UNION TERRITORY LEVEL BANKERS' COMMITTEE
STATE BANK OF INDIA, LEAD BANK OFFICE, PORT BLAIR

PROCEEDINGS OF UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR DECEMBER 2025 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 09-02-2026 AT CONFERENCE HALL, HOTEL SINCLAIRS BAYVIEW, SRI VIJAYA PURAM AT 3.00 PM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri Sanatan Mishra	General Manager & UTLBC Convener	State Bank of India
2.	Shri Neeraj Bharti IAS	Secretary Finance	A&N Administration
3.	Shri Sibabrata Pal	Deputy General Manager	Reserve Bank of India, Kolkata
4.	Shri G Santhanam	General Manager	NABARD
5.	Shri Santosh Sahu	Regional Manager	State Bank of India
6.	Other Attendees	Senior officials	All Bank and Govt Departments

The UTLBC meeting for Andaman & Nicobar Islands for December 2025 quarter was held on 09.02.2026 at the Conference Hall, Hotel Sinclairs Bay View, Sri Vijaya Puram. The meeting was chaired by Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI. Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration co-chaired the meeting. The meeting was also attended by Shri Sibabrata Pal, Deputy General Manager, Reserve Bank of India, Kolkata, Shri G Santhanam, General Manager, NABARD, Shri Santosh Sahu, Regional Manager, State Bank of India, Regional Office, Port Blair, Regional Heads from various banks, senior officials from the Administration, representatives from Andaman Chamber of Commerce and Industries, development agencies, other Govt officials, Chief Managers and Senior Managers from the various banks in A & N Islands.

At the outset, Shri Santosh Sahu , Regional Manager, State Bank of India, Regional Business Office, Port Blair welcomed all the dignitaries on behalf of UTLBC (Andaman & Nicobar Islands). He welcomed Shri Neeraj Bjarti, IAS, Secretary Finance, A&N Administration, Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI, Shri Sibabrata Pal Prasad, Deputy General Manager, Reserve Bank of India, Kolkata, Shri G Santhanam, General Manager, NABARD, fellow bankers and all other functionaries and representatives. The review was for progress in banking as per Annual Credit Plan 2025-26 for the quarter ending December 2025.

Shri Santosh Sahu, Regional Manager, SBI informed that:

1) The Steering Committee meeting was conducted on 05th February 2026 and finalized the agenda for this UTLBC meeting. On 31st January 2026 Sub - Committee meetings on Digital Payments, Agriculture, MSME and financial inclusion were conducted and the details of UTLBC meeting's finalized agenda were discussed in detail.

2) The members were also made aware of the achievement of priority sector lending target for the year 2025-26 under the Annual Credit Plan. The performance of few banks require improvement which we collectively need to address during our discussions here today.

3) We are in regular touch with Andaman and Nicobar Administration and very good and healthy support we always receive from them.

Shri Santosh Sahu then requested the General Manager, and UTLBC convener Shri Sanatan Mishra to deliver his keynote address.

Shri Sanatan Mishra, GM, SBI & UTLBC Convener

Shri Sanatan Mishra, GM, SBI & UTLBC Convener welcomed all dignitaries and participants of 11 Public Sector Banks, 6 Private Sector Banks, and Andaman & Nicobar State Cooperative Bank to the UTLBC meeting for review of performance for December 2025 quarter.

Progress and minutes of the previous meeting held on 10th November 2025 had already been circulated and the action points of the meeting too have been placed for confirmation. Further, pending agenda items from the last meeting were included in the current agenda

In his keynote address, Shri Mishra highlighted the performance of UTLBC vis a vis national performance benchmarks, and he also brought to the notice of participating members that in most parameters UTLBC was reasonable paced

- The role of UTLBC and it being key forum for Banks to support credit delivery, credit growth and financial inclusions and that the forum is also meant for deliberation on UT Government policies and Central Government schemes, ensuring meaningful financial impact on the island population.

- He also stressed that the importance of interdepartmental coordination and the role of forum

  Bottlenecks faced by banks in implementation of government schemes will be deliberated in the forum, with support from government functionaries.

  Issues faced by government departments related to banking services will also be addressed through this platform.

  Coordination between banks, government departments, and representatives from commerce and industry is essential for economic development

<u>KYC / Re-KYC</u>

- He deliberated on the requirement of Re-KYC of focus accounts and accordingly members were advised to complete the re-KYC of all focus accounts during the **Financial literacy week from 9th to 15 the February**. Focus accounts shall include

  - Operative accounts where KYC is due and
  - Accounts which have become inoperative during the last one year.

  All Banks were advised to ensure 100 % coverage of eligible focus accounts within the stipulated period.

- A large number of accounts, mainly PMJDY accounts which were opened in 2015 onwards have become due for re-KYC. We had very successful camps for covering the ground, but as you know KYC up-dation is a dynamic one and will be continuously required on an ongoing basis.

NPA Reduction

<u>NPA Reduction</u>

- Bank of India, Andaman and Nicobar State Cooperative Bank, Bank of India, Punjab National Bank, Indian Bank, and UCO Bank, are the banks required to have reduction in this sphere. There has been marginal improvement, but not very significant. Andaman and Nicobar State Cooperative Bank should strive for a speedy recovery of NPA.

Financial Literacy

- Financial literacy programmes are being conducted; however, non-reporting of figures by some banks persists. HDFC Bank has reported figures; others such as Canara Bank, Bank of India, PNB, Axis Bank, and ICICI Bank need to improve reporting

Credit-Deposit (CD) Ratio

Union Bank of India, Bandhan Bank, Axis Bank, and HDFC Bank were advised to improve their CD ratio. Overall CD ratio stands at around 40%, which is below the desired minimum benchmark.

- Reserve Bank of India is again requested to Impart necessary training and handholding of Andaman and Nicobar State Cooperative staff for knowledge enrichment and skill improvement. Further Districts falling in bottom 10 percentile as per FI index is a key area for all banks. BSNL functionaries may advise this forum whether connectivity is available so that banks can start providing banking services in these areas.
- GM then requested Shri Neeraj Bharti, IAS, Secretary Finance to address the meeting

Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration:

During his address Shri Neeraj Bharti, IAS, Secretary Finance, A&N Administration highlighted the following points:

- It has been emphasized that the Union Territory Bankers Committee plays a very important and pivotal role. Banks are the engines of economic growth, and it touches every citizen directly or indirectly. So, the role of the banking institutions, their services everybody appreciates. And this UTLBC forum helps in co-ordinating the issues amongst all the stakeholders and the bankers. So, it's an important platform, and this meeting is held on quarterly basis. The idea is that banking is such a dynamic thing that it needs to be reviewed very frequently. The agenda points have already been set out, and we'll be discussing those things in detail.
- He informed that he also looks after the Home Department charges, and he was going through the South Zonal Agenda meeting points. So one of the issues is that we have yet to achieve full financial inclusion. In Andaman and Nicobar, there are 401 villages, and only 354 villages are having the banking facility through the banks, internet banking, or through ATMs. So, there are still 47 villages to be covered. Amongst them, we can take out eight villages which are not completely established as inhabited one. They have temporary inhabitation, but 39 villages remain uncovered. So, we have to see how these 39 villages can be extended the banking facilities. One of the reasons could be that the BSNL has yet to take out its internet connectivity. This could be the issue, but then it has to be dealt in co-ordination with the banks and with the BSNL.
- We were reviewing the flagship schemes of Andaman and Nicobar Island, which are implemented by various ministries. One of the schemes is Pradhan Mantri Jan Dhan Yojana. In that, 100% households are covered. They are under the banking network, considering that there is a population of 4.34 lacs, we should have a rating of households. One of the important things is what is the total amount that is logged in these accounts?
- Then we have CASA accounts crossing more than 1 lakh. Then we have to know how many unique household accounts are. The idea is that at least one in every household is covered. Same for Pradhan Mantri Jivan Jyoti Bima Yojana and out of more than 1 lakh subscribers, how many are unique? We must ensure that at least one household is covered.

- Regarding re - KYC, there are many non-operational bank accounts, and these have to be covered in the financial literacy programs. During these campaigns apart from re - KYC other financial literacy parameters also to be addressed.
- Banks to concentrate more in containing NPA and should strive to have the desired CD ratio. DFS has informed that the MOF has launched a salary account package for all Central Govt employees. Hence some camps may be conducted at these offices to create awareness. UTLBC can have some more inclusion by having sub committees to specifically look into issues like, NPA, CD Ratio etc. we can also involve the research institutes which would be pointing out to certain growing entrepreneurial activities or the involvement or the usage of the finance or the credits that it is being provided.

Shri Sibabrata Pal, Deputy General Manager, Reserve Bank of India highlighted the following points:

- On behalf of Reserve Bank of India, he pointed out few points. As GM SBI has already mentioned, that from today RBI is starting the Financial Literacy Week. RBI Governor has inaugurated the program on 9th Feb 2026. Every year RBI celebrate this Financial Literacy Week since 2016. And this year's theme is "KYC, your first step to safe banking". And we have three sub-themes this year, which are the basics of know your customer, that is KYC, Central KYC Registry, CKYC as it is called, and the account hygiene and disciplines. So as the name suggests, that the focus of this will be on the KYC. RBI will be supplying the necessary materials to the banks.

- The bank branches are also encouraged to use the standees, posters for conducting this Financial Literacy Week and also create awareness among their customers to do their KYCs, so that this campaign becomes a great success. Meanwhile, it should be re-emphasized that Government of India actually launched this KYC program under the focus groups. And as per the RBI instructions, that all accounts, those particularly with the high-risk account have to undergo at least once the KYC check in every two years. For the medium-risk accounts, it has to be done once in eight years. And for the other accounts, once in ten years.
- Last year during the second quarter, the Government of India instructed the banks and Reserve Bank of India to start this KYC for the focus groups. And the focus group accounts are actually combining the inoperative accounts of one or less than one year and all the operative accounts. So I would request all the bankers to kindly ensure that all the accounts under this focus group are done

KYC up-dation. As a result of that, we can actually eliminate the possibilities of these accounts being mis utilized by fraudsters.

- We have seen and have come across many instances where these accounts have been used as mule accounts or for some other purposes which is not desirable. So Reserve Bank of India has put in place or is in the process of putting in place different mechanisms like digital payment intelligence platform and mule hunter, AI-driven mule hunter package will identify and determine these accounts. So, one best way to avoid misutilization of these accounts is to do the regular KYC. So, I would encourage all the bankers to kindly do the KYC of all the pending accounts which is yet to be done.

- There is an initiative of Government of India where GOI has instructed all the banks and also the insurance and pension sectors that there are a lot of unclaimed funds out there. And these deposits, after a certain period of time, 10 years is getting deposited in the one fund which is known as the Depositors Education and Awareness Fund, a fund which is managed by the Reserve Bank of India. So we have advised all the banks to conduct specific camps for facilitating return of these unclaimed deposits to their rightful owners. So I request all the bank to sensitize your branches, the officials of the branches, so that they can take it on a mission mode and facilitate that the rightful owners get their settlement which is lying in the Depositors Education and Awareness Fund of RBI. We have seen that as of January 8, we have got a total 774 unclaimed deposit accounts in Andaman and Nicobar Island. We need to encourage the bankers to return back these unclaimed deposits to their rightful owners.

- The Finance Secretary has stated about a lot of villages that is actually still uncovered by the banking units and banks are trying to cover them with CSPs and the banking correspondents. There is one issue regarding the remuneration of the banking correspondents. Many of the banking correspondents have stated about the remunerations. They want one fixed component and one valuable component. These issues are being discussed and examined by one committee in Reserve Bank of India. And we will come out with the findings and recommendations of the committee shortly. Meanwhile, my request to the bankers is to ensure that wherever there is a credit need, let it not be demand-driven, rather it should be supply-driven. Banks should find out where actually the demand for the credit is and try to enhance the credit to the sector where actually it is needed.

- Any suggestions that you have regarding the priority sector lending and other areas please feel free to send your suggestions through UTLBC to Reserve Bank of India. I would like to inform this forum that in one of the UTLBC meetings, we got recommendations from the participants that the improved cost of the housing is very high as a result of that the priority sector lending classification criteria, those are actually going beyond the threshold limit for the priority sector lending under housing sector. So Reserve Bank, in its latest circular on the priority sector lending has increased that level so that this should also be taken care of and local means and the local situations are factored in. Like this way, if you have any issues, any suggestions for betterment, please feel free to route it through UTLBC and it will be definitely examined by Reserve Bank of India, and proper policy actions will be taken.

Shri G Santhanam, General Manager, NABARD highlighted the following:

- I want to highlight what are the developments, latest happenings, latest development happening in NABARD during the last three months. We are supposed to complete this Potential Link Plan preparation by December almost. This year, it is being done on a digital mode. And we already finalized the Potential Link Plan and this will be ready in another one week time and will be inaugurated soon so that that it will form the basis for the formation of ACP targets for the next financial year.

- Second thing, with regard to financial literacy camps, we had sanctioned in A & N Islands about 185 financial literacy camp to Andaman State Cooperative Bank and Postal Banks combined. We have sanctioned 105 to Andaman State Cooperative Bank, of which 80 programs they have completed. And for Postal Bank, we have sanctioned 80 projects of which only they have conducted 11 programs only. So I request those two agencies to complete the remaining financial literacy programs. The other banks who want to conduct any financial literacy programs can submit their request to NABARD.

- With regard to SHG formation it was started in the year 1991 and during the initial 10 to 15 years, we were focusing on the formation of new SHGs. And during the last 7 to 8 years we have been concentrating on giving the skill development programs to these SHGs so that these SHG members can start new ventures and can start a new business. We have imparted various training programs towards this end. We are also offering the platforms to sell their products. The SHG MELAS are conducted at Sri Vijaya Puram in the month of June itself. And we are going to conduct one more SHG MELAS program here. We have already conducted these at Rangat as well as in Diglipur.

- One of our target area is on virgin coconut oil production in a scientific way. Another one is for the promotion of poly house condition so that vegetables can be cultivated during the heavy rainy season under controlled conditions, which will help the Nicobari tribals so that they can have vegetables even during lean periods. What we understood was there are periods when seafood is not able to reach Nicobar and nearby places and they are not having the required vegetables also during this period. So to take care of this issue, we have selected around 30 farmers and have sanctioned 15 lakhs assistance and their contribution is around 2 lakhs. In total projects worth 70 lacs have been sanctioned and these farmers will be cultivating vegetables during the heavy rainy season so that vegetables will be available during those lean period also.

- One more project NABARD sanctioned in South Andaman is for spice production. Spice production promotion of Cinnamon, Netmeg and pepper. That will be inaugurated very soon. Another area is related to farm sector is farmers' producers company.
  We have three FPOs in Andaman and Nicobar Island. And when I took over my post in the month of May, all the three FPOs were having just 100 farmer members each. Now it has gone up to 200 plus. We have already requested them to submit equity grant application so that Government of India through NABARD can contribute maximum to the share capital formation by the farmers. In this effort, we have also spoken to our NABARD subsidiary, NABCOM to consider these loan applications for promotion of new business

- Either fisheries department or any other agency working for the fisheries especially tuna culture require any skill-related, skill training-related program, we welcome you. You can submit for our program for finance and definitely we will consider for sanctioning those proposals. With regard to Andaman State Cooperative Bank, our report is under finalization. These are the major work we have done during the last three months. If there is anything required from our side, we are ready to consider.

<u>Action points that emerged out of the meeting</u>

Sl No	Action points	Implementing agency
1.	Re-KYC of all eligible PMJDY Accounts	All banks
2	Reduction of NPA	Andaman & Nicobar State Co-op Bank Ltd, Indian Bank, Union Bank of India & UCO Bank

3	Financial Literacy Program	Private Sector Banks and all Rural Branches and Financial Literacy Centers.
4.	Increase CD Ratio	Union Bank of India, Bandhan Bank, AXIS Bank and HDFC Bank
5.	ANSCB should strive for speedy recovery of NPA	ANSCB
6	Loans to the transgender person for self-employment	All Banks

The meeting concluded with vote of thanks by Shri C Raj, Chief Manager, RSETI, State Bank of India.

Convener,
UTLBC, Andaman & Nicobar Islands

MEMBERS PRESENT IN THE UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING FOR QUARTER ENDING DECEMBER 2025 HELD ON 09-02-2026 AT HOTEL SINCLAIRS BAYVIEW AT 3:00 PM

Sl. No.	Name of the Participants	Designation/Department.
1.	Shri Sanatan Mishra	Convener UTLBC, A& N Islands
2.	Shri Neeraj Bharti	Secretary Finance, A & N Administration
3.	Shri Gopalan Santhanam	General Manger, NABARD
4.	Shri Sibabrata Pal	Deputy General Manager, RBI, Kolkata
5.	Shri Rakesh B Pangat	Deputy General Manager, NABARD
6.	Shri Santosh Sahu	Regional Manager, RBO, SBI, Port Blair
7.	Shri P K Ummer Farooq	Chief Manager, UTLBC
8.	Shri C Raj	Director, Rseti
9.	Shri K Ravisankar	Chief Manager, Lead Bank
10.	Ms Shruti Singh	Branch Manager, Union Bank of India
11.	Shri Abdul Rahim	Branch Manager, Indian Bank
12.	Smti C Prabha	Branch Manager ,Central Bank of India
13.	Shri Raghubir Singh	MD(I/C)/General Manager (I/C), ANSCB
14.	Shri Daxesh A. Parmar	Senior Manager, UCO Bank
15.	Shri Fayazuddin Shaik	Manager, IDBI Bank
16.	Shri Devlin Dutta	Branch Manager, Canara Bank
17.	Shri Janmejaya Behera	Branch Manager, Bank of Maharastra
18.	Ms Prajna Pradhan	Manager, Indian Overseas Bank
19.	Shri Ashwini Kumar	CM, Bank of Baroda
20.	Shri Ranjith C	Branch Manager, HDFC Bank
21.	Shri Abhijeet Abhay	Branch Manager, Punjab National Bank
22.	Smti Rajalakshmi	Deputy Branch Manager, ICICI Bank
23.	Shri Omkar Nath	Senior Manager(Dev), ANSCB
24.	Shri Sanjib Bepari	Chief Manager, Bank Of India
25.	Shri G Karthik	Senior Manager ,Tamilnad Mercantile Bank
26.	Shri Santanu Chandra	Senior Manager, Axis Bank
27.	Shri K Roopchandra Rao	ABM, Bandhan Bank
28.	Shri Arinayagam	CAO, Zilla Parishad
29.	Smti Deepti Dinesh	Executive Ofiicer, Tribal Welfare
30.	Shri Madan Lal	General Secretary, ANCCI
31.	Shri Chandra Sekhar	President, ANCCI
32.	Shri Bijoy Kumar Das	Dept.of RD & PRI
33.	Smti Glory Rao	ADF ((HQ-II), Fisheries Dept.
34.	Shri Shyamal Choudhary	ACCI
35.	Shri Firoz Khan	Manager, Tourism Dept.
36.	Smti Meera Singh	Technical Assistant, KVIB
37.	Ms Nazea Begum	Senior Associate, Lead Bank
38.	Shri Amirkha Nurkha Pathan	Junior Associate, Lead Bank