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

PROCEEDINGS OF UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR MARCH 2025 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 20-03-2025 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 Aman Gupta, IAS	Secretary Finance	A&N Administration
3.	Shri Sudhanshu Prasad	Regional Director	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 March 2025 quarter was held on 20.3.2025 at the Conference Hall, Hotel Sinclairs Bayview, Sri Vijaya Puram. The meeting was chaired by Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI. Shri Aman Gupta, IAS, Secretary Finance, A&N Administration co-chaired the meeting. Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, attended the meeting as Chief Guest. The meeting was also attended 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 introduced himself as the new incumbent as Regional Manager and welcomed all the dignitaries on behalf of UTLBC (Andaman & Nicobar Islands). He welcomed Shri Aman Gupta, IAS, Secretary Finance, A&N Administration, Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI, Shri Sudhanashu Prasad, Regional Director, 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 2024-25 for the quarter ending March 2025.

Shri Santosh Sahu informed that:

1) The Steering Committee meeting was conducted on 17th June 2025 and finalized the agenda for this UTLBC meeting. On 19th June 2025, 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 2024-25 under the Annual Credit Plan. The performance of few banks require improvement which w needs to be addressed during the course of discussion.

3) A meeting through VC conducted by DFS wherein the three month saturation campaign for FI scheme and social security scheme to be launched from 1st of July to 30th September were deliberated in detail. The prominence of banker's role and their active involvement needed for the success of the campaign is emphasised strongly. So, I request all the bankers to actively participate in these campaigns and enrol all eligible individuals under these schemes.

4) 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:

During his address Shri Sanatan Mishra, welcomed all dignitaries and the participants attending the UTLBC meeting for review of performance for March - 2025 quarter. He informed the participants that Shri T K Mandal, Deputy Secretary, DFS is not in a position to attend this meeting due to some urgent official pre - occupation. He said that participants from 11 public sector banks, 6 private sector banks and Andaman Nicobar State Cooperative Bank are present in the meeting and also informed that the progress and the minutes of the meetings have already been circulated.

In his keynote address, Shri Mishra highlighted the following points:

- The last meeting was taken place on 5th of March 2025. Action taken points also have been placed for confirmation. During this meeting we propose to discuss and review the financial inclusion initiatives in the island and financial literacy activities taken out by different agencies, the status of credit disbursement and the ways and means to improve it, performance of banks as far as CD ratio is concerned, NPAs of the banks in the island and the steps taken by the banks and other institutions to reduce it, and also policy directives and initiatives of the Central Government, Union Territory Administration and Reserve Bank of India. We also propose to discuss ways to improve credit absorption capacity and help required from various Government Departments in this regard

- He informed that during the last meeting, mainly 6 key action points had emerged. The first was Aadhaar seeding in the PMJDY accounts. At the end of March 25, 78.88% accounts have been Aadhar seeded. It has gone a little bit down, because the number of accounts has improved at the same pace. The second key point was NPA. Four banks were flagged for high NPA and all these four banks have improved, but still there are six banks which are having NPA level around 5% and above.

- As far as financial literacy is concerned, during the quarter under review, 182 camps have been held by the FLCs of State Bank of India and A&N State Cooperative Bank. Apart from this, 53 camps have been conducted by rural branches of five banks so far. Regarding CD ratio, there has not been any improvement in case of four banks flagged in the last meeting

- Among the other two important points, one was timely submission of data by the banks. The importance of the same again needs to be re – emphasized as further improvement is required in this sphere, though there is overall marginal improvement. And last key action point was physical participation of senior functionaries of certain banks in this UTLBC meeting and some of them have joined virtually, but all have not joined.

- The importance of Aadhar seeding assumes significance as the absence of it is a hindrance to many things. it is a vital key for Direct Benefit Transfer (DBT) subsidies and also for financial inclusion. So I request the banks to redouble their efforts and quickly achieve 100% Aadhar seeding. So far only two banks viz Bank of Maharashtra and SBI could achieve more than 90% in Aadhar seeding.

- Financial literacy focus needs to be enhanced. The camps are taking place regularly. Maximum thrust and emphasis must be assigned to the cyber frauds and secured digital use. Further the Social Security saturation campaign is already launched and we have to propagate and implement PMJJBY, PMSBY and Atal Pension Yojana throughout the year for the benefit of the society and for achieving saturation of these flagship schemes

- As far as CD ratio is concerned, throughout last year it was a major concern. And despite follow up, no significant improvement is shown by many of the private sector banks, and still many banks are below the minimum required 40% and this drastically distorts the overall credit penetration level.

- RSETI Port Blair has been doing a very good job. Majority of trainees are women. More than 60% of the trained ones have already been credit linked. GM reiterated capacity building as the definite way to enhance credit off take. He emphasized the importance of skill development among the youth, women and the weaker sections of the society.

Shri Aman Gupta, IAS, Secretary Finance, A&N Administration:

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

- UTLBC meetings are being held in this union territory quarterly for the overall review of the performance of the banking sector here. The banking sector within the financial space is a very important sector for the development of any economy and the numbers do show that it commands good presence in all parts of this territory. I would just like to reiterate the necessity for the banking sector to reach out and to include as many persons in the financial domain as possible and to extend the credit so far as feasible to give an impetus to economic activity.

- More often than not, when we in the government review schemes which are linked with banks, we always have this refrain that banks are not extending loans. They are not adhering to the credit guarantee schemes, or they are insisting on very high CIBIL scores, which I am sure is more due to some lack of understanding between the agencies involved than a reality. Nevertheless, I think the banks need to take that extra effort to be proactive in coaching, training and in reaching out to the professionals or business people who want to take benefit of bank loans and the available credit schemes. In addition to just imparting training, some more extended hand holding might be required in such a territory like Andamans for uplifting the downtrodden.

- Unlike other places in the mainland where we have large number of professionals aiding businesses in preparation of reports for getting loans, I think in the Andamans there is some dearth of professionals in that regard. So I hope that the banks will do their extra effort in plugging this gap.

- Regarding the social security saturation campaign scheme of the GOI launched recently, I would like to inform that we have requested our Rural Development Department to liaise with all the banks and to do these camps over the next three months beginning 1st of July. And it would be good if on the 1st of July, or whenever it is launched, we conduct a mega kind of number of camps, may be one or more in each gramma panchayat, where senior functionaries from the government do participate. We may give as much publicity and outreach as possible to this programme. Though we might have high saturation in these schemes already, but over a period of time, there would be more people in the territory who can benefit from these schemes.

- There would be a lot of inactive accounts which warrant re KYC requirements. We need to either activate or close down these accounts as the case may be. So I would urge all of you to kindly give your best in this saturation campaign, so that we do perform well in the territory. And lastly, I would like to also highlight the need for the active involvement and penetration of insurance sector. I request the financial agencies to cooperate with each other and extend as much as support as possible while conducting the camps where you can have people from the insurance agencies as well, to ensure that we can have greater penetration of insurance products as well.

Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India highlighted the following points:

- UTLBC meeting provides us with a wider platform to deliberate upon various developmental initiatives which have happened in this union territory, which are tailored for this unique region. The RBI lays very great importance to such platforms where they give opportunities to assess the progress, identify challenges and also to collectively work towards viable solutions for ensuring inclusive and sustainable growth.

- Reserve Bank has actually been in the process of comprehensively reviewing the lead bank scheme. SLBC and the UTLBC form the core parts of the Lead Bank Scheme, which was introduced way back in 1969 and has been reviewed over various periods. And the last review was done in 2018. And this time, again, we have been doing a comprehensive review and a host of amendments to the existing scheme has been contemplated. Though this has not yet been finalised, some of the highlights are as follow:

- It basically emphasises upon inclusive growth through credit to priority sector and deepening financial inclusion. It also provides for inclusion of certain entities, like insurance companies, SIDBI, CGTMSE, etc. As part of the SLBC or the UTLBC forums it also proposes for restructuring of the agenda list of it. Basically, emphasising upon inclusive growth through credit to priority sector and deepening financial inclusion.

- The revamp proposes for restructuring of the agenda list of the SLBC and the UTLBC in terms of categorising the agenda into core and other agenda items, with core focusing mainly on access, uses and quality dimensions. There has been also a proposal for flexibility in chairmanship of the SLBC and the UTLBC forums which could be in terms of co - chairing the meeting by the Chief Secretary, or the Additional Chief Secretary or the Principal Secretary of Finance. It also mentions about strengthening of SLBC office, strengthening of LDM office and also making changes in this structure of DCC meetings in terms of timelines and its frequency. It also envisages looking or exploring for membership or presence of public representatives in the DLRC meetings. Various capacity building programmes, flexibilities in service area approach and various structural changes in the SLBC/UTLBC are envisaged. So we at the central office level of RBI as well as Kolkata Regional Office of RBI written letters to all the stakeholders asking for their views on this proposed changes of the Lead Bank scheme. So I would through this forum urge all of you to give your comments as soon as possible.

- We all must have heard about UPI through which we have been doing the retail payments. Now RBI has come out with unified lending interface (ULI). This has been conceptualised by RBI and developed by RBI innovation hub and the main objective has been to create this ULI as public DPI in the lending space. We have UPI in the payment space and similarly ULI will be in the lending space. It basically brings together the financial service providers, that is, the lenders and the multiple data providers through an open framework. So both these connect together through ULI and that facilitates lending. Already land records of eight banks have been on boarded on ULI. Then the data of account aggregators, data of CGTMSE etc. have been interlinked through ULI.

- Many a number of loans given against gold as collateral are being treated as agricultural loan, which is not correct. The loans which are extended for farming purposes can only be classified as agricultural loans. The guidelines of RBI, which has been issued on 6 December to be meticulously followed in this regard. Agricultural loans up to Rs. 2.00 lacs per borrower has to be collateral free.

- Aadhaar seeding, KYC updation. reactivation of inoperative and dormant and frozen accounts assume greater significance. GOI and various state governments/ union territory administration provide financial support to intended eligible beneficiaries through Direct Benefit Transfer (DBT) mode. And in many cases, the implementation becomes difficult because of KYC inconsistencies and also due to delay in reactivating the inoperative accounts in a timely manner . Banks should scrupulously adhere to the guidelines which were issued on 2nd December, 2024 in this regard.

- All available channels like mobile banking, Internet banking, non home branches, videos etc . to name a few may be employed to have maximum KYC updation in a timely manner. Further efforts must made to segregate those accounts which are getting credits through DBT mode to expedite KYC re validation to facilitate uninterrupted credit in those accounts. We all know that most of the beneficiaries of DBT accounts are from the underprivileged sections and hence we have to take an empathetic view in this manner.

- Regarding unbanked rural centres RBI has been uploading data in CCV portal. Bankers are advised to check whether this data is updated or not. especially the financial inclusion index. RBI has been coming out with a financial inclusion index on a periodical basis, based primarily on three broad indicators that is access indicators, uses indicators and the quality indicators. What we have observed in the case of the Union Territory of Andaman Nicobar, that all the three districts, they fall in the bottom ten percentile in case of access indicator. Hence I would urge the banks to go that extra mile to make some concrete I improvement in this regard.

- Regarding CD ratio, of course, we know there are issues, but we still need to work on these. We must ensure that at least 40% of CD ratio is achieved in all the three districts, though the guidelines say it is 60% for rural areas. However let us focus at least 40% for the two districts, that is the North and Middle Andaman and the Nicobar. There are challenges of accessibility, location and inadequate infrastructure. But over a period of time, these will also be changing and let us work upon towards improving the CD ratio there.

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

- NABARD is giving high importance to the financial inclusion fund under which for various programmes grand support to the banks as well as for the other organisations are extended. Financial assistance of Rs.6,000/- is given for conduct of financial and digital literacy campaign to banks as well as FLCS. Another one is for the demonstration of financial literacy programme through mobile vans, for which NABARD gives Rs. 15 lakhs. So for in this union territory, we have given seven mobile vans. Five mobile vans are eligible per district and so far we have given seven in total mostly to Andaman State Cooperative Bank. Last year we have sanctioned 204 financial literacy programme, of which 182 was completed. And this support we had given mostly to State Bank of India and State Cooperative Bank.

- NABARD gives support for micro-ATM deployment in branches especially in backward and remote areas, hand held projector to rural branches and also POS machines. We also give financial support up to Rs.6.00 lac for installation of VSAT per unit. In addition to this for mobile signal booster deployment, NABARD provides around Rs.6,000 per unit. Further for installation of solar power or UPS to the branches, wherever they power problem, we provide up to Rs.1,00,000. I request all the banks to submit wherever you require financial assistance for supporting the finance inclusion programme

- Bankers are requested to come forward to support FPOs & APOs financially. Government of India is giving lot of importance to the development of fisheries sector and NABARD is in the process of supporting in the skill development initiative programmes in fisheries. And there may be chances for the banks to finance infrastructure development in those areas. NABARD desires to onboard all the cooperative banks and societies under computerization. We also had a discussion with the Union Territory Agriculture Department. They also want our support for registration for another 20 to 25 GI products. We do support NGOs and other agencies for conducting skill development programme so that the beneficiaries will get sufficient or additional income for their family so that they can run their family happily without any problem.

- We propose to have a unit cost committee meeting on 25th of June at our NABARD regional office. I request bankers and other stake holders to actively participate in this meeting for fixing the unit cost for those activities.

The following points were discussed during the open session:

1. Aadhar Seeding to be done in all eligible accounts. When a new customer steps into open an account, who already has an account with any other bank, ensure that at least one account is Aadhar seeded.
2. Private Banks need to accelerate in extending credits, especially in Govt sponsored schemes like PMEGP, PMMY etc. thereby increase the CD Ratio which is at present not in a desirable level.
3. Industries Department to proactively help bankers in identifying bankable projects to enhance overall credit offtake.
4. KVIB to organize workshops, rallies etc.. to educate and empower eligible beneficiaries regarding various credit support aschemes available.
5. Proper TAT to be adhered in PM Sanidhi Scheme and in PM Viswakarma scheme. Loans should be rejected wherever beneficiaries are not desirous of availing financial assistance from banks, under proper acknowledgement.
6. Granular Data in agriculture viz, credit outstanding in agriculture, allied sectors, horticulture etc .. to be provided so that effective digitalization of the same can be done at NABARD level.
7. Annual Credit Plan (ACP) target to be fixed scientifically factoring in past performance and branch network penetration.

ii.

Action points that emerged out of the meeting

Sl No	Action points	Implementing agency
1.	Aadhaar Seeding of SB PMJDY Accounts – 100% to be achieved	All banks
2	Reduction of NPA	Andaman & Nicobar State Co-op Bank Ltd, Bank of India, Punjab National Bank, Indian Bank & UCO Bank
3	Financial Literacy Program	All Rural Branches and Financial Literacy Centres.
4.	Increase CD Ratio	Union Bank of India, Bandhan Bank, AXIS Bank and HDFC Bank
5.	3-Months Saturation Campaign for Jan Suraksha Schemes beginning 01.07.2025 up to 30.9.2025	All Banks along with coordinated activities with District Administration, Gram Panchayath bodies and other stakeholders.
6.	Coverage of Banking Services in unbanked Villages	UTLBC to take up the list of unbanked villages to Dept of Financial Services, GOI through the Secretary Finance, A&N Administration for exclusion of villages from the list, where villages are not revenue villages and are in forest area and scarcely populated hindering coverage, which A&N Administration will advise the UTLBC.

7	Sending letters to the MD/CEOs of the Banks which fall in the bottom five of specified parameters	UTLBC to send letters to the CEO/MD expressing displeasure and concern for the poor performance in specified parameters. Banks are : 1.Andaman & Nicobar State Co-op Bank Ltd (in NPA & APY) 2. Canara Bank (in CD Ratio) 3. Bank of India (in PSL, NPA, PMSBY, PMJJBY & in APY) 4. Bank of Baroda (in PMSBY & PMJJBY) 5. Punjab National Bank (in NPA, PMSBY & APY) 6. Indian Bank (in PSL & NPA) 7. UCO Bank (in NPA) 8. Tamil Nadu Mercantile Bank (in PMJJBY) 9. Union Bank of India (in CD Ratio) 10. Bandhan Bank (in PSL, CD Ratio, PMSBY & PMJJBY) 11. AXIS Bank (in PSL, CD Ratio, PMSBY, PMJJBY & i APY) 12. HDFC Bank (in PSL & CD Ratio) 13. ICICI Bank (in APY)

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

Convenor,
UTLBC, Andaman & Nicobar Islands

MEMBERS PRESENT IN THE UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING FOR HELD ON 20-06-2025 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 Aman Gupta	Secretary Finance, A & N Administration
3.	Shri Sudhanshu Prasad	Regional Director, RBI, Kolkata
4.	Smti Gopalan Santhanam	General Manger, NABARD
5.	Shri Santosh Sahu	Regional Manager, RBO,SBI, Port Blair
6..	Shri T. Phanindra	LDO, RBI FIDD Kolkata
7.	Shri Rakesh B Pangat	DGM NABARD
8..	Shri E Prathap	AGM, NABARD
9..	Shri P K Ummer Farooq	Chief Manager, UTLBC
10.	Shri Ravisankar	Chief Manager, Lead Bank
11.	Shri C Raj	Director, Rseti
12.	Shri Ajit Anand	Deputy Director, Directorate of Industries
13.	Shri P Raghu Ram	CFO, ANIIDCO
14	Ms Shruti Singh	Branch Manager, Union Bank of India
15.	Shri A.Nikky Ajosetin	Economic Investigator DIC, Industries
16	Shri Abdul Rashid	Branch Manager, Indian Bank
17.	Smti C Prabha	Branch Manager ,Central Bank of India
18.	Ms Meera	Tech Assistant, KVIB A&N Island
19.	Shri Mahesh Kumar Verma	Senior Manager, UCO Bank
20.	Shri CH Mallikharjuna Reddy	Manager, IDBI Bank
21.	Shri Devlin Dutta	Chief Manager, Canara Bank
22.	Shri Janmejaya Behera	Branch Manager, Bank of Maharastra
23.	Ms Prajna Pradhan	Manager, Indian Overseas Bank
24.	Shri Ashwini Kumar	BM, Bank of Baroda
25.	Shri karan Gangaiah	Manager, HDFC Bank
26.	Shri G Kathik	Senior Manager ,Tamilnad Mercantile Bank
27.	Shri Abhijeet Abhay	Branch Manager, Punjab National Bank
28.	Ms Payal Yadav	Deputy Branch Manager, ICICI Bank
29.	Shri M suresh Babu	Manager ,Bandhan Bank
30	Shri Ramesh Kumar	Joint Director, Agriculture Dept
31	Shri Raghubir Singh	General Manager (Dev), ANSCB
32	Shri Omkar Nath	Senior Manager(Dev),ANSCB
33	Shri Faez Haidri	Branch Head, Axis Bank
34	Smti Pitchamal Bibi	Assistant Director, Agriculture Dept
35	Smti Glory Nives	Assistant Director, Fisheries
36	Shri Jiju Kumar	Asst. Registrar, Coop Dept
37	Dr Sabita wati	SVO, DAH & VS
38	Shri Omkar Nath	Senior Manager, A&N SCB
39	Shri N K Soren	Manager, IOB
40	Shri Firoz Khan	Manager, IP&T
41	Shri Deepak Bihari Lall	CAO, SVPMC

42	Aravindh Rajendran	BM The New India Assurance Co Ltd
43	Shri Somya Bhattacharya	Branch Manager, United India Insurance
44	Smti Reeti Nandi	CRISIL Founadation
45	Shri Kaustav Das	Officer Canara Bank
46	Shri M R Joel	HDFC bank
47	Ms Nazea Begum	Senior Associate, Lead Bank