

UTLBC-DNH&DD/2026-27/04/02

Dated: 02.04.2026

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

Madam /Dear Sir

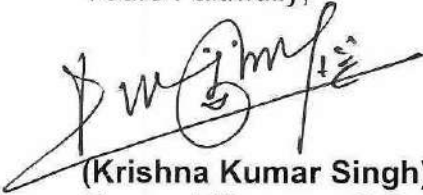
Re: Minutes of the 24th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Dec 2025

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Dec 2025, which was held on 25th Mar' 2026 at Hotel Mirasol Resort, Daman.

Kindly update us regarding the action taken regarding the decisions pertaining to your Bank/Institution / Organization latest by 12/04/2026, 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 12/04/2026.

Yours Faithfully,



(Krishna Kumar Singh)
General Manager & Convenor UTLBC

MINUTES OF 24th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED DEC 2025 HELD ON 25TH MAR, 2026 .

The 24th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Dec 2025 was held on 25th Mar, 2026 at Hotel Mirasol Resort, Daman. The meeting was chaired by Shri. Lalit Tyagi, Executive Director, Bank of Baroda along with Shri Ankur Garg (IAS) Advisor to Hon'ble Administrator and was attended by Dr. Vivek Kumar (IAS) Special Secretary Finance, DNH&DD, Shri Amresh Ranjan, Regional Director, RBI, Shri Devendra D Bonde, DGM, FIDD, RBI, Ahmedabad, Shri. Krishna Kumar Singh General Manager and Convenor UTLBC, Sh. Devesh Parmar, DGM, NABARD, Ahmedabad, Shri Rakesh Solanki, AGM, FIDD, RBI Ahmedabad, Shri. Lalit Bardia, RM, BOB, Valsad, , Smt. Sonali B Bandekar, AGM, DDM, NABARD, Smt. Sweta Save, DGM, UBI, Shri. Rajesh Kumar, Zonal Manager, BOI, Sh. Mahesh Kumar Modi, DGM, BOM, Sh. Neeraj Daporkar, DGM, UCO Bank, Sh. Manish Verma, DGM, CBI, Sh. Ramanuj Prasad, DGM, PNB, Sh. Ranjeet Kumar, RM, SBI, Shri Ballani Ranganath, AGM, Canara Bank, Shri Sohan Lal Birla, MD, DDSCB, 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 Advisor to Hon'ble Administrator, Shri Ankur Garg and Dr. Vivek Kumar, Special Secretary, Finance 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 third quarter of F.Y 2025-26 and expressed concern over the poor performance in Agriculture advance. Poor CD ratio of Diu, 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 for maximum settlement of the unclaimed Assets (DEAF) before 31.03.2026.

In keynote address, **Shri Lalit Tyagi, Executive Director of Bank of Baroda and Chairman of UTLBC**, highlighted that an analysis of the Union Budget 2026–27 reflects a clear and focused roadmap toward Viksit Bharat, with a projected GDP growth of 7.4 percent. He noted that, for the banking sector, this outlook conveys a sense of stability, confidence, and emerging opportunities.

Key takeaways for the banking fraternity:

- The new Income Tax Act, effective April 2026, reflects simplification and transparency. A clearer tax regime strengthens compliance culture, improves financial reporting, and enhances credit assessment quality.
- Public capital expenditure has been increased to ₹12.2 lakh crore. Higher government capex will stimulate infrastructure growth, improve supply chains, and create strong project financing and long term lending opportunities for banks.



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- Manufacturing has received strategic emphasis through the India Semiconductor Mission 2.0, the Electronic Components Manufacturing Scheme, and the ₹10,000 crore Biopharma SHAKTI initiative. These initiatives will generate demand for structured finance, working capital support, and ecosystem based lending.
- The revival of 200 legacy industrial clusters will require coordinated credit support, cluster based financing models, and deeper engagement from banks at the regional level.
- The ₹10,000 crore SME Growth Fund is aimed at nurturing Champion SMEs. Strengthening of TReDS for faster invoice payments will ease liquidity cycles and improve asset quality across MSME portfolios.
- Sectoral initiatives such as modernization of textiles, establishment of five regional medical hubs, and ₹20,000 crore allocation for Carbon Capture Utilization and Storage will open new avenues for sustainable and responsible financing.

Recent regulatory measures by the Reserve Bank of India are equally significant for our sector:

- The revised gold and silver loan framework increases the Loan to Value ratio to 85 percent for loans up to ₹2.5 lakh. This enhances liquidity access for MSMEs, traders, and small borrowers while requiring disciplined valuation and robust collateral management from banks.
- The Digital Banking Channels Authorisation Directions, 2025 establish a unified regulatory framework for digital banking services with strong focus on customer consent, data protection, and risk governance. This strengthens trust in the digital ecosystem and reinforces our responsibility toward secure innovation.

Collectively, these fiscal and regulatory measures position the banking sector at the center of India's growth journey. As bankers, we are not only financiers of growth but partners in nation building, risk managers, and custodians of financial stability.

Shri Ankur Garg, Advisor to Hon'ble Administrator also addressed the house. In his speech, he said that this was the first time he had attended the UTLBC meeting and that he was trying to understand the UTLBC agenda and proceedings. He stated that the Administration is ready to provide every kind of support to Bankers and to maintain healthy relationship between Bankers and the Administration. He also mentioned that he is always available to meet Bankers in his office.

Shri Amresh Ranjan, Regional Director, RBI, welcomed the dignitaries on the dais & fellow bankers and emphasized the following points:

Union Territory's Economic Profile:

The UT is an export powerhouse, with merchandise exports reaching \$4.65 billion in 2025, supported by approximately 3,000 factories employing over 2 lakh workers. It contributes significantly to India's plastic production (28%) and texturized yarn production (80%). However, no export credit dispersal was recorded by December 2025.

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

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against a target of Rs. 4.73 crore and despite the UT's strong export-oriented industrial base. He urged banks to proactively explore and leverage opportunities for extending export credit facilities, in recognition of the Union Territory's strategically positioned export-oriented industrial base.

Lending Performance Discrepancies:

Public sector banks' share of total lending in the UT is only 31%, with a CD ratio of approximately 25%, significantly lower than private sector banks of 124%. He urged public sector banks to augment their lending operations and elevate their credit-deposit (CD) ratio in a manner consistent with prudent financial risk management.

Agriculture Lending and KCC Bottlenecks:

Lending to agriculture is stagnant, with ACP achievements at 19.62% and total agriculture advance at 3.27%, falling short of the 18% PSL target. High stamp duty costs for KCCs (up to Z3,000 for Z3 lakh loans) and PM SVANidhi (51,100 for Z10,000 loans) were identified as bottlenecks. The Union Territory Administration was requested to rationalize the prevailing high stamp duty rates, with the objective of enhancing credit uptake under the Kisan Credit Card (KCC) and Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) schemes.

Geographical Disparities in CD Ratio:

Significant divergence in CD ratios across the three geographical regions: DNH has a strong ratio, Daman has a moderate 47.67%, and Diu's CD ratio is only 9.67%.

Diu-Specific Strategies:

Over 4,800 fishermen and stakeholders are registered under the National Fisheries Digital Platform, with 3,000 fishermen families residing in Diu. The approval of Diu's fishing harbour under Pradhan Mantri Matsya Sampada Yojana presents a significant lending opportunity for bankers. He encouraged banks to prioritize the enhancement of segmental performance, with particular emphasis on regions such as Diu, where targeted interventions in fisheries lending are imperative.

Infrastructure and Training:

Only one Rural Self-Employment Training Institute (RSETI) is functioning, which is insufficient for the UT's 603 square kilometre area. An additional RSETI is needed to facilitate faster implementation of government schemes and improve credit performance. SHG Credit Linkage and Women BCs:

Out of 117 SHG saving accounts opened, only six have been linked to credit, highlighting a need for 100% credit linkage. Only 13% of Business Correspondents (BCs) are women, significantly below the NSFI 2025-30

Financial Literacy and Security:

A UTLBC Sub-Committee on Digital Payments and Cyber Security shall be constituted. Awareness campaigns shall be conducted to:
Sensitize customers on re-KYC compliance
Address issues related to unclaimed deposits

Dr. Vivek Kumar, Special Secretary Finance, DNH&DD stated that all Bankers should focus on flagship schemes. He added that they are following up for waiver of stamp duty in priority sector lending especially for KCC, PMSVANidhi, PM Vishwakarma and lending to weaker sections.

Shri Devesh Parmar, DGM, NABARD has also address the 24th UTLBC meeting. He is stated that earlier NABARD had presented the possibility of forming a separate RRB for the UT of Daman, Diu, and Dadra & Nagar Haveli during the 22nd UTLBC meeting held on 29 September 2025. It was informed that UTLBC would explore extending services of Gujarat Grameen Bank (GGB), subject to the financial viability of banks in the UT. Shri Devesh Parmar, DGM, NABARD highlighted the need for follow-up with DFS regarding the UTLBC's **proposal on extending the area of operation of Gujarat Gramin Bank in the UT**. UTLBC was requested to keep the forum regularly updated regarding progress and communication with DFS.

He requested Lead Banks and LDMs to ensure the launch of ACP 2026–27 by 31 March 2026 for DNH and Diu districts, as the PLP for Daman has already been launched.

DDStCB, the convenor of SLTC was advised to take immediate steps to conduct the meeting of SLTC for fixation of SoF for the upcoming year.

Mr. Sohan Lal Birla, MD of Daman and Diu State Cooperative Bank, apprised the House that the SLTC meeting for deciding the scale of finance is delay due to transfer of Agriculture Secretary, UT of DNH&DD however they are trying to conduct the meeting at earliest. He also stated that Daman & Diu State Co-operative Bank is in the process of opening branches in the Dadra and Nagar Haveli district.

Mr. Puneet Meena / Mr. Sunil Bishnoi Cyber Security expert, Daman Police has briefly described the modus operandi of Cyber fraudsters and safeguards from Cyber Frauds. Some useful videos has also been displayed during the presentation.

Issue regarding “Corporate Social Responsibility and Contributions to Regional Development by Banks in the UT of DNH&DD” raised by Hon’ble Member of

Parliament, Daman & Diu has been discussed in 24th UTLBC meeting. UTLBC has apprised the house in details. House has instructed to all Banks as under:

- More participation in Corporate Social Responsibility (CSR) Activities:
- All Banks should contribute towards development of UT of DNH&DD by more finance to Agri sector, Weaker Sector, SHG, Women Enterprises, Export Credit, MSME sector, Mudra loan, PMSVANidhi, PM Vishwakarma, PM Suryaghar Muft Bijli Yojana, SC/ST Beneficiaries, Minority Sector etc.
- All Banks should increase Banking Infrastructure and Services in UT of DNH&DD
- All Banks should increase Skill development initiatives
- All Banks are actively participating towards betterment of education, health, environment activities.

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 and other priority sector advance limit up to Rs. 3.00 lakh.

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

1. UTLBC and Director RSETI should follow up for 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 with UT administration and NRLM department **(Action: UTLBC/SRLM / NRLM/RSETI)**
2. Banks should increase Agriculture Advances and focus on Export Credit and financing to MSMEs. **(Action: All Banks)**
3. Banks should focus on increasing financing under PM Mudra Yojana, SHGs, and Weaker Section Advances. **(Action: All Banks)**
4. All Banks should settle maximum accounts of unclaimed assets (DEAF), during FY 2025-26. **(Action: All Banks, LDMs, UTLBC)**
5. Banks should improve their performance under PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana and minimize the rejection rate. **(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)**
7. UTLBC should follow up for early resolution of pending issues of Banks, such as waiver of stamp duty in KCC and Agriculture Gold Loans with UT Administration **(Action: UTLBC/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)**

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9. All Banks should prepare a roadmap and provide banking services in Tier VI centres.
(Action: All Banks, LDMs)

Observations / Instructions of Shri Amresh Ranjan, Regional Director, RBI, Ahmedabad, as under:

1. All Banks should focus on export credit disbursement (Action: All Banks)
2. UTLBC and LDMs should follow up with district administration for opening of one more Rseti in UT especially in Daman district. (Action: UTLBC, LDMs)
3. All Banks should focus on guide lines of RBI on the National Strategy for Financial Inclusion (NSFI) and deploy minimum 30% women BC, made banking expansion strategy. (Action: All Banks)
4. All Banks should conduct more digital awareness camps for senior citizens and Divyangjan in rural areas to educate customers about digital safety and prevent digital fraud. (Action: All Banks, LDMs, UTLBC)
5. All Banks should Settle maximum accounts of Unclaimed Assets (Your Money, Your Right) and ensure that unclaimed funds are returned to the rightful owners. (Action: All Banks, LDMs, UTLBC)
6. All Banks should complete Re-KYC in all PMJDY and non-PMJDY accounts in time bound frame or by 30.06.2026 and ensure that no account remains inoperative or frozen. (Action: All Banks, LDMs, UTLBC)
7. All stakeholders should review the CD Ratio of low-credit districts, especially Diu (currently 9.67), and implement customized banking products leveraging NABARD's Area Development Scheme. (Action: All Banks, LDMs, NABARD, UTLBC)
8. All Banks should focus on more credit linkage to SHG. (Action: All Banks)

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

1. All Banks should focus on financing to agriculture sector especially on food processing unit and KCC and ensure maximum coverage of eligible farmers. (Action: All Banks)
2. All Banks should focus on maximum settlement of unclaimed assets (DEAF). (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 focus on financing 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, Education Loans, and Weaker Section Advances. (Action: All Banks)



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

Observations / Instructions of Dr. Vivek Kumar, Special Secretary, Finance, as under:

1. All Banks should focus on all flagship schemes. **(Action: All Banks)**
2. All Banks should focus on financing to priority sector lending especially for KCC, PMSVANidhi, PM Vishwakarma and lending to weaker sections. **(Action: All Banks)**

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

The proceedings of the 23rd meeting of Union Territory Level Bankers Committee for the quarter ended Sep 2025 was held on 8th Dec, 2025. Minutes were circulated to all the members vide letter dated 10th Dec, 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:

Sr.	Issues	Action taken
1	Very low credit finance to Agriculture Sector specially under KCC scheme and Export Credit and Weaker Sector Advance	Conveyed to all Banks & LDMs. Progress as on 31.12.2025- Achievement of 19.62% of allotted target of Rs. 1300.01Cr. KCC A/cs decreased by 190 from Sep 2025. Nil Export credit disbursement.
2	Poor performance in Settlement of Unclaimed Assets and pending Re verification of KYC and Nomination in existing inactive PMJDY accounts and other than PMJDY Accounts in the UT	Conveyed to all Banks & LDMs. All BCs are also deployed for clearing the pendency Progress as on 31.12.2025 (Re-KYC) TOTAL RE-KYC- 22421 (PMJDY- 6716, Other than PMJDY- 11713) Progress of settlement of unclaimed Assets DNH- 297A/cs- Rs. 1.22Cr., Daman- 258A/cs- Rs. 0.76Cr., Diu- 132A/cs- Rs. 0.59Cr.
3	Claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) up to March-2025 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, PMSVANidhi, PM Vishwakarma & other Priority sector lending.	Under consideration of Ministry of Rural Development and UT administration. We are hopeful for clearance of pending reimbursement of Rseti before 31.03.2026 . Pending issues of Banks regarding Waiver of Stamp duty is under consideration of UT Administration.

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4	All Banks should conduct awareness camps in rural areas to educate customers about digital safety and prevent digital fraud. Special awareness campaigns should be conducted by FLCs, CFLs and Bank branches focusing on KYC for persons with disabilities (Divyangjan)	Conveyed to all Banks, LDMs, FLC and CFL. No any special awareness camp on KYC for Divyangjan up to 31.12.20225.
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 SBI for strengthening of LDM office. LDM office Daman- No Vehicle LDM office Diu- No data entry operator & Vehicle LDMs of 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 RD, 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 BOB 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.

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(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 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 Dec 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 9.67% which requires attention of all stakeholders collectively.

(Action: All Banks, LDMs)

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

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Dec 2025, for Priority Sectors by all the Banks was **61.13%** in respect of targets in number of accounts and **77.54%** in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Education- 110.52% followed by MSME- 103.62% followed by Housing – 61.53% and Other PSA- 54.88%.

(Action: All Banks)

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

The Gross NPA of banks in UT is 1.57%. Under Priority Sector, it is 1.75% and in Agriculture, it is 4.81% as of Dec 2025.

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

As per the progress report at the quarter ended Dec,2025, against 8 sponsored applications, Banks have sanctioned 8 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).

List of participants in 24th UTLBC meeting conducted on 25th Mar 2026 at Hotel Mirasol Resort, Daman.

S.No	Name	Designation	Organisation
1	Sh Lalit Tyagi	Executive Director	Bank of Baroda
2	Sh. Ankur Garg	Advisor to Hon'ble Administrator	UT of DNH&DD
3	Sh. Amresh Ranjan	Regional Director	RBI, Ahmedabad
4	Sh. Vivek Kumar	Special Secretary (Finance)	UT of DNH & DD
5	Sh. Devendra D Bonde	DGM, FIDD	RBI Ahmedabad
6	Sh. Krishna Kumar Singh	General Manager	Bank of Baroda
7	Sh. Devesh Parmar	DGM	NABARD
8	Sh. Lalit Bardia	DGM	Bank of Baroda
9	Sh. Rakesh Solanki	AGM, FIDD	RBI Ahmedabad
10	Sh. Puneet Meena	SI, Cyber Cell,	Daman Police
11	Smt. Sweta Save	DGM	UBI
12	Sh. Rajesh Kumar	DGM	BOI
13	Sh. Mahesh Kumar Modi	DGM	BOM
14	Sh. Neeraj Daporkar	DGM	UCO Bank
15	Sh. Ballani Ranganath	AGM	Canara Bank
15	Sh. Manish Verma	DGM	Central Bank of India
16	Sh. Prakash Nimje	DGM	Indian Bank

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17	Sh. Ramanuj Prasad	DGM	PNB
18	Sh. Ranjeet Kumar	AGM	SBI, Valsad
19	Ms. Sonali B Bandekar	AGM, DDM	NABARD
20	Sh. Pankaj Kumar	AGM	IOB
21	Sh. Sohan Lal Birla	MD	DDStCB
22	Sh. Ranjit Kumar	Cluster Head	Axis Bank
23	Sh. Ananat Samant	Cluster Head	HDFC Bank
24	Sh. Pankaj Soni	AGM	IDBI
25	Sh. Vikash Thakur	Cluster HEAD	Bandhan Bank
26	Sh. Amrendra Kumar	AGM	SIDBI
27	Sh. Hitesh Jadvani	Cluster Head	Yes Bank
28	Sh. Pramod Kumar	Cluster Head	Federal Bank
29	Sh. J Julius	Cluster Head	TM Bank
30	Sh. Suman	CM	SBI
31	Sh. Manoj Kr. Sinha	Chief Manager	UTLBC
32	Sh. Sunil Kr. Mali	LDM	DNH
33	Sh. Abhik Kumar Saha	LDM	Daman
34	Sh. S.K.Parmar	LDM	DIU
35	Sh. Rajesh Rathod	BH	ICICI Bank
36	Sh. Ashish Desai	BH	HDFC Bank
37	Sh. Chirag Desai	CGM	DDSCB
38	Sh. Jiten Patel	BH	DDSCB
39	Sh. Rahul Banker	BH	IPPB
40	Sh. P. Bagda	Agr. Officer	DNH & DD
41	Sh. Karan Patel	ALDM	SBI
42	Sh. Manvendu Das	Officer	DIC
43	Sh. Pushpendra	Officer	Industry Dep.
44	Ms Diksha	Officer	NRLM
45	Sh. Paresh Patel	BM	INDUSIND Bank
46	Sh. S.S.Randhawa	BM	Kotak Bank
47	Sh. Vinay Yadav	BM	DCB
48	Sh. Vishal	Director, Rseti	Bank of Baroda
49	Sh. Sanjay Patel	BM	RBL Bank
50	Sh. Harikesh	BM	IDFC Bank
51	Ms. Rekha H Marbashi	BM	CS Bank
52	Sh. Jhumar Ram	Security Officer	RBI
53	Sh. Sunil Bishnoi	ASI, Cyber Cell	Daman Police

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

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