UNION TERRITORY LEVEL BANKERS' COMMITTEE
STATE BANK OF INDIA, LEAD BANK OFFICE, SRI VIJAYA PURAM

PROCEEDINGS OF UNION TERRITORY LEVEL BANKERS' COMMITTEE (UTLBC) MEETING FOR MARCH 2026 QUARTER OF ANDAMAN & NICOBAR ISLANDS HELD ON 12-05-2026 AT CONFERENCE HALL, HOTEL LEMON TREE, SRI VIJAYA PURAM AT 4.00 PM.

List of Attendees:

S No	Name	Designation	Organization
1.	Shri Hemant Kumar	Secretary Finance	A&N Administration
2.	Shri Sudhanshu Prasad	Regional Director	Reserve Bank of India, Kolkata
3.	Shri Sanatan Mishra	General Manager & UTLBC Convener	State Bank of India
4.	Shri Rakesh Pangat	Deputy 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 2026 quarter was held on 12.05.2026 at the Conference Hall, Lemon Tree Hotel , Sri Vijaya Puram. The meeting was chaired by Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI. Shri Hemant Kumar, IAS, Secretary Finance, A&N Administration co-chaired the meeting. The meeting was attended by Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, Shri Rakesh Pangat, Deputy 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 Hemant Kumar, IAS, Secretary Finance, A&N

Administration, Shri Sanatan Mishra, General Manager and UTLBC Convener, SBI, Shri Sudhanshu Prasad, Regional Director, Reserve Bank of India, Kolkata, Shri Rakesh Pangat, Deputy 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 March 2026.

Shri Santosh Sahu, Regional Manager, SBI informed that:

- Informed that Steering Committee meeting was held on 08.05.2026 for finalization of agenda.
- Highlighted continuous coordination with A&N Administration for implementation of Government schemes and banking initiatives in the Islands.

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

Shri Sanatan Mishra, GM, SBI:

Welcomed all participants and emphasized the importance of the UTLBC forum in removing bottlenecks relating to banking services, financial inclusion and credit deployment. Reviewed action points of previous UTLBC meeting including:

- Re-KYC of PMJDY and operative accounts.
- Reduction in NPAs.
- Financial Literacy Camps.
- Improvement in CD Ratio.
- Mentioned that around 4,730 focus accounts were pending for re-KYC and advised banks to complete the same on priority.
- Observed that NPAs of some banks including ANSCB, UCO Bank and PNB continued to remain high.
- Reviewed financial literacy initiatives conducted by SBI, ANSCB, HDFC Bank and Canara Bank and advised other banks to improve reporting.
- Highlighted that HDFC Bank, Axis Bank and Bandhan Bank need to improve their CD Ratio.

- Requested all stakeholders to work together for strengthening banking penetration and credit growth in the Islands.

Shri Hemant Kumar, IAS, Secretary Finance, A&N Administration:

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

- Stated that UTLBC is an important platform for reviewing banking performance and implementation of Government schemes.
- Advised bankers to openly discuss field-level operational issues such as internet connectivity, shortage of manpower, infrastructure constraints and operational difficulties.
- Emphasized that innovative ideas and practical solutions should emerge from the forum for improving banking access and customer service.
  Encouraged banks to improve financial inclusion and ensure better outreach in remote and rural areas.
- Directed banks to coordinate with district administration while conducting camps for settlement of unclaimed deposits and re-KYC activities.

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

- Congratulated SBI for conducting UTLBC meetings within stipulated timelines.
  Highlighted RBI directions relating to:
  - Re-KYC of accounts.
  - Priority Sector Lending.
  - Financial Inclusion.
  - Settlement of unclaimed deposits.
  - Collateral free loans.
  - National Strategy for Financial Inclusion 2025-30.
- Informed that around 4,730 accounts were pending for re-KYC and advised banks to complete the exercise within the month.
- Explained revised RBI guidelines regarding collateral-free loans for Agriculture and MSMEs.
- Discussed enhancement in housing loan limits under Priority Sector Lending.

- Reviewed low CD Ratio in North & Middle Andaman and Nicobar districts and advised banks to improve credit deployment.
- Expressed concern regarding unclaimed deposits amounting to around ₹53.92 crore and instructed banks to conduct special drives for settlement.
- Explained RBI policy regarding waiver of prepayment charges on floating rate loans.
- Highlighted focus areas under National Strategy for Financial Inclusion 2025-30 including digital inclusion, financial literacy, women-led inclusion, livelihood linkage and consumer protection.

Shri Rakesh Pangat, Deputy General Manager, NABARD highlighted the following:

- Informed that NABARD has prepared Potential Linked Plans (PLP) for all three districts and Annual Credit Plan targets were based on these PLPs.
- Highlighted opportunities available in fisheries, tuna cluster development, MSME sector and agriculture.
- Mentioned that approximately 11,000 farmers and 7,000 fishermen are available in the Islands and substantial scope exists for credit expansion.
- Requested banks to support fisheries sector and emerging tuna cluster initiatives.
- Informed about NABARD support under Financial Inclusion Fund and encouraged banks to conduct more Financial Literacy Camps.
- Highlighted support being extended for FPOs, SHGs, GI-tagged products and tribal livelihood activities.
- Mentioned initiatives for vegetable cultivation, coconut-based activities and spice production under NABARD support programs.

Representative, Andaman Chamber of Commerce & Industries

- Highlighted increasing transportation and fuel costs impacting businesses in the Islands.
- Mentioned rise in logistics and construction costs due to increase in fuel and bitumen prices.

- Requested banks to provide timely and enhanced credit support to traders, contractors and business community.
- Observed that businesses are under financial stress due to rising operational costs and market uncertainties.
- Requested banks to extend benefits available under Government and RBI guidelines to ensure sustainability of business activities.

Discussion on Re-KYC and NPAs

- Banks discussed pendency relating to re-KYC accounts and assured completion within stipulated timelines.
- ANSCB informed that recovery efforts were continuing and NPA levels were expected to improve in coming quarters.
- Discussion was held regarding sector-wise NPAs including MSME related accounts.

Discussion on CD Ratio

- Low CD Ratio of HDFC Bank, Axis Bank and Bandhan Bank was reviewed. Representatives of private sector banks informed that legal clearance and local operational issues were affecting lending operations.
- Banks assured improvement in credit deployment and housing loan portfolios in the coming quarters.
- Bank of Baroda explained that its higher CD Ratio was mainly due to reduction in deposit base while maintaining credit portfolio.

Discussion on Unbanked Villages

- Issue of 39 unbanked villages was discussed.
  Banks informed that many villages were affected by low population, forest encroachment and connectivity issues.
  India Post Payments Bank initiatives for deployment of BCs and doorstep banking services were appreciated.
  RBI informed that long-range connectivity solutions were being examined for remote areas.

Discussion on Unclaimed Deposits

- RBI reviewed bank-wise unclaimed deposits and instructed banks to intensify efforts for settlement.

- Canara Bank and SBI informed that camps were being conducted and coordination with Panchayats was ongoing.

- Secretary Finance advised banks to coordinate with Deputy Commissioners for tracing beneficiaries and conducting awareness camps.

Discussion on RSETI and Skill Development

- RSETI performance and training activities were reviewed.
  Training programs conducted included tailoring, beauty parlour, bamboo craft, fast food preparation and driving.
  Members suggested diversification of training activities towards hospitality, tourism and allied sectors.

<u>Action Points</u>

- All banks to complete pending re-KYC of focus accounts within prescribed time-lines.
- Banks with high NPAs to intensify recovery efforts and reduce GNPA levels.
- All banks to conduct and report Financial Literacy Camps regularly.
- Banks having low CD Ratio to improve credit deployment in the Islands.
- Special drives to be conducted for settlement of unclaimed deposits in coordination with Administration.
- Banks to strengthen BC/CSP network for coverage of unbanked villages.
- RSETI and banks to diversify skill development activities linked with tourism and hospitality sectors.

Action points that emerged out of the meeting

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.	Unbanked Villages	All Banks
4.	Increase CD Ratio	Union Bank of India, Bandhan Bank, AXIS Bank and HDFC Bank
5.	Banks to strengthen BC/CSP network for coverage of unbanked villages.	All Banks and IPPB
6.	All Controllers to physically attend next UTLBC Meeting .	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 15/05/26

MEMBERS PRESENT IN THE UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING FOR HELD ON 12-05-2026 AT HOTEL LEMON TREE AT 4:00 PM

Sl. No.	Name of the Participants	Designation/Department.
1.	Shri Sanatan Mishra	CGM & Convener UTLBC, A& N Islands
2.	Shri Hemant Kumar, IAS	Secretary Finance, A & N Administration
3.	Shri Sudhanshu Prasad	Regional Director, RBI, Kolkata
4.	Shri Rakesh Pangat	DGM NABARD
5.	Shri Santosh Sahu	Regional Manager, RBO, SBI, Srivijaya Puram
6.	Shri Prosenjit Bhattacharya	AGM, RBI FIDD Kolkata
7.	Shri E Prathap	DGM NABARD
8.	Shri P K Ummer Farooq	Chief Manager, UTLBC
9.	Shri Ravisankar	Chief Manager, Lead Bank
10.	Shri C Raj	Director, Rseti
11.	Shri Ajit Kumar Singh	Chief Manager, SBI
12.	Shri Ajit Anand	Deputy Director, Directorate of Industries
13.	Shri Abhinav Pal	Managing Director, A & N SCB
14	Ms Shruti Singh	Branch Manager, Union Bank of India
15.	Ms Rekha	Vice President, HDFC Bank
16	Shri Abdul Rahim	Branch Manager, Indian Bank
17.	Smti C Prabha	Branch Manager, Central Bank of India
18.	Shri Shashank Kumar Singh	Senior Manager, Axis Bank
19.	Shri Daxesh Parmar	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 Maharashtra
23.	Ms Prajna Pradhan	Manager, Indian Overseas Bank
24.	Shri Ashwini Kumar	BM, Bank of Baroda
25.	Shri kargan Gangaiah	Manager, HDFC Bank
26.	Shri P Pratheep	Manager, Tamilnad Mercantile Bank
27.	Shri Anand Priyadarshi	Branch Manager, Punjab National Bank
28.	Shri Venu Gopal	Branch Manager, ICICI Bank
29.	Shri Thomson M Pookkathu	Manager, Bandhan Bank
30	Shri S Bepari	Chief Manager, Bank of India
31	Shri Sumit Kumar Gain	DBM, IndusInd Bank
32	Shri Omkar Nath	Senior Manager (Dev), ANSCB
33	Shri Vikas Singh	Branch Manager, IPPB
34	Shri Madan Lall	General Secretary, ANCCI
35	Dr. Chandra Shekar	President, ANCCI
36	Shri Ravichandra Sutherdhar	Agriculture officer, Agriculture Dept
37	Dr. K Gopal	Joint Director, Fisheries
38	Dr. Inderjit Kaur	SVO, AH & VS
39	Dr Sabita wati	SVO, AH & VS
40	Shri Elizaii	Tribal Officer, Tribal Welfare Dept
41	Ms Pooja Pandey	Centre Manager, Crisil Foundation
42	Ms Nazea Begum	Senior Associate, Lead Bank

भारतीय स्टेट बैंक State Bank of India LEAD BANK, PORT BLAIR मार्गदर्शी बैंक, कार्यालय पोर्ट ब्लेयर