

UTLBC-DNH&DD/2026-27/08/12

Dated: 27.08.2026

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

Madam /Dear Sir

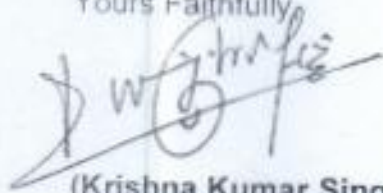
Re: Minutes of the 26th meeting of Union Territory Level Bankers Committee of DNH&DD for the quarter ended June 2026

Please find enclosed a copy of the minutes of the above meeting for the quarter ended June 2026, which was held on 21st Aug' 2026 at Hotel Mirasol Resort, Daman.

Kindly update us regarding the action taken regarding the decisions pertaining to your Bank/Institution/Organization latest by 10/09/2026, 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 10/09/2026.

Yours Faithfully



(Krishna Kumar Singh)
General Manager & Convenor UTLBC



**MINUTES OF THE 26th MEETING OF
UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC), DNH&DD**

A. Meeting Particulars:

Particular	Details
Name / Category of meeting	26th Meeting of Union Territory Level Bankers' Committee (UTLBC), DNH&DD
Name of State	UT of DNH&DD
Reference period (meeting for quarter ended)	Quarter ended June 2026 / Q1 of FY 2026-27
Chaired by	Mr. Amresh Ranjan, Regional Director, Reserve Bank of India (RBI).
List of participants	Annexure-I
Agenda	Agenda booklet circulated vide UTLBC DNH&DD email dated 12.08.2026.
Data	As per Annexures attached to the Agenda Booklet and shared with members vide UTLBC DNH&DD email dated 12.08.2026

B. Gist of Opening Remarks:

At the outset, **Shri Krishna Kumar Singh, General Manager and Convenor, UTLBC**, welcomed all the dignitaries and participants to the meeting.

In his inaugural address, he briefly highlighted the performance of banks in the UT of Dadra and Nagar Haveli and Daman and Diu (DNH&DD) during the last quarter of FY 2025-26. He expressed concern over the poor performance in agricultural advances, the low Credit-Deposit (CD) Ratio of Diu, and the performance under Atal Pension Yojana (APY), PM Vishwakarma, and PM Surya Ghar: Muft Bijli Yojana.

He urged all member banks to complete the CKYC and Re-KYC processes for all accounts at the earliest. He also advised banks to ensure the maximum possible settlement of unclaimed assets under the Depositor Education and Awareness Fund (DEAF) before 30th Sep 2026.

Constitution of New Sub-Committees

The House was apprised of the constitution of two new Sub-Committees, namely the Sub-Committee on MSME and the Sub-Committee on Financial Inclusion. These committees have been constituted with the objective of improving performance in the areas of MSME financing and financial inclusion.

The regular meetings of these Sub-Committees will commence from the next quarter.

Financial Inclusion

The National Strategy for Financial Inclusion (NSFI) 2025-30 is currently underway. The primary objective remains to provide accessible, efficient, and inclusive banking services to every citizen, thereby strengthening trust and promoting financial empowerment.

However, financial inclusion can be considered successful only when access to financial services translates into meaningful economic opportunities. India has progressively moved from financial inclusion towards financial empowerment. The next phase should not be limited to opening bank accounts; rather, it should focus on enabling meaningful access to credit, insurance, pension, and digital financial services.

All member banks were urged to work closely with other stakeholders to substantially improve SHG credit linkage during the current financial year.

Agriculture Finance and Kisan Credit Cards (KCCs)

The performance of the UT under agriculture finance, particularly with regard to the issuance of Kisan Credit Cards (KCCs), remains a matter of concern.



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At present, approximately 9,547 PM-KISAN beneficiaries are yet to avail themselves of the benefits of KCCs. All member banks were urged to work closely with the concerned stakeholders to substantially improve the coverage and achieve saturation of all eligible PM-KISAN beneficiaries under KCCs.

Credit-Deposit Ratio of Diu

The Credit-Deposit (CD) Ratio of Diu District continues to remain low and is a matter of concern. All stakeholders were urged to accord priority to improving the credit performance of Diu District.

The House had earlier advised all banks to report credit off-take based on the place of utilisation of credit, particularly since several industries are operating in Silvassa and Daman. Reporting based solely on the place of sanction has a negative impact on the CD Ratio of the UT of DNH&DD.

Accordingly, all banks in the UT were advised to report sanctioned advances based on the place of utilisation of credit, wherever applicable.

RSETI and Credit Linkage

The Director, RSETI, was advised to ensure maximum credit linkage for RSETI-trained candidates, as they constitute an important pool of potential beneficiaries for MUDRA loans and other small business loans.

The LDM, Daman, was advised to ensure the early submission of the letter and layout plan to the District Panchayat and Collector, Daman, for the establishment of a new RSETI at Daman.

The UTLBC Coordinator shall extend all necessary assistance to the LDM, Daman, in this regard.

Important Pending Issues

The following important pending issues were brought to the notice of the House and the UT Administration:

1. RSETI, Silvassa

A claim amounting to ₹1.91 crore (Rupees One Crore Ninety-One Lakh only), up to March 2026, pertaining to RSETI, Silvassa, has remained pending since FY 2020-21.

2. Waiver of Stamp Duty

The issue relating to the waiver of stamp duty on agricultural finance and other Priority Sector Loans is still pending.

3. Creation of Equitable Mortgage

Facilitation for the creation of equitable mortgages anywhere in the UT of DNH&DD, including all districts, towns, talukas, and villages, for the purposes of Section 58(f) of the Transfer of Property Act, is still pending.

This facility is required to enable banks and beneficiaries to create equitable mortgages on properties located anywhere within the UT in a hassle-free and convenient manner.

4. SVAMITVA Scheme

No notification or guidelines have yet been issued by the UT Administration for implementation of the SVAMITVA Scheme.



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Green Finance and Renewable Energy

Green finance is emerging as an important pillar of sustainable development. The UT of DNH&DD should aspire to become one of the leading UTs in renewable energy generation, and the banking sector has an important role to play in supporting this transformation.

All member banks were encouraged to expand financing for rooftop solar projects, clean energy infrastructure, electric mobility, climate-resilient agriculture, and other green initiatives.

Recognising the growing importance of sustainable finance, the Department of Financial Services (DFS) has prescribed a separate standalone target for renewable energy financing.

Particular emphasis may be placed on financing under the PM Surya Ghar: Muft Bijli Yojana, which offers significant opportunities for expanding rooftop solar adoption while contributing to the country's clean energy objectives.

Conclusion

Collectively, these fiscal, financial, and regulatory measures place the banking sector at the centre of India's growth and development journey.

As bankers, we are not merely financiers of growth; we are also partners in nation-building, managers of financial risks, and custodians of financial stability. The active participation and coordinated efforts of all stakeholders will be essential for achieving the desired outcomes for the UT of Dadra and Nagar Haveli and Daman and Diu.

Key Note Address:

Shri Amresh Ranjan, Regional Director, Reserve Bank of India, welcomed the dignitaries on the dais and fellow bankers and highlighted the following key points:

1. USD-INR Forex Swap

The Regional Director drew the attention of the House to a time-sensitive development concerning the USD-INR Forex Swap facility.

The Reserve Bank of India's special USD-INR Forex Swap facility for FCNR (B) deposits, introduced on 8th June 2026, is being discontinued for fresh mobilisation, as per the RBI Press Release dated 14th August 2026.

The facility will, however, remain available for FCNR (B) deposits mobilised up to 31st August 2026, with the resulting swaps to be availed from the RBI by 11th September 2026. Banks, therefore, have a limited window to utilise the facility.

The response to the facility has been encouraging. As of 13th August 2026, FCNR (B) deposits accounted for USD 52,300 million out of the total forex inflows of USD 56,846 million reported under the facility. The ECB/OFCB window, in contrast, continues to remain available until 31st December 2026.

The Regional Director further highlighted a related development. On 7th August 2026, the RBI clarified that advances extended against eligible fresh FCNR(B) and NRE term deposits would be excluded from Total Credit for the purpose of computing Adjusted Net Bank Credit (ANBC). This clarification removes the earlier concern among banks that credit backed by such deposits could increase their Priority Sector Lending (PSL) target base.



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Taken together, these developments provide banks with an opportunity to mobilise FCNR(B) deposits within the stipulated period, avail the swap facility, and deploy the resulting liquidity as credit without the earlier concern regarding its impact on the ANBC base.

2. PMJJBY / PMSBY Claim Settlement

The Regional Director highlighted the status of claim settlement under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in the UT.

As on 30th June 2026, PMJJBY claim settlement in the UT stood at a healthy 95.65%, with 440 out of 460 claims settled. However, PMSBY claim settlement stood at only 58.00%, with 29 out of 50 claims settled, 14 claims pending, and 7 claims rejected.

Thus, there is a gap of more than 37 percentage points between the claim settlement performance of the two flagship social security schemes.

The Regional Director further observed that the PMSBY settlement performance of the UT was significantly lower than the corresponding Gujarat State-level figure, wherein PMJJBY settlement stood at 96.13% and PMSBY settlement at 85.24% during the same quarter.

While the UT's PMJJBY performance is broadly comparable with the State-level performance, its PMSBY claim settlement is approximately 27 percentage points lower than Gujarat's PMSBY performance.

UTLBC was advised to undertake a detailed analysis of rejected PMSBY claims, identify the reasons for rejection, and formulate appropriate measures to reduce claim rejections and improve the overall claim settlement process.

3. Unbanked Rural Centres (URCs)

The Regional Director informed the House that, as on 30th June 2026, 49 Unbanked Rural Centres (URCs) were still pending coverage in the UT of DNH&DD.

Under the National Strategy for Financial Inclusion (NSFI) 2025–30, UTLBC has committed to providing banking services in:

7 most-populated URCs by December 2026;

a further 8 URCs by December 2027; and

full coverage of all 49 URCs by December 2030.

All 49 URCs have already been allocated to the nearest serving bank through the respective Lead District Managers (LDMs).

The Regional Director advised banks to treat the December 2026 deadline for coverage of the first seven URCs as a firm commitment and ensure timely completion.

4. Number of Women Business Correspondents (BCs)

The Regional Director highlighted the need to increase the participation of women Business Correspondents (BCs) in the banking network.

As on 31st March 2026, the UT of DNH&DD had a total of 137 BCs, of whom only 17 were women, constituting approximately 12.4% of the total BC network.

This is below the NSFI milestone of:

20% by December 2026;

25% by December 2027; and

30% by December 2028.



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The Regional Director further informed the House that, based on an analysis of BC transaction data in Gujarat, women BCs were found to be approximately 60% more efficient than their male counterparts. He emphasised that increasing the number of women BCs is not merely a regulatory requirement, but also presents a strong business case for banks, and encouraged banks to actively support and strengthen the network of women BCs.

5. Re-KYC

The Regional Director highlighted the status of Re-KYC of bank accounts in the UT.

As on 30th June 2026, a total of 31,582 accounts in the UT of DNH&DD were due for Re-KYC, comprising 8,966 inoperative accounts and 22,616 operative accounts.

As on 31st July 2026, 6,514 inoperative accounts and 6,245 operative accounts remained pending, with an overall completion rate of approximately 60%.

Within this, the Focus Group, comprising accounts that had remained inoperative for one year or less and accounts that had newly become due for Re-KYC, recorded approximately 60% coverage against the original pendency, compared with the national average of 65%.

With regard to active accounts specifically, the UT's achievement stood at 72%, which was below the national average of 80%. However, the UT's overall achievement of 60% remained above the national overall achievement of 54%.

The Regional Director further highlighted that State Bank of India accounted for more than half of the total pending accounts in the UT, with 7,086 out of 12,759 pending accounts.

All banks, and State Bank of India in particular, were advised to undertake special drives through BCs and bank staff and organise dedicated Re-KYC camps to expedite the completion of pending Re-KYC.

Bank of Baroda was also advised to make focused efforts to reduce its pending accounts and complete the remaining 4,414 accounts.

The Regional Director informed the House that the RBI is closely monitoring Re-KYC progress across all States and UTs and emphasised that banks should ensure completion of Re-KYC of Focus Group accounts by the end of September 2026.

6. Agriculture

The Regional Director expressed concern over the continued decline in agricultural advances as a proportion of total advances. The position has declined consecutively over the last three UTLBC meetings:

Period Agriculture Advances as % of Total Advances

December 2025 3.27%

March 2026 3.25%

June 2026 3.21%

This is significantly below the 18% target under ANBC, representing a shortfall of nearly 15 percentage points. The Regional Director noted that the gap has not narrowed despite the issue having been highlighted in the previous two UTLBC meetings.

The Agriculture Annual Credit Plan (ACP) achievement during the current quarter stood at only 15.62% by amount, following a full-year achievement of merely 25.17% during FY 2025-26.



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In contrast, the performance under MSME was significantly better, with an ACP achievement of 62.90% by amount, well above the sector benchmark.

The overall Priority Sector ACP achievement stood at 51.36%, with MSME accounting for approximately 91% of the achievement, while the low performance in agriculture continued to adversely affect the overall position.

Banks Driving the Shortfall

Bank	Target (₹ crore)	Achievement (₹ crore)	Achievement (%)
Bank of Baroda	178.97	26.44	14.77%
State Bank of India	56.88	5.68	9.99%
Punjab National Bank	119.67	1.37	1.14%
ICICI Bank	93.06	6.88	7.39%
Central Bank of India	44.69	1.46	3.27%
Union Bank of India	42.32	2.58	6.10%
Union Bank of India	23.44	2.42	10.32%

The Regional Director highlighted that improved performance is achievable, citing the performance of other banks. HDFC Bank had achieved 73% of its target, with an achievement of ₹63.86 crore against a target of ₹87.77 crore. UCO Bank had achieved 42%, with an achievement of ₹14.63 crore against a target of ₹35.21 crore, while Axis Bank had achieved 48%, with an achievement of ₹12.89 crore against a target of ₹26.81 crore.

All banks recording less than 25% ACP achievement in Agriculture, including Bank of Baroda and State Bank of India, were advised to submit a written action plan to the UTLBC within a fortnight, outlining specific measures and timelines for improving agricultural credit.

7. Kisan Credit Cards (KCC)

The Regional Director highlighted the need to significantly improve the coverage of Kisan Credit Cards (KCCs) among PM-KISAN beneficiaries.

As on 31st March 2026, the UT had 11,448 PM-KISAN beneficiaries, of whom only 1,901 beneficiaries held KCCs. Thus, 9,547 beneficiaries were yet to avail themselves of KCC benefits.

The Regional Director also expressed concern that the total outstanding under KCC had declined by 37% quarter-on-quarter, from ₹88.57 crore to ₹55.72 crore.

He recalled that the Sub-Committee on Agriculture of UTLBC had already resolved that all bank branches should disburse a minimum of 10 KCC loans per month and work towards achieving full KCC saturation among PM-KISAN beneficiaries, with UTLBC responsible for allotting targets and monitoring progress.

UTLBC was advised to place a specific progress report before the Committee against the above target, rather than allowing the resolution to remain a general directive.

Other important issues:

Cybersecurity: To strengthen cybersecurity and facilitate a better response to cyber-related incidents and investigations by Police, RBI, SG and other investigating agencies, a standard reporting format



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will be prepared. After finalization, the format will be shared with UTLBC and its member banks and will include key measures such as device binding and SIM binding.

RSETI: UTLBC and LDM, Diu were instructed to take necessary steps for establishing an RSETI in Diu, with a focus on Diu-specific requirements, particularly fishing-related courses covering boat and engine maintenance, cold-chain management and seafood export, as well as tourism-related courses. UTLBC was also instructed to review the performance of RSETIs in the Sub-Committee and examine their course curriculum to make the training programmes more effective and aligned with local requirements.

Financial Literacy: UTLBC was instructed to assess the impact and effectiveness of Financial Literacy Camps organised by bank branches, FLCs and CFLs, and present the assessment in the September Quarter Meeting.

Inoperative Accounts: The RBI Regional Director urged all banks to reduce the number of inoperative accounts by ensuring regular KYC updation and keeping accounts operative, so as to minimize the transfer of unclaimed deposits to the RBI and facilitate the timely return of funds to the rightful account holders.

PM Vishwakarma: Banks were advised to minimize the rejection rate under the PM Vishwakarma Scheme and adopt an empathetic and supportive approach while processing loan applications, avoiding rejection on minor or rectifiable grounds, so as to promote inclusive growth and ensure effective implementation of all flagship schemes of the Government of India.

KCC: UTLBC was instructed to disseminate the guidelines of the new KCC framework to all member banks to ensure their awareness and effective implementation.

The Regional Director concluded by urging all stakeholders to work with renewed focus and urgency to ensure that the banking sector plays a meaningful role in driving economic growth and development in the Union Territory of Dadra and Nagar Haveli and Daman and Diu.

He thanked the House and all the participants for their continued cooperation.

Shri G. V. Sunil Kumar, Chief General Manager, NABARD, addressed the 26th UTLBC Meeting and highlighted the following key points:

1. Overall Banking Scenario

The overall banking scenario in the Union Territory reflects steady growth. Total deposits stood at ₹19,093.17 crore, registering a 10% year-on-year growth, while advances increased by 9% to ₹10,595.90 crore. The Credit-Deposit (CD) Ratio improved marginally to 55.5%.

He congratulated all bankers for achieving ₹2,697 crore in disbursements against the Annual Credit Plan (ACP) target of ₹5,250.82 crore, representing an achievement of 51% during the first quarter of FY 2026-27.

He noted with satisfaction that the ACP achievement of the UT as of June 2026 was higher than that of Gujarat State, where the corresponding achievement stood at 47.46%.

The overall ACP performance was primarily driven by the MSME sector (63%) and Housing sector (27%). However, the performance under Agriculture (15%) and Export (Nil) requires greater attention. Under MSME, the achievement in the Micro Enterprises segment stood at 53%, which was considered satisfactory for the first quarter.



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2. Priority Sector Lending

Although overall Priority Sector Lending (PSL) advances stood at 57.09%, well above the benchmark of 40%, the share of advances to the Agriculture Sector and Weaker Sections stood at only 3.21% and 3.90%, respectively, against the prescribed benchmarks of 18% and 12%.

He emphasised that these sectors require immediate and focused attention to improve credit flow and achieve the prescribed benchmarks.

3. Kisan Credit Cards and Agricultural Credit

On the credit delivery front, the Kisan Credit Card (KCC) scheme continues to remain an area of concern. Against more than 11,448 PM-KISAN beneficiaries, only 1,901 active KCC accounts were reported, leaving a significant gap of approximately 9,547 beneficiaries in agricultural credit coverage.

A considerable 62% decline in KCC accounts with Private Sector Banks was observed in the quarter ended June 2026 as compared with the corresponding quarter of June 2025. During the same period, KCC (Crop) and KCC (Fisheries) accounts declined by 18% and 22%, respectively. This decline was also reflected in the overall decrease in agricultural advances during the quarter ended June 2026.

In the case of Daman & Diu State Cooperative Bank (DDStCB), achievement under crop loans stood at only 6%, which was considered low. Banks were advised to take appropriate measures to improve performance in the forthcoming quarters.

He further highlighted that high stamp duty costs on KCC and Priority Sector Loans continue to act as a major impediment to credit delivery. The UT Administration was requested to consider the proposal for waiver of stamp duty. He noted that the proposal was reportedly under consideration by the UT Administration.

Banks were advised to conduct focused saturation drives and ensure that every eligible PM-KISAN beneficiary is assessed for KCC coverage.

He further observed that approximately 80% of farmers in the UT are Small and Marginal Farmers (SMFs), with a majority having inadequate or improper land records. In this context, banks may explore the Flexi-KCC facility to facilitate credit access to this segment.

4. Agriculture NPAs

The Regional Office of NABARD expressed concern over the increase in Non-Performing Assets (NPAs) in the agriculture sector.

Agriculture NPAs increased to 7.92%, amounting to ₹26.98 crore, of outstanding agricultural advances as of June 2026, compared with 4.85% in March 2026.

The position in respect of agriculture term loans was even more concerning, with NPAs increasing to 9.20% from 5.23% as of March 2026.

Banks were advised to take immediate and appropriate corrective measures to contain the rising level of agricultural NPAs, even though the overall NPA position had decreased marginally.

5. Low Credit-Deposit Ratio of Diu

The CGM, NABARD, shared a recent development at the national level. As one of the action points emerging from discussions between NABARD and NITI Aayog, it was decided to identify districts with low CD Ratios at the national level and prepare an action plan in consultation with the respective SLBCs/UTLBCs to gradually increase their CD Ratio to 80%.



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NABARD has identified 300 districts with a CD Ratio below 60% and 60 districts with a CD Ratio below 40%. Diu figures among the districts requiring particularly focused attention.

The CD Ratio of Diu, at 9.35%, was highlighted as a matter of serious concern. There is a need to promote greater economic activity in the district to generate credit demand.

Further, Diu District falls within the bottom 10 percentile in terms of per-capita distribution of branches, fixed BCs, and ATMs under the access parameters. Developing an action plan to improve the availability of banking channels in the district may also contribute to improving its overall financial inclusion and credit delivery position.

UTLBC was advised to undertake a Root Cause Analysis (RCA) of the low CD Ratio of Diu and identify specific factors responsible for the situation.

6. Action Plan for Improving CD Ratio of Diu

The Special Sub-Committee of the District Consultative Committee (DCC) constituted for enhancing the CD Ratio of Diu was requested to adopt a target-oriented approach.

The Sub-Committee should identify bank-wise and activity-wise targets, establish measurable timelines, and ensure regular monitoring of progress. Progress against the action plan may also be reviewed as a regular agenda item in DCC meetings.

The low CD Ratio of Diu is also influenced by the presence of high NRI deposits. The UT Administration was therefore urged to initiate large-scale developmental and economic projects in the district to stimulate local economic activity and credit off-take.

There is a need to create avenues for the productive deployment of available financial resources within the local economy, particularly through tourism, MSMEs, allied agricultural activities, and the services sector.

Fisheries continue to be one of the major economic activities in Diu. Banks were advised to proactively utilise KCC-Fisheries and term-loan products to support mechanisation, cold-chain facilities, fishing equipment, value addition, and marketing infrastructure.

The CD Ratio of SBI (16%) and Nationalised Banks (33%) was also highlighted as requiring special attention to improve the overall CD Ratio of the UT.

7. PMFME and Post-Harvest Activities

The CGM, NABARD, highlighted the significant potential of the UT in post-harvest activities in the food and agriculture sectors.

To enhance institutional credit flow to these activities, the Ministry of Food Processing Industries (MoFPI), Government of India, has launched the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, including support for SHGs and FPCs.

Bankers were urged to provide adequate credit support to micro enterprises for setting up and expanding their units. It was noted that two applications were currently pending with banks, and banks were requested to dispose of such applications expeditiously.

8. SHG Credit Linkage

The performance under Self-Help Group (SHG) credit linkage was highlighted as an area requiring substantial improvement.



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Out of 57 savings-linked SHGs, only 5 SHGs had been credit-linked, indicating a very low level of credit linkage.

Banks were requested to make concerted efforts to improve SHG credit linkage and ensure adequate credit support in accordance with the RBI/National Rural Livelihoods Mission (NRLM) guidelines.

Banks were also advised to place greater emphasis on providing multiple doses of assistance under DAY-NRLM. This would enable SHGs to access repeat doses of credit over a period of time, progressively increasing their borrowing capacity and supporting sustainable livelihood activities and improvement in the quality of life of their members.

9. Special Refinance Scheme for Green Financing

The CGM, NABARD, apprised the House of the Special Refinance Scheme (SRS) for Green Financing introduced by NABARD.

The scheme provides concessional refinance facilities to banks, thereby encouraging greater flow of credit towards environmentally sustainable projects in rural areas.

The following key features of the scheme were highlighted:

Eligible activities: All green activities/projects in rural areas that promote energy efficiency in resource utilisation, reduce carbon emissions and greenhouse gases, promote climate resilience and/or adaptation, and conserve or improve natural ecosystems and biodiversity are eligible.

Eligible institutions: State Cooperative Banks, Public Sector Commercial Banks, Small Finance Banks, NBFCs, and NBFC-MFIs are eligible to avail refinance under the scheme.

Convergence with other schemes: The scheme may be converged with other Government of India/State Government schemes providing subsidy or interest subvention.

Action by banks: Banks were requested to sanction loans under eligible activities and avail themselves of refinance support from NABARD.

10. Skill Development and SHG Entrepreneurship

The CGM, NABARD, noted that the Government of India has extended the Skill India Programme up to 2026, with an outlay of ₹8,800 crore for the period 2022-23 to 2025-26.

Bankers were urged to give greater emphasis to developing entrepreneurial and livelihood skills among SHG members, preferably from the formation stage of the SHG itself, so that the groups are better prepared to undertake sustainable economic activities.

11. Joint Liability Groups (JLGs)

The performance under Joint Liability Groups (JLGs) was also highlighted.

During the quarter ended June 2026, only ₹2 lakh was disbursed across 5 loan accounts, which was considered far from satisfactory.

Banks were encouraged to improve credit disbursement under the JLG mode to facilitate access to institutional credit for underserved and unbanked sections of the population.

12. PM Vidyalaxmi and Education Loans

The CGM, NABARD, drew attention to the observations of the Parliamentary Standing Committee regarding education loans and financial accessibility in higher education.



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As per the report, the percentage of applications pending for more than 10 days under the PM Vidyalaxmi Scheme stood at 32% in private banks and 41% in cooperative banks.

This indicates the need for more proactive and timely disposal of pending applications by private and cooperative banks.

Cooperative banks were advised to strengthen district-level monitoring of sanctions, rejections, disbursements, and pendency, and to ensure time-bound processing of applications.

Reducing pendency beyond the prescribed timelines would improve transparency, promote regional equity, and facilitate deserving students in accessing higher education finance without unnecessary delay.

13. RSETI

It was highlighted that only one RSETI is currently functioning in the UT, which may not adequately cater to the training requirements of all three districts, particularly considering their geographical spread.

The process for establishing two additional RSETIs should therefore be expedited to facilitate faster implementation of Government schemes and improve credit performance in the UT.

14. MUDRA – Tarun Category

The number of accounts under the Tarun category of the Pradhan Mantri MUDRA Yojana (PMMY) was noted to be low, at 38 accounts.

Banks were requested to review and dispose of any pending applications under the Tarun category expeditiously.

15. Scale of Finance

With regard to the Scale of Finance (SoF), the Convenor of the State Level Technical Committee (SLTC) and Daman & Diu State Cooperative Bank (DDStCB) were urged to expedite the issuance of the Scale of Finance for all three districts of the UT.

16. Sahakar Se Samriddhi

The CGM, NABARD, informed the House that NABARD is a key implementing agency for the Government of India's "Sahakar Se Samriddhi" programme, which focuses on strengthening the cooperative sector.

The programme aims to strengthen the rural cooperative ecosystem through the formation and strengthening of two lakh new Multipurpose PACS, Dairy Cooperatives, and Fisheries Cooperative Societies over a period of five years, covering Panchayats and villages across the country.

The initiative seeks to strengthen the cooperative movement and deepen its reach at the grassroots level.

In the UT, NABARD is working in close coordination with the Cooperation Department for the formation of Multipurpose PACS (MPACS) in all three districts.



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17. Computerisation of PACS

In the UT, 4 PACS have been identified for computerisation out of 11 functional PACS under the programme.

Being multipurpose institutions, these PACS offer significant opportunities to serve as grassroots touchpoints for the delivery of institutional credit and other financial services.

It was informed that two PACS from DNH would be declared e-PACS once the district-level meeting is completed by the Daman & Diu State Cooperative Bank (DDStCB). The DDStCB was requested to expedite the completion of the required process.

Conclusion

In conclusion, the CGM, NABARD, emphasised the need for timely implementation of decisions, improved credit delivery, strengthened financial inclusion, and coordinated efforts among all stakeholders.

He urged all banks and concerned departments to work collectively towards achieving inclusive, balanced, and sustainable development in the Union Territory of Dadra and Nagar Haveli and Daman and Diu.

He thanked the Chair, the House, and all participants for their cooperation.

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



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C. Action Taken Report (ATR) of Previous Meeting(s):

Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
1.	Revised LBS Guidelines 2026	UTLBC to form dedicated sub-committee for matters relating to revised LBS circular.	UTLBC	All the 2 New Sub Committee were constituted and are functional now.	Closed	N/A
2.	Revised LBS Guidelines 2026	Each bank's controlling office to appoint a District Coordination Officer to guide and coordinate with LDMs.	Member Banks	All member banks have confirmed having appointed DCOs and the list is available with UTLBC. In response, UTLBC requested all banks to ensure that DCOs coordinates with LDMs.	Closed	N/A
3.		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.	UT Administration	Waiver of stamp duty proposal is under consideration of UT Administration. We are following up for early remedy.	Ongoing	Latest Progress to be obtained from UT Administration by 30.09.2026.
4.		CD ratio of Diu district is very low. All stake holders are requested to focus and prioritize the enhancement of segmental performance in Diu.	All Banks	UTLBC and LDM of Diu are following with all Banks working in Diu district and also with district Administration for improvement of CD ratio.	In Progress	On or before 30.09.2026
5.		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, LDM Daman & Diu.	UTLBC and LDM of Daman & Diu are following with district administration of Daman & Diu for opening of additional Rseti in Daman & Diu districts. We have written letter to district administration and district panchayat in this matter.	In Progress	On or before 30.09.2026



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Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
6.		Performance under SHG credit linkage is very poor. All stake holder are requested to focus and improve.	Member Banks	UTLBC and LDMs are following with NRLM department and Banks for credit linkage to more SHG. In F.Y 2026-27 up to June 2026, 5 SHG has been credit linked by BOB.	In Progress	By 30.09.2026
7.		Percentage of women BC in UT is significantly below the NSF1 2025-30. All stake holder are requested to focus and improve	All Banks	UTLBC has conveyed the instruction of NSF1 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	Ongoing	N/A
8.		A UTLBC Sub-Committee on MSME & Financial Inclusion shall be constituted. Awareness campaigns shall be conducted to: Sensitize customers on re-KYC compliance and address issues related to unclaimed deposits.	UTLBC	Sub-Committee on MSME and Financial Inclusion has been constituted. Digital Payments and Cyber Security and Sub Comm. Of Agr. is already constituted. All Banks, LDMs, FLC and CFL are conducting more digital awareness	Closed	N/A



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Sr. No.	Agenda No.	ATR Points	Action By	Remarks	Status	Timeline for closure
				camps, sensitizing customers for Re-KYC and settlement of Unclaimed deposit accounts.		
9.		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..	SRLM/NRLM	Under consideration of Ministry of Rural Development and UT administration. We are hopeful for clearance of pending reimbursement.	Ongoing	30.09.2026



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D. Discussion on Agenda:

Sr. No.	Agenda Item	Gist of Discussion	Action Point	Responsibility for Action	Timeline
1.	Adoption of the New MoM Format under the Revised Lead Bank Scheme (LBS) Guidelines 2026				
	New MoM format — Annexure 10	The Convenor apprised the House that RBI's Revised Lead Bank Scheme guidelines dated 19 June 2026 prescribe a standardized format (Annexure 10) for recording minutes of all LBS fora, including SLBC/UTLBC, DCC, DLRC, BLBC and Sub-Committee meetings, effective immediately. This Minutes of the 26th UTLBC meeting, and all subsequent UTLBC and Sub-Committee minutes, are to be recorded accordingly in the revised format.	Adopt Annexure-10 format for all future meetings of SLBC/UTLBC, DCC, DLRC, BLBC and Sub-Committees minutes.	UTLBC / All LDMs	With immediate effect
2.	1. Confirmation of Minutes of Last Meeting				
		The proceedings of the 25th meeting of Union Territory Level Bankers Committee for the quarter ended Mar 2026 was held on 15th June, 2026. Minutes were circulated to all the members vide letter dated 22nd June, 2026. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.	House confirmed the minutes of the 26th UTLBC meeting as circulated.	Closed	Not applicable
3.	2. Follow-up Action				
	2.1.	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.	UT Administration	On or before 30.09.2026
	2.2.	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.	All Banks	On or before 30.09.2026
	2.3.	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	UTLBC and LDM of Daman & Diu are following with district administration of Daman & Diu for opening of additional Rseti in	UT Administration	On or before 30.09.2026



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		improve credit performance.	Daman & Diu districts. We have written letter to district administration and district panchayat in this matter.		
2.4.		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. In F.Y 2026-27 up to June 2026, 5 SHG has been credit linked by BOB.	UTLBC	Quarterly
2.5		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	All Banks	31.12.2026
2.6 Constitution of two new Sub-Committees		A UTLBC Sub-Committee on MSME & Financial Inclusion 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 MSME and Financial Inclusion has been constituted. Digital Payments and Cyber Security and Sub Comm. Of Agr. 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.	UTLBC	Closed
2.7		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.	UT Administration	On or before 30.09.2026
4.	Progress Under Annual Credit Plan (ACP) Target 2026-27				
	Progress Under Annual Credit Plan (ACP) Target of FY 2026-27	Q1 performance under ACP 2026-27 and reconciliation of disbursement figure reported to SLBC/ENSURE Portal was discussed.	1. All member banks and LDMs to confirm that every branch under their jurisdiction is having a copy of Branch ACP	Member Banks, LDMs and NABARD	By the end of Q2 of FY 2026-27



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			target. 2. All Member banks and LDMs to ensure disbursement in line to surpass the proportionate target. 3. Banks performing below state average, to review and contribute as per their target. 4. Variation is observed in reporting to SLBC and ENSURE Portal of NABARD, which needs to reconcile and reported without variation, hereafter.		
5. Review of Key Banking Areas					
Review of key banking areas – Branch expansion	Total branches are 122 as of 30.06.2026, Same as QE March 2026.	All member banks to ensure proper reporting to avoid any anomalies.	All Member Banks.	On or before 30.09.2026.	
District-wise CD Ratio	CD ratio of Diu district is below 10%	All Stake holders are requested to make a road map for increasing CD ratio	All member Bank & LDM Diu	On or before 30.09.2026.	
Priority Sector Lending Benchmark	Agriculture, Weaker Sections and Small & Marginal Farmer indicators remained below applicable benchmarks for relevant groups.	Member Banks below benchmark to bridge identified gaps.	All Member Banks and LDMs	On or before 30.09.2026	
6. Implementation of Financial Inclusion					
PMJDY	PMJDY accounts, Aadhaar seeding, RuPay coverage and zero-balance accounts were reviewed.	Banks to reduce zero-balance accounts and improve Aadhaar seeding and RuPay Card coverage.	All Member Banks & LDMs	On or before 30.09.2026.	
Operative CASA accounts	It was observed that Aadhaar seeding, authentication and mobile seeding is below national averages.	Banks to improve Aadhaar seeding and authentication and Mobile seeding above national average levels.	All Member Banks & LDMs	On or before 30.09.2026.	
Social Security Schemes	The performance of Banks is not up to the mark and serious efforts are required for improvement.	All banks were advised to improve their performance.	All Member Banks & LDMs	On or before 30.09.2026.	
Social Security Schemes	Enhance PMJJBY/PMSBY enrolment and sensitize customers on claim documentation.	In UT of DNH&DD, claim settlement ratio is above 95% under PMJJBY and is 55% under PMSBY Banks to work for improving the ratio further.	All Member Banks & LDMs	On or before 30.09.2026.	
NSFI 2025-30	UTLBC has conveyed the instruction of NSFI 2025-30 to all Banks for follow the guidelines	All member banks and LDMs to continue working towards	All Member Banks & LDMs	December 2026	



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		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.	improving the deployment of Women-BCs and other NSFI 2025-30 milestones as per the assigned plan.		
Opening of banking outlets in URCs as per RBI	51 rural centres are unbanked in UT of DNH & DD under Tier VI		Target allotted to nearest Bank for opening of Bank branch/fixd BC point	All Member Banks & LDMs	As per NSFI roadmap by December 2026
Financial Literacy Camps	Discussed & Reviewed the performance		All member Banks, LDMs and FLCs to conduct more literacy camps and aware rural population from digital fraud	All Member Banks, FLC, CFL	On or before 30.09.2026
Rural Self-Employment Training Institutes (RSETI)	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.		LDM Daman & Diu are instructed to start process for opening of additional Rseti in Daman & Diu districts. And write letter to district administration and district panchayat in this matter.	LDM Daman & Diu	Quarterly Review
7. Central Government Schemes					
PMMY	PMMY disbursement / outstanding position was reviewed.		All member banks to maximize the disbursement under the Tarun Plus to strengthen support for aspiring and scrupulous entrepreneurs. All LDMs to sensitize the banks and monitor the progress.	All Member Banks & LDMs	Quarterly review
Stand Up India	Progress under Stand-Up is not satisfactory. Pending disbursements were reviewed.		Member Banks are to prioritize the clearance of pending cases and update the portal. Member banks to share the list of pendency with specific remarks for pendency to UTLBC for taking up the matter with concerned department. All LDMs to sensitize the banks and monitor the progress.	All Member Banks & LDMs	Quarterly review
PM SVANidhi	PM SVANidhi scheme is restructured and extended up to March 2030, with the beneficiary		Member banks to onboard all eligible street vendors in accordance	All Member Banks, LDMs	Quarterly review



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		credit card included with a limit to ₹30,000. Revised scheme and pending applications were reviewed.	with the revised scheme guidelines and ensure timely processing of eligible applications. All LDMs to sensitize the banks and monitor the progress. The respective state govt. department to incorporate the Credit Card issuance data in the report.	& State Govt.	
	KCC Animal Husbandry & Fisheries Campaign	Applications and campaign position were discussed and reviewed.	Respective State Govt. Dept. is requested to upload the applications on the portal and Member Banks are to process these applications on priority for clearing the pendency.	All Member Banks & LDMs & State Govt.	Quarterly review
	PMFME	Pending applications for disbursement under PMFME scheme was reviewed and discussed.	All member banks to expedite the process of disposing of pending applications under AIF & PMFME.	All Member Banks & LDMs	Quarterly review
	PM Vishwakarma & PM Surya Ghar	The performance of both these two schemes was reviewed.	Member banks to the verification of account details and timely disposal of all eligible loan applications received at their branches under PM Vishwakarma and maintain the momentum under PM Surya Ghar Yojna.	All Member Banks & LDMs	Quarterly review
	PMEGP	Performance under PMEGP was discussed	Member Banks are requested to sponsor more PMEGP applications	All Member banks	Quarterly review
	SVAMITVA Property Cards	Progress under Svamitva scheme was discussed	Only 1664 cards have been issued in Daman District. Dron survey is pending in DNH & Diu district.	UT administration	Quarterly Review
8.	State Government Schemes				
	NA	NA	NA	NA	NA
9.	Financing under other Programmes/Schemes				
	Financing to Minority Communities & Women Entrepreneurs	Performance in credit to minorities and women entrepreneurs was discussed.	Banks having advance to Weaker section below the benchmark of 12%, are requested to enhance financing to Minorities and women entrepreneurs, to achieve the benchmark level.	Member Banks	Quarterly reviewed



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	Housing Finance	Performance of disbursement against ACP and outstanding in housing loan was discussed and reviewed.	Banks are requested to improve the advance in housing segment.	Member Banks	Quarterly reviewed
	Self-Help Groups	Performance of SHG Credit Linkage, Data Cleaning and reconciliation of SHG savings with NRLM and other operational issues were reviewed.	Member banks are advised to improve performance	All Member Banks	Quarterly reviewed
	Education Loan	Performance of disbursement against ACP and outstanding in Education loan was discussed and reviewed.	Achievement in Education loan is 13.08% against the annual ACP target. Member Banks are requested to improve the performance in education loan to achieve the proportionate targets of ACP.	Member Banks	Quarterly reviewed
	KCC	Performance under KCC was reviewed	Performance under KCC is not satisfactory. Member Banks are requested to improve the performance and achieve saturation in respect of PM Kisan Samman Beneficiaries.	All Member Banks	Quarterly reviewed
	Advances to SC & ST beneficiaries	Outstanding advances to SC/ST beneficiaries were reviewed.	Member Banks requested to continue focused efforts to improve the lending to SC & ST beneficiaries (Weaker Section category). Banks having advance to Weaker section below the benchmark of 12%, are requested to intensify efforts and popularize the schemes to achieve the prescribed benchmark.	Member Banks	Quarterly reviewed
10.	Position of NPA				
	NPA	Position of NPA was reviewed.	The Gross NPA of banks in UT is 2.22%. Under Priority Sector, it is 2.56% and in Agriculture, it is 7.92% as of Jun 2026.	Member Banks	Quarterly reviewed
11.	Special Drives/Camps				
	Unclaimed Assets Campaign	Settlement under "आपकी पूँजी, आपका अधिकार" was reviewed.	Banks to continue awareness and proactive settlement of unclaimed	All Member Banks	Quarterly review



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			deposits.		
	KCC Saturation Campaign – Khet Bachao Abhiyaan	June 2026 saturation campaign and branch-wise reporting were reviewed.	Bank and LDMs to continue efforts for KCC saturation and improving the performance. Farmers are to be sensitized regarding the utility of Krishika App.	All Member Banks & LDMs	Quarterly review
12.	Digital Payment and Cyber Security				
	Digital Payment & Cyber Security	100% EDDPE coverage, digital onboarding and cyber-fraud awareness were reviewed. Bank-Police coordination and senior-citizen awareness were emphasized.	Banks to maintain 100% coverage and make efforts to onboard customers who are presently ineligible due to non-consent for onboarding to digital products. Banks to also continue conducting monthly awareness camps for senior citizens and strengthen measures for fraud prevention and mule-account due diligence.	All Member Banks	Monthly / ongoing
	CKYCR	Search/download/use of CKYCR and branch awareness were reviewed.	All Banks to maximize CKYCR download and uses data by sensitizing their branches.	All Member Banks	Ongoing
	KYC/Re-KYC and inoperative/frozen accounts	Operative and Inoperative Accounts due for re-KYC in UT of DNH&DD including the low coverage of Focus Group against national average was discussed & reviewed.	Banks to conduct special Re-KYC camps and deploy dedicated BC/staff teams in high-pendency areas; to complete Re-KYC of Focus Group accounts.	All Member Banks	End-September 2026
13.	Other Agenda				
	Timely and accurate SLBC data	Delayed/inaccurate submissions and unusual variations were noted in data submission.	All Banks to ensure verified and timely data submission.	All Member Banks	Every quarter

E. Vote of Thanks: 26th UTLBC meeting was ended with a vote of thanks by Shri Manoj Kumar Sinha, Coordinator UTLBC, DNH&DD.



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Annexure 1

List of participants in 26th UTLBC meeting conducted on 21st Aug 2026 at Hotel Mirasol Resort, Daman.

S.No	Name	Designation	Organisation
1	Sh. Amresh Ranjan	Regional Director	RBI, Ahmedabad
2	Sh. G.V.Sunil Kumar	CGM	NABARD
3	Sh. Devendra D Bonde	DGM, FIDD	RBI Ahmedabad
4	Sh. Krishna Kumar Singh	General Manager	Bank of Baroda
5	Sh. B.L.Gehlot	DGM&RM	BOB, Valsad
6	Lt. Cdr Naveen Anra	Protocol & Security	RBI
7	Sh. Dharmendra Kachhawa	AGM, FIDD	RBI Ahmedabad
8	Ms. Sonali B Bandekar	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. Jitin Choudhary	DGM	UCO Bank
14	Sh. Anand K B	RM	Canara Bank
15	Sh. Nishant Ranjan	RM	Central Bank of India
16	Sh. Nikhil Gupta	CM	Indian Bank
17	Sh. Rakshpal Meena	CM	PNB
18	Sh. Abhishek Soni	CM	UBI
19	Sh. Vijay Bansal	CM	Airtel Bank
20	Sh. K Abiram	Cluster Head	TM Bank
21	Sh. Balaji Sengundhar	GM	DDSI&CB
22	Sh. Ranjit Kumar Barnwal	Cluster Head	Axis Bank
23	Sh. Vipul Modi	Cluster Head	HDFC Bank
24	Sh. Pankaj Soni	AGM	IDBI
25	Sh. Vikash Thakur	Cluster HEAD	Bandhan Bank
26	Sh. Yashwant Shinde	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
31	Sh. Manoj Kr. Sinha	Chief Manager	UTLBC
32	Sh. Sunil Kr. Mali	LDM	DNH
33	Sh. Satish C Joshi	LDM	Daman
34	Sh. K.M.Jha	LDM	DIU
35	Sh. Firdous	BH	Yes Bank
36	Sh. Gaurav Joshi	BH	UBI
37	Ms. Rashmin Patel	BM	IOB
38	Sh. Hardik Mistry	BM	HDFC
39	Sh. Rahul Banker	BH	IPPB
40	Sh. P. Bagda	Agr. Officer	DNH & DD
41	Ms. Rekha Marballi	BM	CSB Bank
42	Sh. Vijay Bansal	BM	Airtel Bank



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43	Sh. Punit Kumar	BM	PNB
44	Ms Diksha	Incharge	NRLM
45	Sh. Paresh Patel	BM	INDUSIND Bank
46	Sh. Vipul Mayekar	BM	Kotak Bank
47	Sh. Vinay Yadav	BM	DCB
48	Sh. Vishal Kandi	Director, Rseti	Bank of Baroda
49	Ms. Barkha Modi	BM	RBL Bank
50	Sh. Harikesh	BM	IDFC Bank
51	Ms. Rekha H Marbashi	BM	CS Bank
52	Sh. Jay Dhimmar	ALDM	Daman

