OFFICE OF THE LEAD DISTRICT MANAGER
STATE BANK OF INDIA, LEAD BANK OFFICE, SRI VIJAYAPURAM.

MINUTES OF THE DISTRICT CONSULTATIVE COMMITTEE & DISTRICT LEVEL REVIEW COMMITTEE (DCC) MEETING FOR SOUTH ANDAMAN DISTRICT FOR MARCH 2026 QUARTER HELD ON 19-06-2026 AT THE CONFERENCE DC OFFICE, AT 11:00 AM

Date : **19-06-2026**

Time : **11:00 AM.**

Venue : **Conference Hall of DC Office, Sri Vijayapuram.**

Attendance : **The List of participants is appended**

The captioned meeting was held on 19th June 2026 at the conference hall of DC Office under the Chairmanship of Ms. Priyanka Kumari, Additional District Magistrate (South Andaman). The meeting was also attended by Shri Debajyoti Datta, LDO, RBI, FIDD, Kolkata, Shri C Raj, Director, RSETI, Shri Ravisankar, Chief Manager, Lead Bank, Shri P K Ummer Farooq, Chief Manager, UTLBC A&N Islands and representatives from Banks and other Govt. Departments.

- **Key Discussions: -**

- **R-SETI Performance**:

1. The annual training target of 657 was achieved by R-SETI. However, an additional 150 targets set by the Ministry could not be met due to lack of eligible candidates.
2. Land allotment for R-SETI permanent campus (requirement 2000-4000 sqm) remains pending with Administration.

3. It was also highlighted that the Ministry of Rural Development's unified portal restricts off-campus training to 25%, which hinders training delivery in remote islands.

- **Financial Inclusion**:

1. There are 80 bank branches functioning in the South Andaman District.
2. Six villages remain unbanked due to forest area constraints, poor connectivity and non-availability of electricity etc.

- **Financial Literacy:**

1. All Banks/Branches are instructed to conduct Financial Literacy Camps as mandated by RBI guidelines.
2. Rural Branches to Conduct at least 1 Financial Literacy Camp every month and submit report to LDM office.
3. FLC-Identified Branches to Conduct 7 camps per month, including Special camps/Digital camps and Target group camps as prescribed under RBI guidelines.

4. Difficulties in recruiting FLC counsellors for Nicobar and North & Middle Andaman regions highlighted due to the Geographical constraints.

5. The State Cooperative Bank is to complete the recruitment process for financial literacy counsellors by next month.

6. All rural bank branches are mandated to conduct camps to raise awareness about digital transaction fraud.

- **Re-KYC and Unclaimed deposits Accounts**:

1. All Banks should emphasize the need to complete Re-KYC pending accounts by June 30, 2026.
2. An amount of Rs. 38 crore is still pending under unclaimed deposits accounts and needs to be settled at the earliest.
3. All banks must prioritize the disposal of Re-KYC pending accounts under focus group and settlements of unclaimed deposits accounts.

- **PM Surya Ghar Yojana**:

1. It has been notified that despite a high subsidy in the UT for the scheme (approx. 2,02,800 INR), applications are low due to constraints such as corrections in the electricity bill name and age limits.
2. For applicants over 65, banks will allow adding a family member as a co-borrower to facilitate loan processing.

- **C. D Ratio:**

1. The performance of the district reported 83.99% in Priority Sector Lending (PSL).
2. The Major Concerns were raised regarding low Credit-Deposit (CD) ratios for Bandhan Bank (8.02%), Axis Bank (26.85%), and HDFC (23.58%). These Banks were instructed to maximize efforts in increasing C:D ratio to 40 %, the benchmark stipulated by RBI.

- **Social Security Schemes:**

1. Discussions covered on PMJJBY, PMSBY, and Atal Pension Yojana.
2. Total 125 claims paid for PMJJBY and 11 for PMSBY.
3. All Banks to intensify enrollment drive under Jansuraksha schemes. Targets for APY enrollment to be achieved by all banks.

MEMBERS PRESENT IN THE DISTRICT CONSULTATIVE COMMITTEE AND DISTRICT LEVEL REVIEW COMMITTEE (DCC & DLRC) MEETING FOR SOUTH ANDAMAN DISTRICT

HELD ON 19.06.2026 AT THE CONFERENCE HALL OF DC OFFICE, SRI VIJAYA PURAM AT 11:00 AM

Sl. No.	Name of the Participants	Designation/Department.
1.	Ms. Priyanka Kumari	Additional District Magistrate, South Andaman
2.	Shri Debajyoti Datta	LDO, RBI, Kolkata
3.	Shri P K Ummer Farooq	Chief Manager, UTLBC
4.	Shri C Raj	Director RSETI
5.	Shri Ravisankar K	Chief Manager, Lead Bank
6.	Shri Ajit Kumar Singh	Chief Manager, Credit Department
7.	Shri Sanjib Bepari	Chief Manager, BOI
8.	Ms. Lalita	Assistant Manager, Indian Bank
9.	Shri. M. Chinnyah	Manager, AXIS Bank
10.	Shri. P Pratheep	Assistant Manager, TMB
11.	Shri. K Roop Chandra Rao	Manager, Bandhan Bank
12.	Shri Deepak Pal	Branch Manager, Central Bank of India
13.	Shri. John Richardson	Assistant Manager, Central Bank of India
14.	Shri. Daxesh A Parmar	Sr Manager, UCO Bank
15.	Shri. M R Joel	Sr Manager, HDFC
16.	Shri. Omkar Nath	Sr Manager (Dev), ANSCB Ltd
17.	Shri. Devlin Dutta	Chief Manager, Canara Bank
18.	Ms. Shruti Singh	Branch Head, Union Bank of India
19.	Shri. Janmayjay Behera	Sr Manager, Bank of Maharashtra
20.	Shri. Venu Gopal	Branch Manager, ICICI Bank Ltd.
21	Shri. Anand Priyadarshi	Manager, Punjab National Bank
22	Ms. Prajna Pradhan	Sr. Manager, Indian Overseas Bank
23	Shri. A Naga Arun	Branch Head, IDBI Bank Ltd.
24	Shri. Ashwini Kumar	Chief Manager, Bank of Baroda
25	Ms. Dr. Shahana Begum	Agriculture Officer, Depat. Of Agriculture
26	Shri. Aloke Dutta	Sr. IT Analyst, Employment Exchange Dept.
27	Ms. Dr. Sabita Wati	Senior Veterinary Officer, Dept. of AH&VS
28	Shri. Tanuj	Vice President, MSME DFO
29	Shri. Mike Vaultine	Assistant Engineer (Electricity), NRSE (Electricity Department)
30	Shri. Suresh Kujur	EO DAYNRLM, Rural Development
31	Ms. Meera Singh	Development Officer, ANI KVIB
32	Shri. T Alvikutty	Deputy Director, Industries Department
33	A Nikky Ajosstin	Economic Investigator, DIC Industries
34	Shri. Debabrata Basantia	Director of Agriculture, Agriculture Development
35	Shri. Benny Raju	SPM (MIS), Directorate of RD
36	Shri. Nesnas EA	Assistant Director of Fisheries, Department of Fisheries
37	Shri. Amir Khan	Lead bank Office