



बैंक ऑफ़ बड़ौदा Bank of Baroda



UTLBC-DNH&DD/2025-26/12/06

Dated: 10.12.2025

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

Madam /Dear Sir

**Re: Minutes of the 23<sup>rd</sup> meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Sep 2025**

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Sep 2025, which was held on 8<sup>th</sup> Dec 2025 at Hotel Mirasol Resort, Daman.

Kindly update us regarding the action taken regarding the decisions pertaining to your Bank/Institution / Organization latest by 24/12/2025, 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 24/12/2025.

Yours Faithfully,

(Krishna Kumar Singh)  
General Manager & Convenor UTLBC



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

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

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**MINUTES OF 23<sup>rd</sup> UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED SEP 2025 HELD ON 8<sup>TH</sup> DEC, 2025.**

The 23<sup>rd</sup> UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Sep 2025 was held on 8<sup>th</sup> Dec, 2025 at Hotel Mirasol Resort, Daman. The meeting was chaired by Shri. Lalit Tyagi, Executive Director, Bank of Baroda and was attended by Shri. Krishna Kumar Singh General Manager and Convenor UTLBC, Shri Pushkar Mishra, GM, SIDBI, Mumbai, Shri Devendra D Bonde, DGM, FIDD, RBI, Ahmedabad, Shri. Lalit Bardia, RM, BOB, Valsad, Shri Dharmenda Kachhawa, AGM, FIDD, RBI, Ahmedabad, Shri. Rajesh Kumar, Zonal Manager, Bank of India, Shri P Shyam Babu, AGM, BOM, Shri Neeraj Daporkar, DGM, UCO Bank, Shri. Arun Pratap, AGM, BOB, Shri Ballani Ranganath, AGM, Canara Bank, Shri Manish Verma, RM, CBI, Shri Sohan Lal Birla, MD, DDSCB, Smt. Sonali B Bandekar, AGM, DDM, NABARD, Shri P.K.Parik, AGM, PNB, Shri R.K.Barnwal, Cluster Head, Axis Bank, other senior Bank officials & LDM's.

First of all, **Shri Krishna Kumar Singh, General Manager & Convenor of UTLBC**, welcomed all the dignitaries and participants. He then accorded a very warm and gracious welcome to our Executive Director, Shri Lalit Tyagi, who participated in the UTLBC meeting for the first time. In his inaugural address, he briefly highlighted the performance of all Banks in UT of DNH & DD during second quarter of F.Y 2025-26 and expressed concern over the poor performance in Agriculture advance. Decrease in the CD ratio, Atal Pension Yojna, PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana schemes. He urged all Banks to complete CKYC and Re-KYC process in all A/cs at earliest. He also urged Banks to maximize settlement of unclaimed Assets during the ongoing Campaign for Settlement of Unclaimed Assets (DEAF) from 01.10.2025 to 31.12.2025

In his Key note address, **Shri Lalit Tyagi, Executive director, BOB and Chairman of UTLBC** has briefly apprised the house about latest reforms/updates in financial sector such as Export Promotion Mission (EPM), Export Credit/Guarantee Support by GOI, RBI REPO Rate Cut 25bps, latest GST reforms, direct taxes reforms etc resulting good economic growth of the country. He described about the ample opportunities for business development by Banks in UT. 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 expressed his concern on poor performance in Agri advance, high rejection in PM Vishwakarma & PM Surya Ghar Muft Bijli Yojana. He advised all Banks to focus on Weaker section advances and Government Sponsor scheme, fresh enrolment under APY and achieve saturation under other flagship schemes. He emphasized more finance to SHGs, Self-employed ventures. He said that CD ratio of UT specially CD ratio of Daman & Diu district is, below the benchmark and it requires attention by all stakeholders collectively. He advised the Banks for providing Banking services in URCs under Tier VI centres (Presently 47 villages are unbanked where population is below 5000). He expressed his concern about no remedy for pending issues of Banks such as Waiver of stamp duty on KCC & Agri Gold loan even after regular follow-

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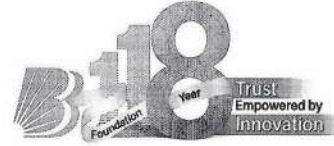
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up by UTLBC. He was pleased to note that 100 percent digitization has been achieved with respect to at least one digital banking product.

**Shri Devendra D Bonde, DGM, FIDD, RBI, Ahmedabad**, has highlighted the importance of the Campaign for Settlement of unclaimed assets (Your money, your right) because approx. One lakh crore rupees has been lying in DEAF A/cs (Depositor Education and Awareness Fund) with RBI. The motto of the campaign is: Every rupee saved by citizens should return to them or their heirs; unclaimed assets are not “government money” but belong to individuals. The campaign emphasizes that unclaimed assets are **not just numbers** — they represent real, hard-earned savings that can support financial security (education, health, retirement). These funds should be return to the Banking channel and utilized by market for faster economic growth. He expressed his concern about poor performance of RE-KYC in PMJDY A/cs and Other than PMJDY A/cs. Re-KYC was completed for 17,481 accounts (out of 81,397 accounts) in the UT of DNH and D&D as on October 31, 2025, which is just 20.47% achievement. He urged all Banks to complete Re-KYC in all a/cs before 30.06.2026. No PMJDY accounts should be inoperative and freeze status. He advised UTLBC and LDMs to monitor the progress of RE-KYC Bank wise on fortnightly basis.

As per the data of quarter ended Sep 2025, the CD ratio of Diu district stood at 9.76, which is matter of concern. Thus, it is important for all the stakeholders to deliberate on major financial and socio-economic developments in such districts with customized banking products and leverage the Area Development Scheme of NABARD. He briefly describes the latest report of World Bank about fintech growth, which has accelerated from 37% to 79%. He expressed concern over the increasing incidence of digital fraud. He urged to all Banks to conduct more camps in rural area for digital fraud awareness. He suggested the UTLBC to invite a Cyber Security expert in upcoming UTLBC meeting.

**Shri Pushkar Mishra, GM, SIDBI, Mumbai RO**, briefly explained the MOU signed between Bank of Baroda and SIDBI for joint financing. He emphasized growth with purpose. He urged all Banks to educate their customer against digital fraud. To increase the CD ratio in UT of DNH&DD, he suggested for considering the credit offtake based on utilization in the area. He advised to all Banks to focus on Tourism and Hospitality Sector, Government sponsored scheme and food processing industries.

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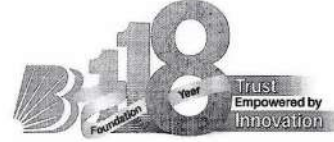
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**Observations / Instructions of Shri Lalit Tyagi, Executive Director, Bank of Baroda, as under:**

1. Early clearance of the pending reimbursement claim of ₹1,56,11,021/- (Rupees One Crore Fifty-Six Lakh Eleven Thousand Twenty-One only) of RSETI, Khanvel, pending since FY 2020-21. **(Action: SRLM / NRLM Department)**
2. Banks should improve their performance under PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana and minimize the rejection rate. **(Action: All Banks)**
3. Banks should focus on increasing financing under PM Mudra Yojana, SHGs, and Weaker Section Advances. **(Action: All Banks)**
4. Banks should increase Agriculture Advances and focus on Export Credit and financing to MSMEs. **(Action: All Banks)**
5. All Banks should complete CKYC, Re-KYC, and Nomination process in all PMJDY accounts as well as non-PMJDY accounts. **(Action: All Banks)**
6. All Banks should actively participate in the ongoing campaign for settlement of unclaimed assets, settle maximum accounts, and achieve saturation in all flagship schemes during FY 2025-26. **(Action: All Banks, LDMs, UTLBC)**
7. Early resolution of pending issues of Banks, such as waiver of stamp duty in KCC and Agriculture Gold Loans. **(Action: UT & District Authorities)**
8. All stakeholders should prepare a roadmap to improve the CD Ratio of Daman and Diu districts. **(Action: All Banks, LDMs, NABARD, UTLBC)**
9. All Banks should provide banking services in Tier VI centres.

**(Action: All Banks, LDMs)**

**Observations / Instructions of Shri Krishna Kumar Singh, General Manager & Convenor, UTLBC, as under:**

1. All Banks should actively participate in the ongoing campaign for settlement of unclaimed assets. **(Action: All Banks)**
2. All Banks should achieve saturation under KCC and ensure maximum coverage of eligible farmers. **(Action: All Banks)**
3. All Banks should complete CKYC, Re-KYC, and nomination process in all PMJDY accounts as well as non-PMJDY accounts. **(Action: All Banks)**
4. All Banks should aggressively finance loans under PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana schemes. **(Action: All Banks)**
5. All Banks should focus on increasing credit linkage to SHGs and other weaker sections. **(Action: All Banks)**
6. All Banks should increase lending under Home Loans, Agriculture Loans, and Weaker Section Advances. **(Action: All Banks)**
7. All Banks should improve the CD Ratio in Diu district through focused credit deployment and targeted lending initiatives. **(Action: All Banks, LDMs, UTLBC)**
8. All Banks should achieve saturation under all Government-sponsored flagship schemes during FY 2025-26. **(Action: All Banks)**

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9. All Banks should enhance financial literacy, customer awareness, and digital banking initiatives, particularly in rural and unbanked areas. (Action: All Banks, LDMs, UTLBC)

**Observations / Instructions of Shri Devendra D. Bonde, DGM, FIDD, RBI, Ahmedabad, as under:**

1. All Banks should actively participate in the ongoing Campaign for Settlement of Unclaimed Assets (Your Money, Your Right) and ensure that unclaimed funds are returned to the rightful owners. (Action: All Banks, LDMs, UTLBC)
2. All Banks should complete Re-KYC in all PMJDY and non-PMJDY accounts by 30.06.2026 and ensure that no account remains inoperative or frozen. (Action: All Banks, LDMs, UTLBC)
3. UTLBC and LDMs should monitor the progress of Re-KYC on a fortnightly basis and ensure timely follow-up with all Banks. (Action: UTLBC, LDMs)
4. All stakeholders should review the CD Ratio of low-credit districts, especially Diu (currently 9.76), and implement customized banking products leveraging NABARD's Area Development Scheme. (Action: All Banks, LDMs, NABARD, UTLBC)
5. All Banks should conduct awareness camps in rural areas to educate customers about digital safety and prevent digital fraud. (Action: All Banks, LDMs, UTLBC)
6. Future UTLBC meetings may include a Cyber Security Expert to guide on digital fraud trends, preventive measures, and customer awareness initiatives. (Action: UTLBC)

**Observations / Instructions of GM, SIDBI, Shri Pushkar Mishra, as under:**

1. Banks should focus on promoting joint financing initiatives under the MoU signed between SIDBI and Bank of Baroda. (Action: All Banks)
2. Banks should emphasize growth with purpose, ensuring financing supports viable and sustainable business ventures. (Action: All Banks)
3. All Banks should educate customers on prevention of digital fraud and promote secure banking practices. (Action: All Banks, LDMs, UTLBC)
4. Banks should increase lending to the Tourism and Hospitality sector, Government-sponsored schemes, and Food Processing industries in UT of DNH & DD. (Action: All Banks)
5. Banks should optimize credit offtake in line with local utilization patterns to improve the overall CD Ratio in UT of DNH & DD. (Action: All Banks, LDMs, UTLBC)

**Mr. Sohan Lal Birla, MD of Daman and Diu State Cooperative Bank, apprised the House that the bank is in the process of opening branches in the Dadra and Nagar Haveli district. He further stated that the fishery business in Diu has witnessed a downturn, and the reduction in diesel subsidies by the Government has impacted operations, which is constraining significant improvement in the CD Ratio. Banks are advised to consider alternative financing strategies and targeted support for the fishery sector.**

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**Mrs. Sonali B. Bandekar, AGM & DDM, NABARD**, apprised the House that the agricultural targets assigned were unrealistically high; consequently, the achievement under the agriculture sector has remained very low.

### **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.

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

The proceedings of the 22<sup>nd</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Jun 2025 was held on 29<sup>th</sup> Sep, 2025. Minutes were circulated to all the members vide letter dated 6<sup>th</sup> Oct, 2025. Since no comments / amendments have been received from any of the members, the House is requested to 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>	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.	<b>Under consideration of UT administration. (State director of Rseti has met with Hon'ble Administrator on 25.11.2025 for early clearance of pending claim of Rs. 15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only). We are hopeful for early clearance.</b>
<b>2</b>	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 ended on 31.10.2025 Progress as on 31.10.2025 is as under:  PMJDY A/c (Open)- 2549, PMJJBY (Enrollment)- 4407 PMSBY (Enrollment)- 10047, APY (Enrollment)- 1369
<b>3</b>	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	Conveyed to all Banks & LDMS. All BCs are also deployed for clearing the pendency <b>Progress as on 31.10.2025</b>

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	PMJDY accounts and other than PMJDY Accounts in the UT at the earliest by making all efforts possible.	TOTAL RE-KYC- 17421 (PMJDY- 5708, Other than PMJDY- 11713)
4	Establishment of Grameen Bank in UT of Dadara Nagar Haveli and Daman & Diu	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. The recommendation of UTLBC has been communicated to all stake holder and DFS.
5	LDM office should be strengthen by posting of more staff, data entry operator, providing vehicle etc for effective implementation of LBS scheme. Explore possibilities of setup of Rseti at Daman & Diu	UTLBC is following up with higher authority of for strengthening of LDM office. 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.

### **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 and DGM RBI 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).

ED Sir 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 and GM SIDBI 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)

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**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 GM Sir has asked for aggressive finance under PM Vishwakarma Scheme and minimize the rejection of loan applications.  
(Action: All Banks)

**PM-Surya Ghar Yojna** : ED sir and GM Sir has asked for aggressive 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 Sep 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 9.76% which requires attention of all stakeholders collectively.  
(Action: All Banks, LDMs)

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

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Sep 2025, for Priority Sectors by all the Banks was 43.98% in respect of targets in number of accounts and 63.93% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 87.23% followed by Education – 53.15 followed by Housing – 39.68% and Other PSA- 34.97%.  
(Action: All Banks)

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

The Gross NPA of banks in UT is 1.91%. Under Priority Sector, it is 2.17% and in Agriculture, it is 4.68% as of Sep 2025.

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

As per the progress report at the quarter ended Sep,2025, against 5 sponsored applications, Banks have sanctioned 5 applications, (i.e. 100% achievement.)

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**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).**

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**List of participants in 23<sup>rd</sup> UTLBC meeting conducted on 8<sup>th</sup> Dec 2025 at Hotel Mirasol Resort, Daman.**

S.No	Name	Designation	Organisation
1	Sh. Lalit Tyagi	Executive Director	Bank of Baroda
2	Sh. Pushkar Mishra	General Manager	SIDBI, Mumbai
3	Sh. Krishna Kumar Singh	GM & UTLBC Convenor	Bank of Baroda
4	Sh. Devendra D Bonde	DGM	RBI, Ahmedabad
5	Sh. Lalit Bardia	DGM	Bank of Baroda
6	Sh. Dharmendra Kachhawa	AGM	RBI, Ahmedabad
7	Sh. Rajesh Kumar	Zonal Manager	Bank of India
8	Sh. Manish Verma	RM	CBI
9	Sh. P Shyam Babu	AGM	BOM
10	Sh. Neeraj Daporkar	DGM	UCO Bank
11	Smt. Sonali B Bandekar	AGM, DDM	NABARD
12	Sh. P.K.Parik	AGM	PNB
13	Sh. Ballani Ranganath	RM	Canara Bank
14	Sh Arun Pratap	AGM	BOB
15	Sh. Sohan Lal Birla,	MD	DDSCB
15	Sh. Rajjit K Barnwal,	Cluster Head	Axis Bank
16	Sh. Ashish Desai,	Cluster Head	HDFC Bank
17	Sh. Jebananth Julius	Cluster Head	TM Bank
18	Sh. Amrendra Kumar	AGM	SIDBI

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20	Sh. Divyesh	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 Parihar	Branch Manager	Bandhan Bank
30	Sh. Paresb Patel	Branch Manager	INDUSIND Bank
31	Sh. Vishal Narayan	Branch Manager	IOB
32	Sh. Divyesh L	Branch Manager	CSB Bank
33	Sh. Rahul Banker	Branch Manager	IPPB, Daman
34	Sh. Sumit	Branch Manager	Kotak Mahindra
35	Sh. Amit Parekh	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. R.S.Pandian	Branch Manager	TMB, Silvassa
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	Ms. Deeksha	Officer	NRLM
47	Sh. Rituraj	AM	Ujjivan Small Fin. Bank
48	Sh. S Parag	Branch Manager	IDFC First Bank
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यू.टी.एलबीसी सेल (दादरा एवं नगर हवेली एवं दमन एवं दीव)

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