

UTLBC-DNH&DD/2026-27/06/12

Dated: 22.06.2026

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

Madam /Dear Sir

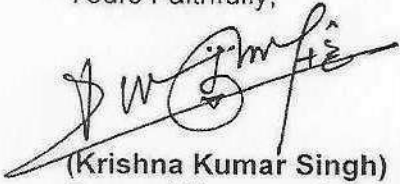
Re: Minutes of the 25th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended Mar 2026

Please find enclosed a copy of the minutes of the above meeting for the quarter ended Mar 2026, which was held on 15th Jun' 2026 at Hotel Kostamar Beach Resort, Diu.

Kindly update us regarding the action taken regarding the decisions pertaining to your Bank/Institution/Organization latest by 02/07/2026, 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 02/07/2026.

Yours Faithfully,



(Krishna Kumar Singh)
General Manager & Convenor UTLBC



MINUTES OF 25th UNION TERRITORY LEVEL BANKERS COMMITTEE MEETING FOR DADRA NAGAR HAVELI, DAMAN AND DIU, FOR THE QUARTER ENDED MAR 2026 HELD ON 15TH JUN, 2026 .

The 25th UTLBC meeting of Dadra Nagar Haveli, Daman and Diu for the quarter ended Mar 2026 was held on 15th Jun, 2026 at Hotel Kostamar Beach Resort, Daman. The meeting was chaired by Shri. Lalit Tyagi, Executive Director, Bank of Baroda along with Shri Amresh Ranjan, Regional Director, RBI and was attended by Shri B.K.Singhal, CGM, NABARD, Shri Devendra D Bonde, DGM, FIDD, RBI, Ahmedabad, Shri. Krishna Kumar Singh General Manager and Convenor UTLBC, Shri Dharmendra Kachhawa, AGM, FIDD, RBI Ahmedabad, Shri. Rajesh Kumar, Zonal Manager, BOI, Ms. Zeenat Bamboowala, RM, SBI, Sh. Hitesh Bilimoriya, AGM, NABARD, 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 his inaugural address, he briefly highlighted the performance of all Banks in UT of DNH & DD during last 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 30.06.2026.

Shri Lalit Tyagi, Executive Director, Bank of Baroda and Chairman, UTLBC, in his keynote address, highlighted the resilience of the Indian economy, supported by strong domestic demand, resilient financial conditions and ongoing policy reforms. He noted that the RBI, in its June 2026 Monetary Policy Committee review, had maintained a balanced approach towards inflation management and growth support, ensuring adequate liquidity and smooth transmission of credit to productive sectors, thereby supporting sustained credit growth in MSME, housing, infrastructure and services sectors while maintaining financial stability.

The Chairman, UTLBC, informed the house that RBI's record surplus transfer of approximately ₹2.8 lakh crore to the Government of India for FY 2025-26 and the recent US dollar-rupee FX swap auction would strengthen fiscal capacity, improve liquidity conditions and support macroeconomic stability. The Chairman further highlighted key policy initiatives announced by the Government of India, including the India Semiconductor Mission 2.0, PMMSY and PM-MKSSY, which are expected to create new

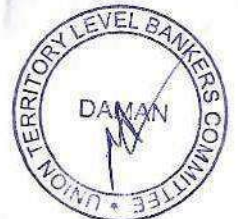
यू. टी. एल बी सी सेल (दादरा एवं नगर हवेली एवं दमन एवं दीव)

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

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opportunities for project finance, supply-chain financing, MSME lending and agri-allied credit expansion.

The Chairman also highlighted the approval of ECLGS 5.0 aimed at strengthening credit support to MSMEs and other eligible sectors. Emphasizing the ongoing transformation of the banking sector, he referred to the digital lending framework, UPI-led payment ecosystem, Account Aggregator framework and enhanced cybersecurity measures as key drivers of efficiency, transparency and financial inclusion.

The Chairman further noted the continued policy support being extended to the agriculture sector through MSP revisions, AgriStack initiatives, Kisan Credit Cards and allied agricultural financing mechanisms. He observed that despite global uncertainties arising from geopolitical tensions, uneven global trade and volatile commodity prices, the Indian banking system remains well-capitalised, resilient and technology-driven under a robust regulatory framework.

The Chairman emphasized that recent fiscal and regulatory measures have further strengthened the role of the banking sector in promoting inclusive and sustainable economic development. He stated that banks are not only financiers of growth but also key partners in nation building, employment generation, financial inclusion and maintaining financial stability.

Collectively, these fiscal and regulatory measures position the banking sector at the centre 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 Amresh Ranjan, Regional Director, Reserve Bank of India, welcomed the dignitaries on the dais and fellow bankers and highlighted the following points:

1. Kisan Credit Card (KCC):

The Regional Director, RBI, shared key findings of RBI's study on the KCC appraisal mechanism and end-use, which highlighted gaps relating to adequacy of credit limits, timely disbursement of credit, end-use monitoring, financial literacy, utilization of RuPay KCC cards, and asset quality.

- **Credit Adequacy Gap:** He observed that while 79.7% of bankers deem the Scale of Finance (SoF) adequate, only 39.6% of farmers find sanctioned limits sufficient. Average limits (Rs. 30,000 for marginal, Rs. 70,000 for small) are structurally insufficient due to unrevised SoFs amid rising input costs.
- **Disbursement Mismatch:** He noted that despite 96.3% of branches sanctioning limits within 15 days, 34.3% of farmers receive funds during or after the sowing season. This delay forces reliance on informal moneylenders, directly driving subsequent fund diversion.

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- Fund Diversion: He observed that Bankers reported a 9.2% diversion rate, but independent LDO field assessments revealed diversion in 38.4% of accounts. This gap stems from structural pressures (delayed funds, tight limits, emergencies) rather than willful misuse, compounded by difficult end-use monitoring.
- Digital Disconnect: He observed that RuPay KCC cards are issued by 80.7% of branches, yet 74.5% of cardholders never use them, and 76.7% are unaware of the embedded insurance cover.
- Financial Literacy Gap: Over 14% of holders lack basic scheme awareness, and 16.9% are unaware of interest subvention or Prompt Repayment Incentives (PRI). Many mistakenly treat KCC as a one-time loan, fearing repayment will permanently terminate future credit.
- Asset Quality: Although 71% of farmers consistently repay on time, 47.2% of branches report NPAs exceeding 10%. This stress is concentrated in risk-prone areas (drought-prone, rain-fed kharif), with crop failure (45.6%) and debt-waiver expectations driving the defaults.
- He observed that while KCC continues to play a vital role in providing timely agricultural credit, there is a need to ensure that sanctioned limits adequately reflect the actual credit requirements of farmers and are periodically reviewed.
- Referring to observations specific to the UT of Dadra & Nagar Haveli and Daman & Diu, he noted that some borrowers preferred lower KCC limits and were deliberately kept the limit below Rs. 3.00 lakh to remain eligible for interest subvention benefits, resulting in under-financing of genuine credit needs. He also highlighted the need to improve awareness regarding annual enhancement of KCC limits.
- Stagnant Limit Enhancements: Public Sector Banks operate on fixed 5-year limits, but borrowers remain completely unaware of the 10% annual limit enhancement provision. This lack of communication causes credit lines to stagnate, requiring banks to proactively offer and explain limit reviews during annual renewals.

Expectations from Banks:

- Extend KCC coverage to the remaining PM-Kisan beneficiaries not yet covered under the scheme.
- Ensure timely disbursement of KCC credit in alignment with the cropping cycle.
- Strengthen post-disbursement monitoring and field-level verification.
- Conduct awareness programmes jointly with the Agriculture Department on the revolving nature of KCC, annual enhancement of limits, interest subvention, Prompt Repayment Incentive (PRI), RuPay card usage, and associated insurance benefits.

2. Agricultural Credit to Tenant Farmers:

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- The Regional Director, RBI, shared key findings of RBI's study on tenant farmers and highlighted the challenges faced by tenant and landless farmers in accessing institutional credit due to low awareness and documentation-related constraints. He observed that
- 84% of tenant farmers were unaware that they can access KCC on leased land — directly suppressing uptake.
- 66.4% of tenant farmers had never approached a bank for credit — primarily due to documentation gaps, not lack of productive capacity. 85.5% of those surveyed had irrigation access and multi-year farming experience, demonstrating genuine credit absorption capacity.
- Oral tenancy is the prevalent norm; the 'documentation catch-22' — banks need formal tenancy documents; landowners won't create them — is the single largest barrier.
- He emphasized the need for banks to actively publicize KCC eligibility for tenant and landless farmers and adopt focused outreach measures to improve their access to formal credit.

3. Prevention of Digital and Cyber Frauds:

- The Regional Director, RBI, expressed concern over the increasing incidence and evolving nature of digital and cyber frauds, including phishing, vishing, OTP-related frauds, and impersonation scams.
- He emphasized that with the rapid expansion of digital financial services, cyber security awareness must become an integral component of financial literacy initiatives.
- He advised banks, Financial Literacy Centres (FLCs), and Centres for Financial Literacy (CFLs) to incorporate digital fraud prevention and cyber security awareness as a mandatory component of all financial literacy programmes and customer awareness campaigns.

In conclusion, the Regional Director, RBI, urged all stakeholders to work with renewed commitment towards strengthening agricultural credit delivery, deepening financial inclusion, enhancing financial literacy, and ensuring secure and sustainable digital banking services across the Union Territory.

Shri B.K. Singhal, Chief General Manager, NABARD, addressed the 25th UTLBC Meeting and expressed concern over the decline in ACP achievement percentage compared to FY 2023-24. He emphasized the need for concerted efforts by member banks and all stakeholders to improve performance under the Annual Credit Plan and achieve the targets set for the current financial year.

The Chief General Manager, NABARD, appreciated the good performance recorded under the Education and Micro Enterprises sectors and advised member banks to sustain the growth momentum in these segments. However, he observed that there remains considerable scope for improvement in the Agriculture and Allied Activities sector and urged banks to enhance credit flow to agriculture, fisheries, animal husbandry, dairy and other allied activities

Highlighting the economic potential of the Union Territory, particularly Diu, he noted the significant opportunities available in fisheries, seafood exports, tourism and related sectors. He observed that the development of fisheries infrastructure and export-oriented activities could generate substantial economic opportunities and advised member banks to adopt a focused approach towards financing these sectors to improve credit deployment and support local economic activity.

The Chief General Manager, NABARD, further observed that nearly 75% of PMJDY accounts in the Union Territory are held by rural beneficiaries. He also noted the significant participation of women under the PMJDY scheme, reflecting the progress made in financial inclusion across rural areas.

He advised UTLBC to incorporate comparative analysis of key banking parameters for the previous two years in future presentations to facilitate better assessment of performance trends and sectoral progress.

The Chief General Manager, NABARD, also emphasized the need for continued follow-up on issues relating to property cards, observing that resolution of such issues would facilitate credit linkage and improve access to institutional finance. He appreciated the support extended by the UT Administration and other stakeholders in addressing concerns raised by banks and resolving operational issues affecting credit delivery.

In conclusion, the Chief General Manager, NABARD, urged member banks, Government Departments, and all stakeholders to work in close coordination for improving ACP achievement, strengthening priority sector lending, and harnessing the available potential in agriculture, fisheries, exports, tourism, MSMEs and other productive sectors of the Union Territory.



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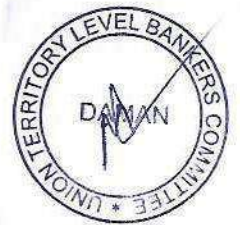
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Concern of Bankers raised by UTLBC

- 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.
- 4) Early clearance of the pending reimbursement claim of Rs.1.91 Crore (Rupees one Crore ninety one lakh only) up to March-2026 of RSETI, Silvassa pending since F.Y 2020-21, with UT administration and NRLM department

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

1. Advise UTLBC and Director RSETI for follow up with UT administration, SRLM & MORD for clearance of the pending reimbursement claim of ₹1.91 Cr. (Rupees One Crore ninety one lakh only) of RSETI, Khanvel, pending since FY 2020-21
(Action: UTLBC/SRLM / NRLM/RSETI)
2. 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)
3. Advise all Banks to focus on Agriculture Advances, Export Credit and MSMEs.
(Action: All Banks)
4. All Banks should focus on increasing financing under PM Mudra Yojana, SHGs, and Weaker Section Advances.
(Action: All Banks)
5. All Banks should settle maximum accounts of unclaimed assets (DEAF), during FY 2025-26.
(Action: All Banks, LDMs, UTLBC)
6. Banks should improve their performance under PM Vishwakarma and PM Surya Ghar Muft Bijli Yojana and minimize the rejection rate.
(Action: All Banks)
7. All Banks should complete CKYC, Re-KYC, and Nomination process in all PMJDY accounts as well as non-PMJDY accounts.
(Action: All Banks)
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 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. Advise all Banks to Extend KCC coverage to the remaining PM-Kisan beneficiaries not yet covered under the scheme. Ensure timely disbursement of KCC credit in alignment with the cropping cycle. Conduct awareness programmes jointly with the Agriculture Department on the revolving nature of KCC, annual enhancement of limits, interest subvention, Prompt Repayment Incentive (PRI), RuPay card usage, and associated insurance benefits. **(Action: All Banks)**
2. All banks should actively publicize KCC eligibility for tenant and landless farmers and adopt focused outreach measures to improve their access to formal credit. **(Action: All Banks)**
3. Advise all banks, Financial Literacy Centres (FLCs), and Centres for Financial Literacy (CFLs) to incorporate digital fraud prevention and cyber security awareness as a mandatory component of all financial literacy programmes and customer awareness campaigns. **(Action: All Banks, FLC, CFL)**
4. UTLBC and LDMs should follow up with district administration for opening of one more Rseti in UT especially in Daman district. **(Action: UTLBC, LDMs)**
5. 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)**
6. 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)**
7. 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)**
8. 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)**
9. 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 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)**
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 Sh. B.K.Singhal, CGM, NABARD, as under:

1. Advise for concerted efforts by member banks and all stakeholders to improve performance under the Annual Credit Plan and achieve the targets set for the current financial year. **(Action: All Banks)**
2. Advise all Banks and other stake holders to focus on fisheries, seafood exports, tourism and related sectors for improving CD ratio of Diu and Daman districts **(Action: All Banks)**
3. Advise UTLBC to incorporate comparative analysis of key banking parameters for the previous two years in future presentations to facilitate better assessment of performance trends and sectoral progress. **(Action: UTLBC)**
4. Advise UTLBC for continued follow-up with UT administration on issues relating to more property cards issuance for facilitating credit linkage under SWAMITVA scheme. **(Action: UTLBC)**
5. 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 24th meeting of Union Territory Level Bankers Committee for the quarter ended Dec 2025 was held on 25th Mar, 2026. Minutes were circulated to all the members vide letter dated 2nd April, 2026. 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
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1	Stamp duty costs for KCCs, PM SVANidhi and other Agriculture /Priority Sector loan is very high in UT, The UT Administration was requested to rationalize the prevailing high stamp duty rates, with the objective of enhancing credit uptake under the KCC, PM SVANidhi and other Agriculture/Priority Sector loan.	Waiver of stamp duty proposal is under consideration of UT Administration. We are following up for early remedy.
2	CD ratio of Diu district is very low, All stake holders are requested to focus and prioritize the enhancement of segmental performance in Diu.	UTLBC and LDM of Diu are following with all Banks working in Diu district and also with district Administration for improvement of CD ratio.
3	Only one RSETI is functioning, which is insufficient for the UT's 603 square kilometer area. An additional RSETI is needed to facilitate faster implementation of government schemes and improve credit performance.	UTLBC and LDM of Daman & Diu are following with district administration of Daman & Diu for opening of additional Rseti in Daman & Diu districts.
4	Performance under SHG credit linkage is very poor. All stake holder are requested to focus and improve.	UTLBC and LDMs are following with NRLM department and Banks for credit linkage to more SHG.
	Percentage of women BC in UT is significantly below the NSFI 2025-30. All stake holder are requested to focus and improve	UTLBC has conveyed the instruction of NSFI 2025-30 to all Banks for follow the guidelines regarding appointment of 30% women BC in fresh appointees from 01.04.2026 and for increasing the number of women BCs up to 20% before 31.12.2026. At present 17 women BC are working which should be increased up to 27 before 31.12.2026. Target for BOB-2, SBI-2, Canara-1, PNB-1, UBI-1, HDFC-1, UCO-1, Indian Bank-1
	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 and address issues related to unclaimed deposits.	Sub-Committee on Digital Payments and Cyber Security is already constituted. All Banks, LDMs, FLC and CFL are conducting more digital awareness camps, sensitizing customers for Re-KYC and settlement of Unclaimed deposit accounts.
5	Claim of Rs.1.91 Crore (Rupees one Crore ninety one lakh only) up to March-2026 of RSETI, Silvassa pending from F.Y 2020-21,.	Under consideration of Ministry of Rural Development and UT administration. We are hopeful for clearance of pending reimbursement of Rseti before 30.06.2026.

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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)**

PMJJBY & PMSBY: The performance of Banks is not up to the mark and serious efforts are required for improvement. **(Action: 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: 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: RD, RBI has suggested that more effort should be forward credit linkage & marketing support to Rseti trained candidate. **(Action: Rseti).**

ED Sir has requested for early clearance of pending claim of Rs.1.91 Cr. (Rupees one Crore ninety one lakh 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 advised to all Banks for increase the finance 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 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:

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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 2026:

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 9.33% which requires attention of all stakeholders collectively.
(Action: All Banks, LDMs)

Agenda No. 6 Progress under Service Area Credit Plan (SACP) up to Mar-26 :

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Mar 2026, for Priority Sectors by all the Banks was 76.52% in respect of targets in number of accounts and 91.95% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Education- 127.70% followed by MSME- 120.02% followed by Housing – 94.05% and Other PSA- 83.02%.
(Action: All Banks)

Agenda No. 7: Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended Mar 2026.

The Gross NPA of banks in UT is 2.57%. Under Priority Sector, it is 3.19% and in Agriculture, it is 4.85% as of Mar 2026.

Agenda No. 8: Progress under the Central Government sponsored programmes for FY 2025-26, Quarter ended Mar 2026:

As per the progress report at the quarter ended Mar 2026, against 14 sponsored applications, Banks have sanctioned 14 applications, (i.e. 100% achievement.)

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

RD, RBI 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

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

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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. RD, RBI & CGM NABARD has advised UTLBC for follow up of more property card issuance.

The meeting ended with a vote of thanks by **Shri Manoj Kumar Sinha, Coordinator UTLBC, DNH&DD.**

List of participants in 25th UTLBC meeting conducted on 15th Jun 2026 at Hotel Kostamar Beach Resort, Diu.

S.No	Name	Designation	Organisation
1	Sh Lalit Tyagi	Executive Director	Bank of Baroda
2	Sh. Amresh Ranjan	Regional Director	RBI, Ahmedabad
3	Sh. B.K.Singhal	CGM	NABARD
4	Sh. Devendra D Bonde	DGM, FIDD	RBI Ahmedabad
5	Sh. Krishna Kumar Singh	General Manager	Bank of Baroda
6	Lt. Cdr Naveen Anra	Protocol & Security	RBI
7	Sh. Dharmendra Kachhawa	AGM, FIDD	RBI Ahmedabad
8	Sh. Hitesh Bilimoriya	AGM	NABARD
9	Sh. Rajesh Kumar	DGM	BOI
10	Ms Zeenat Bamboowala	RM	SBI
11	Sh. Rajesh Kumar	DGM	IOB
12	Sh. M K Modi	AGM	BOM
13	Sh. Deepak Kumar Jha	CM	UCO Bank
14	Sh. S.K.Chatterjee	AGM	Canara Bank
15	Sh. Manish Verma	AGM	Central Bank of India
16	Sh. Girish Chandra	AGM	Indian Bank
17	Sh. Rakshpal Meena	CM	PNB
18	Sh. Bharat Kumar	CM	SBI, Veraval
19	Sh. Vijay Bansal	CM	Airtel Bank
20	Sh. Jebananth Julius	Cluster Head	TM Bank
21	Sh. Ketan Shah	GM	DDStCB
22	Sh. Rashin Vyas	Cluster Head	Axis Bank
23	Sh. Dhaval Thakkar	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. Rahul Uttam	Cluster Head	CSBank
30	Sh. Maulik Joshi	CM	SBI

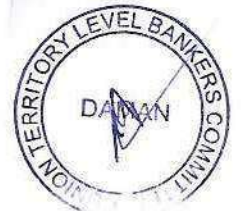
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31	Sh. Manoj Kr. Sinha	Chief Manager	UTLBC
32	Sh. Sunil Kr. Mali	LDM	DNH
33	Sh. Abhik Kumar Saha	LDM	Daman
34	Sh. S.K.Parmar	LDM	DIU
35	Sh. Niraj Ghoshadd	BH	Axis Bank
36	Sh. Amit Jani	BH	ICICIBank
37	Sh. Paresh Irachande	BM	DDSCB
38	Sh. Jiten Patel	BH	DDSCB
39	Sh. Dharmendra Kumar	BH	IPPB
40	Sh. P. Bagda	Agr. Officer	DNH & DD
41	Sh. Neeraj Kumar	Sr. Manager	BOB
42	Sh. Sunil Singh	BM	BOB
43	Sh. Pushpendra	Manager	Industry Dep.
44	Ms Diksha	Incharge	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 Kandi	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



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