SBI, Surat
5	Sh. Lalit Bardia	DGM	Bank of Baroda
6	Shri Harish Jain	AGM	SBI
7	Shri Ranjeet Kumar	RM	SBI
8	Sh. Rajesh Kumar	Zonal Manager	Bank of India
9	Smt. Sonali B Bandekar	AGM, DDM	NABARD
10	Sh. Ramanuj Prasad	DGM	PNB
11	Sh. Prakash Nimje	DGM	Indian Bank

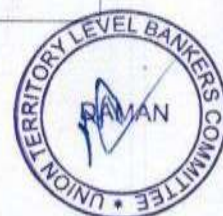
यू.टी.एल.बी.सी.सेल (दादरा एवं नगर हवेली एवं दमन एवं दीव)

एस.एस.आई. दमन शाखा, प्रथम तल, सेंटर पॉइंट, सोमनाथ जंक्शन, डाभेल, दमन -396210

UTLBC Cell (Dadra & Nagar Haveli and Daman & Diu)

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ई-मेल/ E-mail: utlbc.dnhdd@bankofbaroda.com





बैंक ऑफ बड़ौदा Bank of Baroda



12	Sh. Ballani Ranganath	RM	Canara Bank
13	Sh Arun Pratap	AGM	BOB
14	Sh. Sohan Lal Birla,	MD	DDSCB
15	Sh. Rajjit K Barnwal,	Cluster Head	Axis Bank
16	Sh. Hitesh Patel,	Cluster Head	HDFC Bank
17	Sh. Jebananth Julius	Cluster Head	TM Bank
18	Sh. Amrendra Kumar	AGM	SIDBI
19	Sh. Pankaj Soni	AGM	IDBI
20	Sh. Santosh Kumar	Cluster Head	CSB Bank
21	Sh. Sunil Deshmukh	CM	UCO Bank
22	Sh. Abhishek Anand	CM	Bank of Baroda
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. Vishal Kandi	Director, RSETI	Bank of Baroda
28	Krishna Kumar	Branch Manager	UBI, Daman
29	Sh. Kuldip Kumar	Branch Manager	Bandhan Bank
30	Sh. Paresh Patel	Branch Manager	INDUSIND Bank
31	Sh. Vishal Narayan	Branch Manager	IOB
32	Sh. Divyesh L	Branch Manager	CSB Bank
33	Sh. Deep Patel	Branch Manager	IPPB, Daman
34	Sh. Vipul Nayekar	Branch Manager	Kotak Mahindra
35	Sh. Arun Pande	Branch Manager	Yes Bank, Daman
36	Sh. Amit	Branch Manager	CBI
37	Sh. Rajesh Rathore	Branch Manager	ICICI Bank
38	Sh. Tarun Bhagat	Branch Manager	BOI, Daman
39	Sh. Karan Patel	ALDM	Daman
40	Sh. Neeraj Kumar	Branch Manager	IDBI, Daman
41	Sh. Anand	Branch Manager	HDFC, Daman
42	Sh. Vivek Paripuri	Branch Manager	Canara Bank
43	Sh. Gagan Maken	Branch Manager	DCB Bank
44	Sh. Nitin Kaware	Branch Manager	Indian Bank
45	Sh. S. Babu	Branch Manager	BOM
46	Sh. P Bagda	Agri. Officer	Daman
47			
48			
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यु. टी. एल बी सी सेल (दादरा एवं नगर हवेली एवं दमन एवं दीव)

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