**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 62nd UTLBC meeting for the quarter ended Dec.-2017 held on 15.03.2018, were circulated to all the members vide Lead Bank Office letter no. **LBO/SLVS/18/2018 dated** 08.05.2018. No comments / amendments have been received so far from any of the members. The house is therefore, requested to confirm the same.

**AGENDA No.2**

**Aadhar Seeding and Aadhar Authentication**

**100% Aadhar Seeding in all eligible accounts including PMJDY accounts**

As per latest guidelines from GOI and UIDAI, Aadhar is compulsory for Opening of New Bank accounts with effect from 20th June-2017. It is further notified by the Government that all existing Bank accounts have to be verified with Aadhar by the Banks by 31st March 2018.

However, in the UT of DNH the drive for 100% Aadhar seeding was started in March-2017 after decision taken in the 58th UTLBC to complete the task by 30th June-2017. Various review meetings were held under the chairmanship of Hon’ble Adviser to Administrator, UT of DD and DNH, Hon’ble Collector DNH for periodical review of the target. The last review meeting in this series was held on 15.03.2018 by Finance Secretary Shri. S. B. Deepak Kumar, where the banks in UT of D&NH have achieved 95.64 % of Aadhar Seeding and 93.96 % mobile seeding. Whereas, Aadhar authentication stands at 72.15 %. All member banks are instructed to complete the process of Aadhar Authentication before 30.06.2018.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total no.of Operative /Active SB A/c as of 31.05.2018** | | | | | | | | |
| **Sr.No.** | **Name Of Bank & Branch** | **Total no.of Operative /Active SB** | **Aadhaar Seeded in SB Operative A/C** | **% of Aadhaar Seeded in SB Operative A/C** | **Adhar Authentication in SB-Operative A/C** | **% Adhar Authentication in SB-Operative A/C** | **MOBILE Number Seeded in SB Operative A/C** | **% of MOBILE Number Seeded in SB Operative A/C** |
| **1** | **DENA BANK** | **163419** | **160912** | **98.47** | **100524** | **61.51** | **144110** | **88.18** |
| **2** | **ALLAHABAD BANK** | **9442** | **7795** | **82.56** | **4746** | **50.26** | **8503** | **90.06** |
| **3** | **ANDHRA BANK** | **6145** | **6145** | **100.00** | **4543** | **73.93** | **5778** | **94.03** |
| **4** | **BANK OF BARODA** | **40680** | **40680** | **100.00** | **22048** | **54.20** | **40680** | **100.00** |
| **5** | **BANK OF INDIA** | **8620** | **8448** | **98.00** | **5689** | **66.00** | **8448** | **98.00** |
| **6** | **BANK OF MAHARASTRA** | **2870** | **2870** | **100.00** | **2210** | **77.00** | **2870** | **100.00** |
| **7** | **CANARA BANK** | **15976** | **12781** | **80.00** | **9586** | **60.00** | **14538** | **91.00** |
| **8** | **CENTRAL BANK OF INDIA** | **6672** | **6672** | **100.00** | **4003** | **60.00** | **6672** | **100.00** |
| **9** | **CORPORATION BANK** | **6190** | **6190** | **100.00** | **4581** | **74.01** | **6190** | **100.00** |
| **10** | **INDIAN BANK** | **3733** | **3733** | **100.00** | **3721** | **99.68** | **3733** | **100.00** |
| **11** | **INDIAN OVERSEAS BANK** | **5081** | **4006** | **78.84** | **3150** | **62.00** | **4929** | **97.01** |
| **12** | **IDBI BANK LTD** | **13208** | **13208** | **100.00** | **6366** | **48.20** | **12785** | **96.80** |
| **13** | **ORIENTAL BANK OF COMMERCE** | **2788** | **2638** | **94.62** | **1619** | **58.07** | **2788** | **100.00** |
| **14** | **PUNJAB NATIONAL BANK** | **6414** | **6414** | **100.00** | **5451** | **84.99** | **4502** | **70.19** |
| **15** | **UNION BANK OF INDIA** | **6767** | **6590** | **97.38** | **4196** | **62.01** | **6767** | **100.00** |
| **16** | **UNITED BANK OF INDIA** | **3284** | **3284** | **100.00** | **3089** | **94.06** | **3115** | **94.85** |
| **17** | **UCO BANK** | **5288** | **5288** | **100.00** | **4560** | **86.23** | **5288** | **100.00** |
| **18** | **VIJAYA BANK** | **8017** | **8017** | **100.00** | **8017** | **100.00** | **8017** | **100.00** |
| **19** | **SYNDICATE BANK** | **550** | **550** | **100.00** | **550** | **100.00** | **550** | **100.00** |
|  | **PUBLIC SECTOR TOTAL** | **315144** | **306221** | **97.17** | **198649** | **63.03** | **290263** | **92.10** |
| **20** | **SBI GROUP TOTAL** | **48512** | **38810** | **80.00** | **38810** | **80.00** | **46086** | **95.00** |
| **21** | **CATHOLIC SYRIAN BANK LTD** | **4730** | **4025** | **85.10** | **3909** | **82.64** | **4543** | **96.05** |
| **22** | **FEDERAL BANK LTD** | **2726** | **2726** | **100.00** | **2579** | **94.61** | **2726** | **100.00** |
| **23** | **TAMILNAD MERCANTILE BANK** | **5550** | **5550** | **100.00** | **5550** | **100.00** | **5550** | **100.00** |
| **24** | **DCB BANK LTD** | **2270** | **2270** | **100.00** | **2270** | **100.00** | **2270** | **100.00** |
| **25** | **RATNAKAR BANK LTD** | **3072** | **2890** | **94.08** | **2890** | **94.08** | **3072** | **100.00** |
| **26** | **AXIS BANK LTD** | **9862** | **9350** | **94.81** | **9350** | **94.81** | **9350** | **94.81** |
| **27** | **ICICI BANK LTD** | **28745** | **28745** | **100.00** | **28745** | **100.00** | **28745** | **100.00** |
| **28** | **INDUSIND BANK LTD** | **3179** | **3179** | **100.00** | **2539** | **79.87** | **3179** | **100.00** |
| **29** | **HDFC BANK LTD** | **31050** | **31029** | **99.93** | **31029** | **99.93** | **31050** | **100.00** |
| **30** | **KOTAK MAHINDRA BANK LTD** | **7330** | **7330** | **100.00** | **6896** | **94.08** | **7180** | **97.95** |
| **31** | **BANDHAN BANK LTD** | **1123** | **1098** | **97.77** | **1098** | **97.77** | **1123** | **100.00** |
| **32** | **YES BANK LTD** | **2806** | **2535** | **90.34** | **1964** | **69.99** | **2806** | **100.00** |
|  | **PRIVATE SECTOR TOTAL** | **102443** | **100727** | **98.32** | **98819** | **96.46** | **101594** | **99.17** |
|  | **GRAND TOTAL** | **466099** | **445758** | **95.64** | **336278** | **72.15** | **437943** | **93.96** |

**AGENDA No.3**

**Review of Hon’ble PM Initiative Schemes**

* 1. **Pradhan Mantri Jan Dhan Yojana (PMJDY):** This scheme was launched by Hon’ble Prime Minister with aim to provide access to banking and availability of timely and adequate credit to hitherto excluded class of the society. Government of India has issued important guidelines in respect of preparation of an immediate time bound action plan for 100% Financial Inclusion of all households. Accordingly, they have issued an approach paper on Pradhan Mantri Jan Dhan Yojana (PMJDY).

**Operative Accounts: (as of 31/05/2018)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Bank | No. of Operative A/c | Out of which, total Aadhar Seeded Accounts | Total number of Rupay Card issued | Number of Pass-Books issued |
| PSBs | 62415 | 62415 | 62415 | 62415 |
| Private Banks | 1963 | 1913 | 1963 | 1963 |
| Total | 64378 | 64328 | 64378 | 64378 |

**3.1.1 Gram Swaraj Abhiyaan – 14th April, 2018 to 5th May, 2018**

**Department of Financial Services, Ministry of Finance, Govt. of India,** vide their letter dated 06.04.2018 directed to observe the “Gram Swaraj Abhiyan” during 14.04.2018 to 05.05.2018 in 16,850 villages and all Union territories across the nation. This campaign was mainly aimed at achieving saturation by providing universal coverage to people under identified programs as PMJDY, PMJJBY and PMSBY.

Financial Literacy Camps were conducted in all identified villages to create awareness amongst the people about the Financial Inclusion Schemes. Business Correspondents were also advised to make door-to-door survey for enrolment of beneficiaries under these schemes. Regular m onitoring of progress under the Abhiyaan was closely monitored by SLBC/ Controlling Head of Banks in the State and necessary intervention were made so as to ensure achievement of the targets.

**With all these joint efforts, the target achievement reached to 158%, 159% & 116 % under PMJDY, PMJJBY and PMSBY respectively by end of the campaign.**

* 1. **Social Security Schemes**

Three social security schemes i.e. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY) and Atal Pension Yojana (APY) were launched by the Hon’ble Prime Minister of India on 09th May-2015. Pradhan Mantri Suraksha Bima Yojana (PMSBY) provide insurance cover in the unfortunate event of death or disability due to an accident and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY) provide insurance cover in the unfortunate event of death or disability by any cause, whereas the pension scheme, Atal Pension Yojana (APY) is to address old age income security needs.

**3.2.1 Pradhan Mantri Suraksha Bima Yojana (PMSBY):**

PMSBY will offer a renewable one year accidental death cum disability cover of Rs. 2 lakh for partial permanent disability to all [savings](http://economictimes.indiatimes.com/topic/savings) Bank account holders in the age group of 18-70 years for a premium of Rs. 12 per annum per subscriber.

**3.2.2 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY):**

PMJJBY will offer a renewable one year life cover of Rs. 2 lakh to all savings Bank account holders in the age group of 18-50 years, covering death due to any reason, for a premium of Rs 330 per annum per subscriber.

**3.2.3 Atal Pension Yojana (APY)**

The scheme Atal Pension Yojana (APY) launched to citizens of India falling in the age group of 18 to 40 year and wish to pension after the age of 60 years from Rs.1000 to 5000/-.

**APY “Winning Wednesday” Campaign for inclusive participation and recognition**

PFRDA vide its mail dtd. 21st May’2018 informed that it is proposed that all Banks/ DoP shall be empowered to conduct **co-branded (with DFS/PFDA ) APY login day on every Wednesday in the Brand Name of “Winning Wednesday(WW)**” on continuous basis. The key features of the campaign are as below:

1. The login day target for the branch should be 5 accounts or more per branch.
2. The timelines for assessing the performers under “Winning Wednesday” shall be for 2 Days, Wednesday & Thursday. The additional one day i.e. Thursday shall be given to ensure the files uploaded late are considered for reckoning.

1. These login days – Winning Wednesday are independent of the campaign launched by DFS/PFRDA. However, during National Campaigns, WW shall be a complimentary one to support National Campaign Performance.

**Progress under PMJBY, PMSBY and APY**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Name of Scheme** | **No. of Enrolments**  **till 31.05.2018** |
| 1 | Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJBY) | 24944 |
| 2 | Pradhan Mantri Suraksha Bima Yojana (PMSBY) | 44406 |
| 3 | Atal Pension Yojana (APY) | 3761 |
|  | **Total** | **73111** |

**PMJBY, PMSBY Claim Details as Under:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** | | | | | |
| **No.** | **Claimant Details** | **Bank** | **Nominee** | **Claim Status** | **Amt** |
| 1 | NARAYANBHAI HIRJIBHAI CHAUHAN | Dena Bank | BHAVESH NARAN CHAUHAN | Paid | 200000 |
| 2 | Top of Form  ARKAN J BARBOSABottom of Form | Dena Bank | MONICA A BARBOSA | Paid | 200000 |
| 3 | Govind Ram Pareek | HDFC Bank Ltd | Top of Form  MamtaBottom of Form | Paid | 200000 |
| 4 | Top of Form  Sharwankumar PareekBottom of Form | HDFC Bank Ltd | Manju Devi | Paid | 200000 |
| 5 | MAHARU SARDARSING GIRASE | Bank of  Baroda | KALPNA SARDARSING GIRASE | Pending with Insurer | N/A |
| 6 | KARAN CHAUDHARY | Dena Bank | Top of Form  GITA CHAUDHARYBottom of Form | Pending with Insurer | N/A |
| 7 | BHARAT GOPAL SINGH | Allahabad Bank | LAKHAN SINGH | Rejected | N/A |
| 8 | MANOJ KUMAR SINGH | Allahabad Bank | SUNITA DEVI | Rejected | N/A |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** | | | | | |
| No. | Claiment Details | Bank | Nominee | Claim Status | Amt |
| 1 | DAJI LAKHAMA BHANVAR | Dena Bank | HITESH DAJI BHANVAR | Paid | 200000 |
| 2 | RAKESH MOHAN PRAJAPATI | Dena Bank | KANTABEN PRAJAPATI | Paid | 200000 |
| 3 | PRAKASHBHAI NARESHBHAI PATEL | Dena Bank | JAY PRAKASH PATEL | Paid | 200000 |
| 4 | RAMUBHAI PISHALABHAI PATEL | Bank of India | KAUSHIK RAMU PATEL | Paid | 200000 |
| 5 | Malkhan Sukhbir Sinh | Bank of Baroda | Chanchal Devi | Paid | 200000 |
| 6 | MAHENDRASINH LALSINH SOLANKI | Dena Bank | ANKIT MAHENDRASINH SOLANKI | Paid | 200000 |
| 7 | SHANTA GANGA CHAUDHARI | Dena Bank | GANGA RAMU CHAUDHARI | Paid | 200000 |
| 8 | INDRAJIT MITRA | Dena Bank | UTPALA MITRA | Paid | 200000 |
| 9 | MANOJ KUMAR SINGH | Allahabad Bank | SUNITA DEVI | Paid | 200000 |
| 10 | GAUTAM M VANATH | Dena Bank | ILA G VANATH | Paid | 200000 |
| 11 | ARUN KUMAR PANDEY | Union Bank of India | BIPASA PANDEY | Paid | 200000 |
| 12 | SHAHIN RAHIS MANSURI | Dena Bank | SAMINBANU RAISAHMED MANSURI | Paid | 200000 |
| 13 | Surendrakumar Fatesinh Rathod | Dena Bank | Naynaben Bhikhubhai Chauhan | Paid | 200000 |
| 14 | KHETA RAM VAISHNAV | Andhra Bank | Shaik Basha | Paid | 200000 |
| 15 | KHETA RAM VAISHNAV | Andhra Bank | INDRA DEVI | Paid | 200000 |
| 16 | Pradeep Chandra Gupta | State Bank of India | Seema Gupta | Paid | 200000 |
| 17 | MEENA J. PATEL | Dena Bank | NIKHIL | Paid | 200000 |
| 18 | JAMADAR LALMOHAR YADAV | Union Bank of India | Indaravati Yadav W O Jamadar | Paid | 200000 |
| 19 | MEENABEN S VARTHA | Dena Bank | LATABEN S VARTHA | Paid | 200000 |
| 20 | SANJAY KUMAR | Dena Bank | MEENA SHUKLA | Paid | 200000 |
| 21 | MUMTAZ HARUN RADHANPURA | Dena Bank | HAROON ABDUL RANDHANPURA | Paid | 200000 |
| 22 | LALLU RAMAN PATEL | Dena Bank | NIRUBEN L PATEL | Paid | 200000 |
| 23 | Chittaranjan Das | HDFC Bank Ltd | Das Mamta Chitranjan | Paid | 200000 |
| 24 | Rohit Agrawal | Axis Bank Ltd | Namita Rohit Agarwal | Paid | 200000 |
| 25 | Bharat Ramanlal Kayadara | HDFC Bank Ltd | Chetana Kayadara | Paid | 200000 |
| 26 | BHUPENDRA P PATEL | Indian Bank | DAXABEN P PATE | Paid | 200000 |
| 27 | ASHOKBHAI V PATEL | Dena Bank | HANSABEN VAJIRBHAI PATEL | Paid | 200000 |
| 28 | MANGUBHAI R NAYAK | Dena Bank | PALIBEN M NAYAK | Paid | 200000 |
| 29 | GAJRIBEN C VAD | Dena Bank | NARESH SHANIYA VAD | Paid | 200000 |
| 30 | J N Koli | HDFC Bank Ltd | Sarla Jasvant Koli | Paid | 200000 |
| 31 | Govind Ram Pareek | HDFC Bank Ltd | Mamta | Paid | 200000 |
| 32 | Sharwankumar Pareek | HDFC Bank Ltd | Manju Devi | Paid | 200000 |
| 33 | DIPESH J JOSHI | Bank of Baroda | NIPA DIPESH JOSHI | Paid | 200000 |
| 34 | ASHA SURESH PATIL | Dena Bank | SURESH BHIMRAO PATIL | Paid | 200000 |
| 35 | ADHAR ANANADA MALI | Union Bank of India | RANJANA MALI | Paid | 200000 |
| 36 | Temarya Devubhai Lahnubhai | Bank of Baroda | Kalpesh Devubhai Temariya | Rejected |  |
| 37 | Top of Form  SHIVAJI VELJIBHAI PATELBottom of Form | Dena Bank | PINKY SHIVAJI PATEL | Top of Form  Pending with InsurerBottom of Form |  |
| 38 | Top of Form  Maharu Sardarsing GiraseBottom of Form | Top of Form  Bank of BarodaBottom of Form | Kalpana Maharu Girase | Top of Form  Pending with InsurerBottom of Form |  |
| 39 | SHIVAJI V PATEL | Top of Form  Dena BankBottom of Form | PINKI S PATEL | Top of Form  Pending with InsurerBottom of Form |  |

* 1. **Pradhan Mantri MUDRA Yojana:**

For the development of micro and small units the Hon’ble Prime Minister has launched MUDRA (Micro Units and Development Agency) on 8th April-2015 as new financial entity for developing and refinancing last mile financial intermediaries like Banks, NBFCs, MFIs, etc. As per NSSO estimate about Rs.5.77crore such units exists in the country and a great majority of them are outside the formal Banking fold and are unable to sustain or grow due to lack of finance or repaying on informal channels, which are very expensive or unreliable. On the same day PMMY (Pradhan Mantri MUDRA Yojana) was launched to ‘fund the unfunded’ by bringing such enterprises to the formal financing system and extending affordable credit to them.

**Bank Wise performance under MUDRA F.Y.2017-18 (As of 31.05.2018)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Bank Name** | **Shishu** | | | **Kishore** | | | **Tarun** | | | **Total** | | |
|  | **(Loans up to Rs. 50,000)** | | | **(Loans from Rs. 50,001 to Rs. 5.00 Lakh)** | | | **(Loans from Rs. 5.00 to Rs. 10.00 Lakh)** | | |
| Sr. No. | **No Of A/Cs** | **Sanc. Amt** | **Disb. Amt** | **No Of A/Cs** | **Sanc. Amt** | **Disb. Amt** | **No Of A/Cs** | **Sanc. Amt** | **Disb. Amt** | **No Of A/Cs** | **Sanc. Amt** | **Disb. Amt** |
| 1 | Allahabad Bank | 0 | 0 | 0 | 1 | 0.03 | 0.03 | 0 | 0 | 0 | 1 | 0.03 | 0.03 |
| 2 | Andhra Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Axis Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | Bank of Baroda | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0.1 | 0.1 | 1 | 0.1 | 0.1 |
| 6 | Bank of India | 3 | 0.02 | 0.02 | 2 | 0.03 | 0.03 | 0 | 0 | 0 | 5 | 0.04 | 0.04 |
| 7 | Bank of Maharashtra | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Canara Bank | 10 | 0.02 | 0.02 | 0 | 0 | 0 | 2 | 0.15 | 0.15 | 12 | 0.17 | 0.17 |
| 9 | Catholic Syrian Bank Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Central Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Corporation Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | DCB Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | Dena Bank | 28 | 0.06 | 0.06 | 2 | 0.04 | 0.04 | 0 | 0 | 0 | 30 | 0.1 | 0.1 |
| 14 | Federal Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | HDFC Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 16 | ICICI Bank | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0.08 | 0.08 | 1 | 0.08 | 0.08 |
| 17 | IDBI Bank Limited | 0 | 0 | 0 | 3 | 0.06 | 0.06 | 0 | 0 | 0 | 3 | 0.06 | 0.06 |
| 18 | Indian Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 19 | Indian Overseas Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | IndusInd Bank | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| 21 | Kotak Mahindra Bank | 0 | 0 | 0 | 2 | 0.06 | 0.06 | 0 | 0 | 0 | 2 | 0.06 | 0.06 |
| 22 | Oriental Bank of Commerce | 0 | 0 | 0 | 1 | 0.05 | 0.05 | 0 | 0 | 0 | 1 | 0.05 | 0.05 |
| 23 | Punjab National Bank | 2 | 0.01 | 0 | 4 | 0.15 | 0.08 | 0 | 0 | 0 | 6 | 0.16 | 0.08 |
| 24 | The RBL Ltd. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | State Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0.2 | 0.2 | 2 | 0.2 | 0.2 |
| 26 | Syndicate Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | Tamilnad mercantile bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 28 | UCO Bank | 1 | 0 | 0 | 3 | 0.11 | 0.1 | 0 | 0 | 0 | 4 | 0.11 | 0.1 |
| 29 | Union Bank of India | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 30 | United Bank of India | 0 | 0 | 0 | 2 | 0.06 | 0.06 | 2 | 0.17 | 0.17 | 4 | 0.23 | 0.23 |
| 31 | Vijaya Bank | 1 | 0 | 0 | 4 | 0.11 | 0.11 | 2 | 0.2 | 0.2 | 7 | 0.31 | 0.31 |
| 32 | Yes Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | **Grand Total** | **48** | **0.13** | **0.12** | **24** | **0.69** | **0.61** | **8** | **0.71** | **0.71** | **80** | **1.53** | **1.44** |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Since inception of the Scheme** | | | | | | | | | | **Amt. in Crores** | | |
| **Financial Year** | **Shishu** | | | **Kishore** | | | **Tarun** | | | **Total** | | |
| **(Loans up to Rs. 50,000)** | | | **(Loans from Rs. 50,001 to Rs. 5.00 Lakh)** | | | **(Loans from Rs. 5.00 to Rs. 10.00 Lakh)** | | |
| **No Of A/Cs** | **Sanction Amt** | **Disbt. Amt** | **No Of A/Cs** | **Sanction Amt** | **Disbt. Amt** | **No Of A/Cs** | **Sanction Amt** | **Disbt. Amt** | **No Of A/Cs** | **Sanction Amt** | **Disbt. Amt** |
| **2015-16** | **815** | **1.65** | **1.65** | **254** | **7.24** | **7.24** | **167** | **12.38** | **12.38** | **1236** | **21.27** | **21.27** |
| **2016-17** | **2196** | **7.42** | **7.41** | **255** | **5.03** | **4.40** | **136** | **11.04** | **10.80** | **2587** | **23.49** | **22.61** |
| **2017-18** | **2437** | **7.71** | **7.69** | **768** | **13.47** | **13.41** | **203** | **15.61** | **15.21** | **3408** | **36.79** | **36.30** |
| **2018-19 (Till 31.05.2018)** | **48** | **0.13** | **0.12** | **24** | **0.69** | **0.61** | **8** | **0.71** | **0.71** | **80** | **1.53** | **1.44** |
| **Grand Total (Till date)** | **5496** | **16.91** | **16.87** | **1301** | **26.43** | **25.66** | **514** | **39.74** | **39.10** | **7311** | **83.08** | **81.62** |

**3.4 Stand Up India**

Hon’ble Prime Minister has launched “Stand up India” scheme on 5th April, 2016 with the objective to facilitate Bank loans between Rs. 10 lakhs to Rs. 1 Crore to at least one Scheduled Caste or Scheduled Tribe borrower and at least one woman borrower per bank branch for setting up a green field enterprise in the year. This enterprise may be in manufacturing, services or the trading sector.

To implement and monitor the progress under the scheme, an interactive portal **(**[**www.standupmitra.in**](http://www.standupmitra.in)**)** is also launched by the Govt. of India

**Progress under Stand-Up India (As of 31.05.2018)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No** | **Name of Bank** | **No. of Application Sanctioned** | **Amt. Sanctioned**  **(In Lacs)** | **No of Application Pending** | **Category** |
| **1** | **Dena Bank** | **3** | **57.90** | **0** | **2-ST, Women** |
| **2** | **Central Bank of India** | **2** | **74.90** | **0** | **2-Women**  **(1 SC/ST)** |
| **3** | **State Bank of India** | **3** | **40.80** | **1 ( 50.00 lakhs)** | **3 Women (1 ST)** |
| **4** | **Bank Of Baroda** | **1** | **27.00** | **0** | **1-Women** |
| **5** | **Vijaya Bank** | **2** | **30.89** | **0** | **2-Women** |
| **6** | **Canara Bank** | **5** | **121.00** | **0** | **4-Women, 1-ST** |
| **7** | **Bank Of India** | **3** | **47.31** | **0** | **3-ST** |
| **8** | **Uco Bank** | **1** | **20.00** | **0** | **Women** |
| **9** | **Panjab National Bank** | **1** | **12.00** | **0** | **Women** |
|  | **Total** | **19** | **431.80** | **1 ( 50.00 lakhs)** |  |

**3.5 Pradhan Mantri Fasal Bima Yojana (PMFBY)**

Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at supporting sustainable production in agriculture sector by way of a) providing financial support to farmers suffering crop loss/damage arising out of unforeseen events b) stabilizing the income of farmers to ensure their continuance in farming c) encouraging farmers to adopt innovative and modern agricultural practices d) ensuring flow of credit to the agriculture sector; which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

In UT of DNH, the Agriculture Department has formed the State Level Coordination Committee on Crop Insurance (SLCCCI) for implementation of PMFBY. For Kharif crop the SLCCI was held on 09/05/2017 under the chairmanship of Hon’ble Adviser to Administrator, D&NH. During Kharif season following crops viz Paddy, Tur, Adad, Banana, Papaya are identified in DNH. The scheme has been implemented for Rabi season in D & NH.

**3.6 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme**

**“Pradhan Mantri Awas Yojana (PMAY)”** was launched on 17th June, 2015 by Govt. of India, with an aim to make the mission “Housing for All by 2022”, a big success.

National Housing Bank (NHB) and Housing and Urban Development Corporation Limited (HUDCO) have been identified as Central Nodal Agencies (CNA) for the implementation of the CLSS Scheme through Primary Lending Institutions (PLIs).

The salient features of the Credit Linked Subsidy Scheme (CLSS) are as under;

* **Beneficiary Family** –Economically Weaker Section (EWS – Household income of up to Rs.3.00 lakh) and Low Income Group (LIG - Household income of above Rs. 3.00 lakh and up to Rs.6.00 lakh) family not owning a pucca house in the name of the any of the family members in any part of India.
* **Geographical Coverage** – All 4041 statutory towns as per Census 2011. Further, vide circular dated 9th November 2015, Ministry of Housing and Urban Poverty Alleviation, Government of India has notified that States/UTs will have the flexibility to include in the Mission, the Planning Area as notified with respect to the Statutory town and which surrounds the concerned municipal area.
* House should be in the name of female head of the household, including joint name with male head.
* Interest subsidy eligibility at the rate of 6.50% for a maximum tenure of 20 years for loan amount upto Rs. 6 lakh. The subsidy amount is Approximate Rs 2.20 lakh.
* Carpet area of the house/flat is up to 30 sq. m. for EWS and 60 sq. m. for LIG.
* Carpet area of the house/flat is up to 120 Sq Mtr for MIG-I and 150 Sq Mtr for MIG-II.

Moreover, Indian Banks’ Association (IBA) has devised simplified Loan Application Form and other documents for the use of PLIs which is also adopted by many Banks.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Group | Eligibility  (Income) | Subsidy Rate | Tenure (Year) | Dwelling Unit Carpet Size  ( Sq. Mtr.) |
| EWS | Up to 3,00,000 | 6.50% | 20 | 30 |
| LIG | Up to 6,00,000 | 6.50% | 20 | 60 |
| MIG-I | Up to 12,00,000 | 4.00% | 20 | 120 |
| MIG-II | Up to 18,00,000 | 3.00% | 20 | 150 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Total No. of Housing Loan covered under PMAY** | | | |
| Up to 31.03.2017 since inception of scheme | Out of which no. of accounts in which PMAY subsidy claimed | From 01.04.2017 to 26.02.2018 | Out of which no. of accounts in which PMAY subsidy claimed |
| 46 | 34 | 458 | 407 |

**3.7 Doubling of Farmers’ Income by 2022**

Reserve Bank of India, Central Office, and Mumbai vide their letter no. FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated December 26, 2016 has informed that the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the Government in several forums and has acquired primacy from the point of view of rural and agricultural development.

The strategy to achieve this goal, inter-alia, include,

* Focus on irrigation with large budgets, with the aim of “per drop, more crop”.
* Provision of quality seeds and nutrients based on soil health of each field.
* Investments in warehousing and cold chains to prevent post-harvest crop losses.
* Promotion of value addition through food processing.
* Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations.
* Strengthening of crop insurance scheme to mitigate risk at affordable cost.
* Promotion of ancillary activities like poultry, bee-keeping and fisheries.

Banks should revisit their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and disbursal of loans within specified time limits with an aim for better capital formation in agriculture sector.

Moreover, Lead Banks were advised to ensure the following:

* Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.
* Include “Doubling of Farmers’ Income by 2022” as a regular agenda under Lead Bank Scheme in various forums such as DCC and DLRC.
* Lead Banks to ensure close coordination with Government departments be leveraged to further the objectives of doubling farmers’ income by 2022.

**3.8 Sukanya Samrudhi Yojana (SSY)**

The Sukanya Samrudhi Yojana is launched by Hon’ble Prime Minister as prosperity scheme for girl child under “Beti Bachao Beti Padhao Yojana”. This is a small saving scheme to ensure bright future for girl child in our country. This yojana is to facilitate them proper education and care-free marriage expenses. This scheme is for girl child below 10 Years. One of the key benefit of the scheme is that it is quite affordable i.e. one can invest anything between Rs. 1000 to Rs. 150000 yearly and offers highest rate of return on investment. Also, investment under SSY is exempted under IT act 1961 sec 80C.

The total no. of accounts opened under this scheme since inception i.e. 22/01/2015 in UT of D&NH is 751.

**AGENDA No.4**

**Other Important Issues**

**4.1 Progress of Rural Self Employment Training Institute-Silvassa**

As per Ministry of Rural Development, GOI each lead bank has to establish Rural Self Employment Training Institute (RSETI) in their respective districts. Our Dena Bank has established Dena RSETI in 2012 which was temporarily working from ITI Campus in Amli, Silvassa. Subsequently, the District Administration has provided land for construction of RSETI. New premises of RSETI at Khutli-Khanvel were inaugurated by our Hon’ble CMD, Dena Bank Shri Ashwani Kumar on 03/07/2017.The RSETI has subsequently started to function from new campus. The RSETI has been graded AA by MoRD as on 31/03/2017.

**The details of the training programs organized by the RSETI**

**Sr. No**

**Year**

**%**

**Achievement**

**%**

**Achievement**

**Target**

**Achievement**

**Target**

**Achievement**

**With Bank**

**Finance**

**Without**

**Bank**

**Finance**

**Total**

**Settlement**

**Rate %**

**1**

**2016-17**

**25**

**25**

**100**

**750**

**763**

**102**

**191**

**303**

**494**

**64.74**

**2**

**2017-18**

**20**

**22**

**110**

**600**

**606**

**101**

**72**

**285**

**357**

**58.91**

**No. Of Training**

**Batches**

**No. Of Candidate**

**Trained**

**Candidates Settled**

**Category wise, gender wise summary of candidates trained at RSETI**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **RSETI** | **No. of Trainees** | | | | **CATEGORY** | | | | | | |
| **Total** | **Male** | **Female** | Female % | **GEN** | **SC/ST** | **OBC** | **Minority** | **BPL** | **BPL %** | **APL** |
| 1 | 2016-17 | 763 | 124 | 639 | 84 | 212 | 457 | 66 | 28 | 41 | 5 | 722 |
| 2 | **2017-18** | **606** | **153** | **453** | **80** | **49** | **530** | **21** | **6** | **530** | **87.4** | **76** |

**4.2 Availability of Bank Mitras / BCs in SSAs:**

Banks are providing Banking Services through Bank Mitras / BCs in all such SSAs in the UT of D&NH, where Bank branches are not available. In last several UTLBC meetings and other Financial Inclusion / PMJDY related meetings, Banks were advised to ensure the following:

1. 100% BC activation in allotted SSAs.
2. Availability of adequate infrastructure with BCs enabling them to extend required banking services in the SSAs/ villages.
3. Adequate remuneration to the BCs.

As per directives of DFS, MoF, GoI, LDM office also made verification calls to BC deployed by all Banks in the State and informed the Banks about deficiencies observed in their BC model, with a request to take necessary corrective measures.

**List of Banks and their BC’s with villages covered:**

|  |  |  |  |
| --- | --- | --- | --- |
| Sr. No | Name of the Bank | No. Of SSA allotted (without bank branches) | No. Of Bank Mitra appointed by the bank |
| 01 | Dena Bank | **17** | **17** |
| 02 | Bank Of Baroda | **5** | **5** |
| 03 | SBI | **2** | **2** |
| 04 | Canara Bank | **2** | **1** |
| 05 | Indian Overseas Bank | **2** | **2** |
| 06 | IDBI Bank | **2** | **2** |
| 07 | ICICI Bank | **4** | **4** |
| 08 | HDFC Bank | **1** | **1** |

**4.3 Financial Literacy**

**4.3.1 Financial Literacy and credit counseling center (FLCC)**

Dena Bank has set up FLCs in LDM Office at Lead Bank Cell, Silvassa, DNH.

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No** | **Bank** | **No. of Districts** | **No. of FLCCCs set up by the Lead Bank** |
| 1 | **Dena Bank** | **1** | **1** |
|  | **Total** | **1** | **1** |

**4.3.2 Financial Literacy through Rural Branches**

As advised by RBI vide its letter RPCD (AH) No.326/09.07.01/2014-15 dtd. 24th July, 2014, Each Rural Branch is supposed to hold at least one camp per month. We are having 24 rural branches in D&NH. Hence, 72 camps should have been conducted in Mar-2018 quarter; our rural branches have shown excellent performance by organizing 74 camps.

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No** | **No. of Rural Banks** | **Quarterly Target for FLC Camp** | **FLC Camp Organised** |
| 1 |  | **72** | 74 |
|  | **Total** | **72** | 74 |

**Financial Literacy Week: 04th June’18 – 08th June’18**

The concept of observing a week as "Financial Literacy Week (FLW)" was conceived in the year 2016 and a standard set of activities was prescribed across the country during 2017 wherein the week from June 5-9, 2017 was observed as FLW.

On similar lines, RBI plan to observe the first week of June this year (June 4-8, 2018) as FLW with the theme of "Consumer Protection". The theme of the FL Week is to create awareness among the consumers of financial services about their rights, responsibilities, good practices and resolution mechanisms in a fast changing digital financial landscape. Financial Literacy Posters have been prepared on the following four topics for the trainers and the general public and will be hosted on the financial education webpage of the RBI website under Downloads Tab -> FL week 2018:

a. Risk vs. Return

b. Grievance Redressal Mechanism

c. Customer Liability for unauthorized electronic banking transactions &

d. Good practices for a safe digital banking experience

The following activities have been conducted for the financial literacy week:

1. All banks to advise their Financial Literacy Centres (FLC) to conduct special camps on each of the five days in backward/unbanked areas.
2. All bank branches in the country to display A3 size posters on the four messages in the local language in a prominent place inside the branch premises. These posters will continue to be displayed for at least six months in the branch premises after the Financial Literacy week. Flyers may be distributed to branch customers.

**4.4 Targets under Annual Credit Plan 2018-19.**

For devising Annual Credit Plan 2018-2019, PLP 2018-19 prepared by NABARD has been taken as base. We have also discussed the matter about formation of ACP 2018-19 in 61st UTLBC meeting held on 07.12.2017 and invited suggestions and their Plan for the year 2018-19. On the basis of PLP and Plan received from various Banks, we have prepared the ACP 2018-19.

**KEY INDICATORS OF ANNUAL CREDIT PLAN - 2017-18**

Amt. Rs. in Lakhs

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. no** | **PARTICULARS** | **DISTRICT CREDIT PLAN** | |
| **A/C** | **AMT.** |
| **A** | **Farm Credit** |  |  |
|  | 1. **Crop Production, Maintenance and Marketing** | **2001** | **599.50** |
|  | 1. **Term Loan for agriculture and allied activities** | **945** | **1405** |
|  | **Sub Total** | **2946** | **2004.50** |
| **B** | **Agriculture Infrastructure** | **37** | **186** |
| **C** | **Ancillary Activities** | **11** | **486** |
| **I** | **Credit Potential for Agriculture (A+B+C)** | **2994** | **2676.50** |
| **II** | **Micro , Small and Medium Enterprises** | **982** | **20880.50** |
| **III** | **Export Credit** | **8** | **389** |
| **IV** | **Education** | **113** | **223** |
| **V** | **Housing** | **586** | **11272** |
| **VI** | **Renewable Energy** | **10** | **56** |
| **VII** | **Others** | **845** | **519** |
| **VII** | **Social Infrastructure involving Bank Credit** | **0** | **0** |
|  | **Total Priority Sector (I to VIII)** | **5538** | **36016** |

**AGENDA No.5**

**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR MARCH-18 IN UT OF D&NH.**

The total number of Bank branches in UT of D&NH is 60 as of year ended Mar-18. Comparative summary of Bank - Branches, group wise is given here under:

**BRANCH EXPANSION AREA WISE**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **Mar-2017** | **Mar-18** | **Variation over March 2017** |
| Rural Branches | 24 | 24 | 0 |
| Semi Urban Branches | 36 | 36 | 0 |
| TOTAL | 60 | 60 | 0 |

**BRANCH EXPANSION SECTOR WISE**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **Mar-**  **2017** | **Mar-**  **2018** | **Variation over March 2017** |
| Public Sector Bank / Branches | 34 | 35 | +1 |
| SBI Group | 5 | 5 | 0 |
| Private Bank /Branches | 21 | 20 | -1 |
| Co-operative Banks | 0 | 0 | 0 |
| **TOTAL** | **60** | **60** | **0** |

**DEPOSIT GROWTH:**

During the Year ended Mar-2018, the aggregate deposits of the Banks in DNH increased by Rs. 330.80 Crore in absolute terms from Rs. 3575.63 Crore as of March-2017 to Rs. 3906.43 Crore as of Mar-2018 registering a Growth of 9.25% over the March-2017.

Bank wise details are as per Annexure No. 1 as under

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **Mar-2017** | **Mar-2018** | **Growth**  **Y-to-Y (%)** | **Absolute growth over Mar-17** |
| **Public Sector Banks** | **2511.21** | **2577.70** | **2.64%** | **+66.49**  **(2.64%)** |
| **SBI Group** | **248.05** | **368.95** | **48.74%** | **+120.90 (48.74%)** |
| **Private Banks** | **816.37** | **959.78** | **17.56%** | **+143.41 (17.56%)** |
| **TOTAL** | **3575.63** | **3906.43** | **9.25%** | **+330.80**  **(9.25%)** |

**Note: figure in (%) growth over previous year**

During the year ended Mar-18, All Bank Groups have registered positive growth over March 2017. The highest percentage wise growth in deposit was registered by SBI Group (48.74%) followed by Private sector Banks (9.25%) followed by Public Sector Banks who have registered Growth over the March-2017 (2.64%).

**CREDIT EXPANSION**

During the Year under review i.e. Year ended Mar-18, the aggregate Advances of the Banks in DNH increased by Rs. 370.18 Crore in absolute terms from Rs. 1578.31 Crore as of March, 2017 to Rs. 1948.49 Crore as of Mar -2018 registering a positive growth of 23.45%.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **Mar-2017** | **Mar-18** | **Growth**  **Y-o- Y** | **Absolute growth over March. 17** |
| **Public Sector Banks** | **731.50** | **794.50** | **8.61%** | **+63 (8.61%)** |
| **SBI Group** | **229.94** | **173.55** | **-24.52%** | **-56.39(-24.52%)** |
| **Private Banks** | **616.87** | **980.44** | **58.93%** | **+363.57 (58.93%)** |
| **TOTAL** | **1578.31** | **1948.49** | **23.45%** | **+370.18 (23.45%)** |

**Note: Figures in bracket shows % growth**

The highest percentage wise growth in credit expansion was registered by Private Sector Bank (58.93%) followed by Public Sector Banks (8.61%) whereas SBI group is showing negative growth (24.52).

**CREDIT DEPOSIT RATIO**

The Bank group wise CD Ratio is given below

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **Mar-2017** | **Mar-2018** | **Net Effect over March-17** |
| **Public Sector Banks** | 29.13% | 30.82% | **+1.69%** |
| **SBI Groups** | 92.70% | 47.04% | **-45.66%** |
| **Private Banks** | 75.56% | 102.15% | **+26.59%** |
| **TOTAL** | **44.14**% | **49.88%** | +05.74% |

Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 49.88% as on Mar 2018. CD ratio has increased by 5.74% over March 2017.

**PRIORITY SECTOR LENDING**

An analysis of the performance in terms of the targets set forth by the Ghosh Committee is presented as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **PARAMETER** | **BENCH MARK** | **Outstanding As of Mar-2017** | | **Outstanding As of Mar-2018** | | **Absolute Growth** |
|  |  | **Mar-2017**  **Amt.** | **% to Adv.**  **as of Mar-**  **2017** | **Mar-2018**  **Amt.** | **% to Adv.**  **as of Mar-**  **2018** | **Absolute growth over Mar. 17** |
| **Priority Sector** | **40%** | **1042.31** | **66.03** | **1045.25** | **53.64** | **+2.94** |
| **Agri. Advances** | **18%** | **51.62** | **3.27** | **63.74** | **3.27** | **+12.12** |
| **Weaker Sec- Adv.** | **10%** | **114.71** | **7.26** | **173.43** | **8.90** | **+58.72** |
| **DRI Advances** | **1%** | **00** | **00** | **00** | **00** | **00** |

The Percentage wise growth under various areas of priority sectors of all Banks are as under:

Total credit flow to Priority Sector is Rs. 1045.25 Crore (53.64%) as of the quarter ended Mar 2018 as against the RBI benchmark of 40%.

Total Agriculture Lending is Rs 63.74 Crore (3.27%) as on Mar-2018. It is far below benchmark of 18%.

Weaker section advance is Rs.173.43 Crore (8.90%) as of the quarter ended Mar 2018 of Total Advances. It is just below benchmark level of 10%.

**Comparative positions of Priority Sector Advances to total advances of various Bank Groups are furnished hereunder:-**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Bank Group** | **As at 31.03.2017** | | | **As at 31.03.2018** | | |
|  | **Total Advances** | **PS Advances** | **As% to Total Advances** | **Total Advances** | **PS Advances** | **As% to Total Advances** |
| **Public Sector Banks** | **731.50** | **566.99** | **77.51** | **794.50** | **636.67** | **80.13** |
| **SBI Group** | **229.94** | **184.75** | **80.34** | **173.55** | **100.06** | **57.65** |
| **Private sector Banks** | **616.87** | **290.55** | **47.10** | **980.44** | **308.52** | **31.46** |
| **Total** | **1578.31** | **1042.31** | **66.03** | **1948.49** | **1045.25** | **53.64** |

**It is observed that as on 31.03.2018 Public Sector credit flow for Priority Sector stands at 80.13% of total advances whereas in SBI Bank Group it is 57.65 % of credit flow for Priority Sector and Private Banks has 31.46 %.**

**Agriculture Advances:**

Outstanding under Agriculture Advances has increased by Rs.12.12 Crore over Mar-2017

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Bench mark | Outstanding  as of | | Outstanding  as of | |
|  |  | **Mar-2017**  **Amt.** | **% to**  **Adv.** | **Mar-2018**  **Amt.** | **% to**  **Adv.** |
| **Agri.**  **Advances** | **18%** | **51.62** | **3.27** | **63.74** | **3.27** |

**Weaker Section:**

As of 31st Mar-2018 weaker section advances stood at Rs. 173.43 Crore which is 8.90% of total Advance as against benchmark of 10%. On YOY basis, weaker section advances have increased by 58.72 Crore.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Benchmark | Outstanding as of | | Outstanding as of | |
|  |  | **Mar- 2017**  **Amt.** | **% to**  **Adv.** | **Mar- 2018**  **Amt.** | **% to**  **Adv.** |
| **Weaker Sec- Adv.** | **10%** | **114.71** | **7.26** | **173.43** | **8.90** |  |

As on Mar-18, the member banks have missed the target marginally. All are requested to take note of the same.

**AGENDA No.6**

**REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2017-2018 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

The summary of target vis a vis achievement under Annual Credit Plan 2017–2018 is presented hereunder, whereas branch wise information is provided in Annexure No. 6.

(Amount in Rs. Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **SECTOR** | **FINANCIAL TARGET** | **Achievement During the year i.e. 01/04/2017 to 31/03/2018** | **ACHIEVEMENT**  **%** |
| **Agri.&Allied Activities** | **22.59** | **32.47** | **143.73%** |
| **MSME** | **180.27** | **143.77** | **79.75%** |
| **Housing** | **96.90** | **89.19** | **92.04%** |
| **Education** | **1.92** | **2.20** | **114.58%** |
| **OPS** | **8.05** | **12.98** | **161.24%** |
| **TOTAL** | **309.73** | **280.61** | **90.59%** |

**Agriculture & Allied Activities**

The achievement as of year ended Mar 18 is at 143.73 % i.e. Rs. 32.47 Crore against the target of Rs. 22.59 Crore. The performance under agriculture sector is Excellent for the year 2017-18

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector as of year ended Mar-18 is 79.75 % i.e. Rs. 143.77 Crore against the target of Rs. 180.27 Crore. The Overall Performance under MSME Sector is not satisfactory.

**Housing**

The achievement as of year ended Mar-18 under Housing sector is 92.04% i.e. 89.19 Crore against the target of Rs. 96.90 Crore. Performance under Housing Sector is good.

**Education**

The achievement as of year ended Mar-18 under Education Loan is 114.58% i.e. 2.20 Crore against the target of Rs.1.92 Crore. Performance under Education Sector is excellent.

**Other Priority Sector**

The achievement as of quarter ended Mar-18 is 161.24 % i.e. Rs.12.98 Crore against the target of Rs. 8.05 Crore.

The Administration of DNH through Department of Agriculture is helping Farmers of DNH by distributing seeds, fertilizer at low rates, though not part of ACP, the activity is helpful to the farmers in meeting their requirement under Agriculture.

**AGENDA No.7**

**NABARD’S VARIOUS DEVELOPMENTAL AND SUBSIDY LINKED SCHEMES.**

1. **Scheme for formation of JLG.**

In DNH total 52 Joint Liability Group are formed with help of NABARD and NGO in last two years. Out of these groups 37 groups are saving linked with various Banks of DNH and 10 groups are credit linked with Dena Bank Silvassa.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No** | **Bank** | **Branch** | **Formation of JLG** | **Bank Account Open** | **Bank Credit Linked** | **Amount. Rs. Cash Credit** |
| 1 | Dena Bank | Silvassa | 32 | 26 | 08 | 6,55,000.00 |
| 2 | Dena Bank | Khanvel | 05 | 02 | 0 | 0 |
| 3 | Dena Bank | Rakholi | 05 | 03 | 02 | 2,70,000.00 |
| 4 | Dena Bank | Naroli | 05 | 03 | 0 | 0 |
| 5 | Dena Bank | Dadra | 05 | 03 | 0 | 0 |
|  |  | **Total** | **52** | **37** | **10** | **9,25,000.00** |

1. **Scheme for formation of Farmers Club.**

In DNH total 11 Farmers Club are formed with help of NABARD and NGO. Panchayat wise position is as per follow.

|  |  |  |
| --- | --- | --- |
| **No** | **Block** | **Branch** |
| 1 | NAROLI | 02 |
| 2 | SILVASSA | 03 |
| 3 | KHANVEL | 03 |
| 4 | MANDONI | 02 |
| 5 | AMBOLI | 01 |
|  | TOTAL | **11** |

**3) Review of progress on Promotion and Support of Women Self Help Groups in Backward Districts of India.**

Government of India, Ministry of Finance, Department of Financial Services, and New Delhi issued guidelines for credit to SHGs vide letter no. F.No.3/45/2011-AC dated 17th November, 2011. Ministry of Finance, Department of Financial Services has identified 24 backward districts in India for Promotion and Support of Women SHGs. Dadra and Nagar Haveli is one of those backward districts, identified for Promotion and Support of Women SHGs.

As per Directions of Ministry of Finance, the Lead Bank, in consultation with NABARD, has identified the NGO for Promotion and Support of Women SHGs in Union Territory of Dadra and Nagar Haveli. During 38th UTLBC meeting the House had approved the for Promotion and Support of Women SHGs in Union Territory of Dadra and Nagar Haveli.

As per directions of Ministry of Finance, Dena Bank, State Bank of India, Bank of Baroda and Canara Bank have signed MOU with NGO.

In Union Territory of Dadra and Nagar Haveli the NGO, Rural Welfare Foundation has started formation of WSHGs. As per information received from the NGO 631 WSHGs have been savings linked and 375 WSHGs are Credit Linked.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Bank** | **Savings linked** | **Bank Credit Linked** | **Amount. Rs.** |
|
| **1** | **Dena Bank** | **599** | **363** | **36300000** |
| **2** | **State Bank of India** | **10** | **7** | **700000** |
| **3** | **Bank of Baroda** | **18** | **3** | **300000** |
| **4** | **Canara Bank** | **4** | **2** | **200000** |
|  | **Total** | **631** | **375** | **37500000** |

**AGENDA No.8**

**CENTRAL/STATE GOVT. SPONSORED PROGRAMMES /OTHER DEVELOPMENTAL PROGRAMMES IMPLEMENTED IN D & NH**

The summary of performance during the year in implementation of various Bankable schemes sponsored by Central / State Govt. is presented hereunder. Scheme wise / Bank wise details are furnished in Annexures.

**8.1 National Rural Livelihood Mission (NRLM)**

Under NRLM No application in sponsored in current year during the quarter ended Dec. 2017 to any Bank. We request to DRDA to identify the beneficiaries and sponsor the loan cases to Banks.

**8.2 PRIME MINISTERS EMPOLYMENT GENERATION PROGRAMEE (PMEGP)**

The target for States and UTs is allocated by the Central Nodal Agency KVIC/DIC. However, DIC has forwarded 14 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2017-18. The status is as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of Bank** | **No. Of Application Sponsored** | **No. Of Application Sanctioned** | **No. of Application Disbursed** | **No. of Application Rejected/**  **Returned** | **No. Of Application Pending** |
| **AXIS BANK LTD** | **1** | **0** | **0** | **0** | **1** |
| **BOB** | **4** | **0** | **0** | **0** | **4** |
| **BANK OF INDIA** | **1** | **0** | **0** | **0** | **1** |
| **CBI** | **1** | **0** | **0** | **1** | **0** |
| **DENA BANK** | **2** | **0** | **0** | **1** | **1** |
| **ICICI BANK LTD** | **1** | **0** | **0** | **0** | **1** |
| **IDBI BANK** | **1** | **0** | **0** | **1** | **0** |
| **INDIAN BANK** | **1** | **0** | **0** | **0** | **1** |
| **PNB** | **1** | **1** | **1** | **0** | **0** |
| **SBI** | **1** | **0** | **0** | **1** | **0** |
| **TOTAL** | **14** | **1** | **1** | **4** | **9** |

**8.3 National Urban Livelihood Mission (NULM)**

Under National Urban Livelihood Mission (NULM) target of 74 beneficiaries amounting to be 74 Lakh for U.T. as a whole was given to all the Banks. Up to March - 2018 Nil applications were sponsored to Banks from Silvassa Municipal Council (SMC).

**AGENDA No.9**

**OTHER DEVELOPMENTAL SCHEMES**

**9.1 Financing to Minority Community.**

As directed by RBI vides their circular dtd. 1.9.2006, following the Prime Minister’s 15 Point Program for the welfare of the Minority Communities within the overall target of Priority Sector lending and sub-target of 10% of the Weaker Section, due care is to be taken to ensure that the Minority Communities also receive an equitable proportion of the credit. **The advance to Minority Communities as of 31st Mar-18 is Rs.55.41 crore, which constitute 4.82% of the Priority Sector Advances.**

The summary of fresh loans disbursed to minority community & women entrepreneurs and outstanding advances as of Mar-2018 are given in the following table. The Bank wise details are given in annexure 12 & 13.

Amounts in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of Dec-17  A/c Amount | | Disbursement during Mar-2018 quarter  A/c Amount | | Outstanding as of  Mar-18  A/c Amount | |
| **Credit to Minority Community** | **1451** | **55.50** | **65** | **3.08** | **1259** | **55.41** |

Fresh loans of Rs. 3.08 Crs. were disbursed to minority community in 65 A/cs. The outstanding stood at Rs.55.41 Crs. as of Mar-2018 in 1259 beneficiaries.

**9.2 Financing to Women Entrepreneurs.**

Financial assistance of Rs. 21.09 Cr was given to 289 women beneficiaries during the quarter and the outstanding has reached to Rs.195.70 Cr in 5828 accounts, which comes to 10.04% of the total advances.

Amounts in Cr

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Dec-2017  A/c Amount | | Disbursement during the quarter Mar-2018  A/c Amount | | Outstanding as of,  Mar-18  A/c Amount | |
| **Credit to Women Beneficiaries** | **5770** | **175.38** | **289** | **21.09** | **5828** | **195.70** |

**9.3 Education Loan:**

During the quarter under review, fresh loan of Rs. 0.15 Crore have been disbursed in 10 accounts. Outstanding stands at Rs. 10.96 Crores in 291 accounts.

Amount in Cr

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Dec-2017  A/c Amount | | Disbursement during Quarter Mar-2018  A/c Amount | | Outstanding as of,  Mar-18  A/c Amount | |
| Education Loan | **300** | **11.51** | **10** | **0.15** | **291** | **10.96** |

Bank wise Detail is given in Annexure No. 15.

**9.4 Finance to SC/ST beneficiaries:**

The Banks have provided credit to beneficiaries amounting to Rs.7.27 Crs. during the quarter and outstanding under SC/ST category remained Rs.65.50. in 4031 Accounts. Bank wise Detail is given in Annexure No.18.

Amounts in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Dec-2017  A/c Amount | | Disbursement during quarter Mar-2018  A/c Amount | | Outstanding as of, Mar- 2018  A/c Amount | |
| Finance to SC/ST Beneficiaries | **4202** | **73.16** | **442** | **7.27** | **4031** | **65.50** |

**AGENDA No.10**

**OTHER Agenda**

* **All the Banks are requested to provide the details as per the new formats for each quarter.**
* **Toll Free no. 1800 233 1000 for PMJDY has been obtained for the DNH. Hence the entire member Banks are requested to publish the above number in their premises.**
* We have launched our official website for UTLBC Dadra and Nagar Haveli [www.utlbcdnh.com](http://www.utlbcdnh.com). For any information regarding UTLBC DNH you may visit this website.
* **Many Bank branches are not providing details as per the Format given by RBI. Hence, all are requested to take note of the same and submit the data in prescribed format only from next UTLBC meeting. No proper classification is being made and this aspect is required to be improved.**

**AGENDA No.11**

**ANY OTHER MATTER WITH THE PERMISSION OF THE CHAIR**