**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 68th UTLBC meeting for the quarter ended Jun-2019 held on 24.09.2019, were circulated to all the members vide Lead Bank Office letter no. **LBO/SLVS/37/2019 dated** 22.11.2019. No comments / amendments/Suggestions were 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 CASA accounts including PMJDY accounts**

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 24.09.2019 by Finance Secretary, UT of DD and DNH, where the banks in UT of D&NH have achieved 91.98 % of Aadhar Seeding and 92.02% mobile seeding. Whereas, Aadhar authentication stands at 70.57 %. All member banks are instructed to complete the process of Aadhar Authentication at earliest.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Total no.of Operative /Active CASA A/c as of 30.11.2019** | | | | | | | | |
| **Sr. No.** | **Name Of Bank & Branch** | **Total no.of Operative /Active CASA** | **AADHAR number have been seeded** | **% of Aadhar Seeded** | **No. of**  **CASA accounts**  **in which Aadhar Authentic-**  **ation completed** | **% CASA Aadhar Authentic-**  **ation** | **MOBILE Number Seeded in**  **CASA accounts** | **% of MOBILE Number Seeded in CASA Operative A/C** |
| **1** | **ALLAHABAD BANK** | 10401 | 10246 | 98.51 | 10231 | 98.37 | 9430 | 90.66 |
| **2** | **ANDHRA BANK** | 10869 | 10860 | 99.92 | 10666 | 98.13 | 10568 | 97.23 |
| **3** | **BANK OF BARODA** | 232146 | 227258 | 97.89 | 140908 | 60.69 | 212685 | 91.61 |
| **4** | **BANK OF INDIA** | 9412 | 9108 | 96.77 | 6100 | 64.81 | 8939 | 94.97 |
| **5** | **BANK OF MAHARASTRA** | 5272 | 4800 | 91.05 | 4691 | 88.98 | 4873 | 92.43 |
| **6** | **CANARA BANK** | 19428 | 18000 | 92.65 | 12405 | 63.85 | 16900 | 86.99 |
| **7** | **CENTRAL BANK OF INDIA** | 7424 | 7160 | 96.44 | 5029 | 67.74 | 7072 | 95.26 |
| **8** | **CORPORATION BANK** | 7286 | 7185 | 98.61 | 5543 | 76.08 | 6850 | 94.02 |
| **9** | **INDIAN BANK** | 4771 | 4727 | 99.08 | 4318 | 90.51 | 4680 | 98.09 |
| **10** | **INDIAN OVERSEAS BANK** | 5581 | 5466 | 97.94 | 4449 | 79.72 | 5484 | 98.26 |
| **11** | **ORIENTAL BANK OF COMMERCE** | 4212 | 3354 | 79.63 | 2713 | 64.41 | 3584 | 85.09 |
| **12** | **PUNJAB NATIONAL BANK** | 6866 | 6760 | 98.46 | 6790 | 98.89 | 6866 | 100.00 |
| **13** | **UNION BANK OF INDIA** | 7214 | 7060 | 97.87 | 5900 | 81.79 | 7200 | 99.81 |
| **14** | **UNITED BANK OF INDIA** | 4168 | 3957 | 94.94 | 3957 | 94.94 | 4149 | 99.54 |
| **15** | **UCO BANK** | 6304 | 6304 | 100.00 | 6304 | 100.00 | 6025 | 95.57 |
| **16** | **SYNDICATE BANK** | 2208 | 2208 | 100.00 | 2208 | 100.00 | 2208 | 100.00 |
| **17** | **SBI GROUP TOTAL** | 60800 | 43099 | 70.89 | 43099 | 70.89 | 48450 | 79.69 |
| **18** | **CATHOLIC SYRIAN BANK LTD** | 4730 | 4257 | 90.00 | 4100 | 86.68 | 4635 | 97.99 |
| **19** | **IDBI BANK LTD** | 17973 | 16650 | 92.64 | 7386 | 41.09 | 17070 | 94.98 |
| **20** | **FEDERAL BANK LTD** | 3653 | 3214 | 87.98 | 2923 | 80.02 | 3275 | 89.65 |
| **21** | **TAMILNAD MERCANTILE BANK** | 5962 | 5962 | 100.00 | 5962 | 100.00 | 5962 | 100.00 |
| **22** | **DCB BANK LTD** | 3868 | 2724 | 70.42 | 2724 | 70.42 | 3692 | 95.45 |
| **23** | **RATNAKAR BANK LTD** | 4378 | 3740 | 85.43 | 3740 | 85.43 | 4272 | 97.58 |
| **24** | **AXIS BANK LTD** | 13450 | 11851 | 88.11 | 11739 | 87.28 | 13116 | 97.52 |
| **25** | **ICICI BANK LTD** | 34081 | 32015 | 93.94 | 32015 | 93.94 | 31024 | 91.03 |
| **26** | **INDUSIND BANK LTD** | 4792 | 4199 | 87.63 | 4199 | 87.63 | 4792 | 100.00 |
| **27** | **HDFC BANK LTD** | 46241 | 37701 | 81.53 | 35390 | 76.53 | 46108 | 99.71 |
| **28** | **KOTAK MAHINDRA BANK LTD** | 7390 | 7390 | 100.00 | 6896 | 93.32 | 7180 | 97.16 |
| **29** | **BANDHAN BANK LTD** | 8671 | 7505 | 86.55 | 3036 | 35.01 | 7609 | 87.75 |
| **30** | **YES BANK LTD** | 3004 | 2670 | 88.88 | 1981 | 65.95 | 2956 | 98.40 |
|  | **GRAND TOTAL** | 562555 | 517430 | 91.98 | 397002 | 70.57 | 517654 | 92.02 |

**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).The progress made by various bank branches under PMJDY and status of Aadhar seeding is as under:

**Total Accounts: (As of 20/11/2019)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank** | **Total A/c**  **As of 31.07.2019** | **Total A/c**  **As of 20.11.2019** | **Progress over last quarter** |
| PSBs | 115882 | 120847 | 4965 |
| Private Banks | 4190 | 4573 | 383 |
| Total | 120072 | 125420 | 5348 |

**Basic Minimum facilities in the BSBD Accounts**

The RBI vide its circular Ref. No. DBR/LEG.BC.No.47/09.07.005/2018-19 dated 10th June 2019 has advised Banks to offer following minimum facilities in the BSBD accounts, free of charge, without any requirement of minimum balance.

1. The deposit of cash at Bank Branch as well ATMs/ CDMs
2. Receipt/ credit of money through any electronic channel or by means of deposit/ collection of cheques drawn by Central/ Stage Govt. agencies and department
3. No limit on number and value of deposits that can be made in a month
4. Minimum of four withdrawal in a month, including ATM withdrawals
5. ATM Card or ATM-cum-Debit Card

Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/ may not be priced (in non-discriminatory manner) subject to disclosure.

**Taking a cue from the aforesaid modifications as notified by the RBI, Banks are requested to pass-on benefits of the new features of BSBD accounts to eligible customers.**

* 1. **Social Security Schemes**

Three social security schemes i.e. Pradhan Mantri SurakshaBima Yojana (PMSBY), Pradhan Mantri JeevanJyotiBima Yojana (PMJJBY) and Atal Pension Yojana (APY) were launched by the Hon’ble Prime Minister of India on 09th May-2015. Pradhan Mantri SurakshaBima Yojana (PMSBY) provide insurance cover in the unfortunate event of death or disability due to an accident and Pradhan Mantri JeevanJyotiBima 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 SurakshaBima Yojana (PMSBY):**

PMSBY offers 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 JeevanJyotiBima Yojana (PMJJBY):**

PMJJBY offers 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 is to address pension to people after attaining the age of 60 years. The applicant between the age group 18-40 may participate in the scheme to avail the pension of Rs.1000/- to 5000/-

**Progress under PMJBY, PMSBY and APY**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr. No.** | **Name of Scheme** | **No. of Enrolmentstill 31.07.2019** | **No. of Enrolmentstill 30.10.2019** | **Progress over last Quarter** |
|
| 1 | **Pradhan Mantri JeevanJyotiBima Yojana (PMJJBY)** | **31033** | **31920** | **887** |
| 2 | **PradhanMantri SurakshaBima Yojana (PMSBY)** | **55910** | **56825** | **915** |
| 3 | **Atal Pension Yojana (APY)** | **12752** | **13062** | **310** |
|  | **Total** | **99695** | **101807** | **2112** |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **PMJJBY CLAIM DETAILS** | | | | | |
| **No.** | **Claimant Details** | **Bank** | **Nominee** | **Claim Status** | **Amt** |
| 1 | Jayshree Kishor Mhetre | Bank of Baroda | Kishor Balappa Mhetre | Paid | 200000 |
| 2 | Arvind Bhadalabhai Pardhi | Dena Bank | Gita Arvind Parghi | Paid | 200000 |
| 3 | Tejash Chiman Patel | Dena Bank | Gitaben Chimanbhai Patel | Paid | 200000 |
| 4 | BEBALI SHANKAR GHUTAYA | Dena Bank | SHANKAR JANU GHUTIYA | Paid | 200000 |
| 5 | Ashish Kumar ManikchandTiwari | CanaraBank | ArtiTiwari | Paid | 200000 |
| 6 | ANITA ANANT PARKAR | Dena Bank | ANANT RAMCHANDRA PARKAR | Paid | 200000 |
| 7 | SURENDRA PAL | Dena Bank | DAXABEN SURENDRA PAL | Paid | 200000 |
| 8 | AJAYBHAI RAJUBHAI HALPATI | Dena Bank | RAJUBHAI KARIYABHAI HALPATI | Paid | 200000 |
| 9 | NANU LALLU PATEL | Dena Bank | BHARTIBEN NANUBHAI PATEL | Paid | 200000 |
| 10 | GAJENDRA MAHENDRA GIRI | Dena Bank | RUBY GIRI | Paid | 200000 |
| 11 | DITESH PATEL | Central Bank | HEENA PATEL | Paid | 200000 |
| 12 | Rajesh Kumar Mishra | BOB | Nandni Rajesh Mishra | Paid | 200000 |
| 13 | JABIR NOORMAHAMAD SHAIKH | Dena Bank | AMAN (Minor) /SAHANA JABIR SHAIKH | Paid | 200000 |
| 14 | PRAVINBHAI VASIYA PATEL | Dena Bank | SUMITRABEN PRAVINBHAI PATEL | Paid | 200000 |
| 15 | VIPULBHAI RAVIYABHAI PRAJAPATI | Dena Bank | KAMUBEN RAVIYABHAI PRAJAPATI | Paid | 200000 |
| 16 | SHIVAJI VELJIBHAI PATEL | Dena Bank | PINKY SHIVAJI PATEL | paid | 200000 |
| 17 | DAJI LAKHAMA BHANVAR | Dena Bank | HITESH DAJI BHANVAR | Paid | 200000 |
| 18 | RAKESH MOHAN PRAJAPATI | Dena Bank | KANTABEN PRAJAPATI | Paid | 200000 |
| 19 | PRAKASHBHAI NARESHBHAI PATEL | Dena Bank | JAY PRAKASH PATEL | Paid | 200000 |
| 20 | RAMUBHAI PISHALABHAI PATEL | Bank of India | KAUSHIK RAMU PATEL | Paid | 200000 |
| 21 | MalkhanSukhbirSinh | BOB | Chanchal Devi | Paid | 200000 |
| 22 | MAHENDRASINH LALSINH SOLANKI | Dena Bank | ANKIT MAHENDRASINH SOLANKI | Paid | 200000 |
| 23 | SHANTA GANGA CHAUDHARI | Dena Bank | GANGA RAMU CHAUDHARI | Paid | 200000 |
| 24 | INDRAJIT MITRA | Dena Bank | UTPALA MITRA | Paid | 200000 |
| 25 | MANOJ KUMAR SINGH | Allahabad Bank | SUNITA DEVI | Paid | 200000 |
| 26 | MaharuSardarsingGirase | BOB | KalpanaMaharuGirase | Paid | 200000 |
| 27 | GAUTAM M VANATH | Dena Bank | ILA G VANATH | Paid | 200000 |
| 28 | ARUN KUMAR PANDEY | UBI | BIPASA PANDEY | Paid | 200000 |
| 29 | SHAHIN RAHIS MANSURI | Dena Bank | SAMINBANU RAISAHMED MANSURI | Paid | 200000 |
| 30 | SurendrakumarFatesinhRathod | Dena Bank | NaynabenBhikhubhaiChauhan | Paid | 200000 |
| 31 | KHETA RAM VAISHNAV | Andhra Bank | ShaikBasha | Paid | 200000 |
| 32 | KHETA RAM VAISHNAV | Andhra Bank | INDRA DEVI | Paid | 200000 |
| 33 | Pradeep Chandra Gupta | SBI | Seema Gupta | Paid | 200000 |
| 34 | MEENA J. PATEL | Dena Bank | NIKHIL | Paid | 200000 |
| 35 | JAMADAR LALMOHAR YADAV | UBI | IndaravatiYadav W O Jamadar | Paid | 200000 |
| 36 | MEENABEN S VARTHA | Dena Bank | LATABEN S VARTHA | Paid | 200000 |
| 37 | SANJAY KUMAR | Dena Bank | MEENA SHUKLA | Paid | 200000 |
| 38 | MUMTAZ HARUN RADHANPURA | Dena Bank | HAROON ABDUL RANDHANPURA | Paid | 200000 |
| 39 | LALLU RAMAN PATEL | Dena Bank | NIRUBEN L PATEL | Paid | 200000 |
| 40 | Chittaranjan Das | HDFC Bank Ltd | Das MamtaChitranjan | Paid | 200000 |
| 41 | RohitAgrawal | Axis Bank Ltd | NamitaRohitAgarwal | Paid | 200000 |
| 42 | Bharat RamanlalKayadara | HDFC Bank Ltd | ChetanaKayadara | Paid | 200000 |
| 43 | BHUPENDRA P PATEL | Indian Bank | DAXABEN P PATE | Paid | 200000 |
| 44 | ASHOKBHAI V PATEL | Dena Bank | HANSABEN VAJIRBHAI PATEL | Paid | 200000 |
| 45 | MANGUBHAI R NAYAK | Dena Bank | PALIBEN M NAYAK | Paid | 200000 |
| 46 | GAJRIBEN C VAD | Dena Bank | NARESH SHANIYA VAD | Paid | 200000 |
| 47 | J N Koli | HDFC Bank Ltd | SarlaJasvantKoli | Paid | 200000 |
| 48 | Govind Ram Pareek | HDFC Bank Ltd | Mamta | Paid | 200000 |
| 49 | SharwankumarPareek | HDFC Bank Ltd | Manju Devi | Paid | 200000 |
| 50 | DIPESH J JOSHI | BOB | NIPA DIPESH JOSHI | Paid | 200000 |
| 51 | ASHA SURESH PATIL | Dena Bank | SURESH BHIMRAO PATIL | Paid | 200000 |
| 52 | ADHAR ANANADA MALI | UBI | RANJANA MALI | Paid | 200000 |
| 53 | TemaryaDevubhaiLahnubhai | BOB | KalpeshDevubhaiTemariya | Rejected |  |
| 54 | SHIVAJI V PATEL | Dena Bank | PINKI S PATEL | Rejected Double Entry |  |
| 55 | DharmeshBabulalVaishnav | Dena Bank | LalitaVaishnav | Rejected |  |
| 56 | Sunil Kumar | HDFC BANK LTD | Aarti Devi | Under Process |  |
| 57 | VINOD DANGAL PATIL | Corporation Bank | USHABAI DANGAL PATIL | Pending with Insurer |  |
| 58 | Nibhadevi Ramkumar Singh | Bank of Baroda | Ramkumar Suresh Singh | Pending with Insurer |  |
| 59 | MANOJ D BHURBHURA | IDBI Bank Ltd. | JAYU MANOJ BHURBHURA | Pending with Insurer |  |
| 60 | Pravin Babubhai Gohil | Bank of baroda | Ashaben Pravinbhai Gohil | Pending with Insurer |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **PMSBY CLAIM DETAILS** | | | | | |
| **No.** | **Claimant Details** | **Bank** | **Nominee** | **Claim Status** | **Amt.** |
| 1 | Manoj D Bhurbhura | IDBI BANK LTD | JAYU MANOJ BHURBHURA | Pending with Insurer |  |
| 2 | VilshanbhaiSureshbhaiKalangda | Dena Bank | Suresh MahaduKalangda | Paid | 200000 |
| 3 | UmeshVijaynarayanPandey | Dena Bank | NishaUmeshPandey | Paid | 200000 |
| 4 | DITESH PATEL | Central Bank | HEENA PATEL | Paid | 200000 |
| 5 | JABIR NOORMAHMAD SHAIKH | Dena Bank | SAHANA JABIR SHAIKH | Paid | 200000 |
| 6 | KARAN CHAUDHARY | Dena Bank | GITA CHAUDHARY | Paid | 200000 |
| 7 | MAHARU SARDARSING GIRASE | Bank of Baroda | KALPNA SARDARSING GIRASE | Paid | 200000 |
| 8 | BHARAT GOPAL SINGH | Allahabad Bank | LAKHAN SINGH | Paid | 200000 |
| 9 | ARKAN J BARBOSA | Dena Bank | MONICA A BARBOSA | Paid | 200000 |
| 10 | NARAYANBHAI HIRJIBHAI CHAUHAN | Dena Bank | BHAVESH NARAN CHAUHAN | Paid | 200000 |
| 11 | Govind Ram Pareek | HDFC Bank Ltd | Mamta | Paid | 200000 |
| 12 | SharwankumarPareek | HDFC Bank Ltd | Manju Devi | Paid | 200000 |
| 13 | ManibenPremjiSolanki | HDFC Bank Ltd | Solanki Hitesh Premji | Rejected |  |
| 14 | Manoj Kumar Singh | Allahabad Bank | Sunita Devi | Rejected |  |

* 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 & Refinance 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.2019-20 (As of 29.11.2019)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PMMY-CATAGORY WISE- Year 2019-20 (Amt. In Crore)** | | | | | | | | | | | | | |
| **Sr No** | **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)** | | |
| **No**  **Of A/C** | **Sanc** | **DisbAmt** | **No**  **Of A/C** | **Sanc** | **Disb. Amt** | **No**  **Of A/C** | **Sanc** | **Disb. Amt** | **No**  **Of A/C** | **Sanc** | **Disb. Amt** |
| **Amt** | **Amt** | **Amt** | **Amt** |
| **1** | **Bank of Baroda** | 29 | 0.05 | 0.05 | 20 | 0.57 | 0.57 | 26 | 2.36 | 2.36 | 75 | 2.97 | 2.97 |
| **2** | **Canara Bank** | 87 | 0.05 | 0.05 | 23 | 0.83 | 0.78 | 8 | 0.7 | 0.7 | 118 | 1.57 | 1.52 |
| **3** | **ICICI Bank** | 3 | 0.01 | 0.01 | 16 | 0.32 | 0.32 | 14 | 1.05 | 1.05 | 33 | 1.39 | 1.39 |
| **4** | **Punjab National bank** | 6 | 0.03 | 0 | 28 | 1.02 | 0.5 | 13 | 1.01 | 0.7 | 47 | 2.06 | 1.2 |
| **5** | **HDFC Bank** | 4 | 0.02 | 0.02 | 32 | 0.59 | 0.59 | 5 | 0.39 | 0.39 | 41 | 0.99 | 0.99 |
| **6** | **Oriental Bank of Commerce** | 5 | 0.01 | 0.01 | 4 | 0.11 | 0.11 | 8 | 0.61 | 0.61 | 17 | 0.73 | 0.73 |
| **7** | **United Bank of India** | 2 | 0.01 | 0.01 | 13 | 0.49 | 0.49 | 2 | 0.19 | 0.19 | 17 | 0.69 | 0.69 |
| **8** | **IDBI Bank** | 1 | 0.01 | 0.01 | 9 | 0.25 | 0.25 | 5 | 0.43 | 0.43 | 15 | 0.69 | 0.69 |
| **9** | **State Bank of India** | 3 | 0.01 | 0.01 | 10 | 0.29 | 0.29 | 3 | 0.29 | 0.29 | 16 | 0.59 | 0.59 |
| **10** | **Union bank of India** | 8 | 0.03 | 0.02 | 1 | 0.01 | 0.01 | 4 | 0.4 | 0.38 | 13 | 0.44 | 0.41 |
| **11** | **Bank of India** | 1 | 0 | 0 | 2 | 0.03 | 0.01 | 4 | 0.34 | 0.33 | 7 | 0.37 | 0.34 |
| **12** | **Andhra Bank** | 37 | 0.01 | 0.01 | 0 | 0 | 0 | 3 | 0.26 | 0.26 | 40 | 0.27 | 0.27 |
| **13** | **DCB Bank** | 1 | 0 | 0 | 0 | 0 | 0 | 3 | 0.26 | 0.26 | 4 | 0.26 | 0.26 |
| **14** | **UCO Bank** | 3 | 0.01 | 0 | 7 | 0.17 | 0.15 | 0 | 0 | 0 | 10 | 0.18 | 0.15 |
| **15** | **Indusind Bank** | 5 | 0.02 | 0.02 | 18 | 0.11 | 0.11 | 0 | 0 | 0 | 23 | 0.14 | 0.14 |
| **16** | **Kotak Mahindra Bank** | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0.14 | 0.14 | 2 | 0.14 | 0.14 |
| **17** | **Corporation Bank** | 2 | 0.01 | 0.01 | 3 | 0.03 | 0.02 | 1 | 0.07 | 0.06 | 6 | 0.1 | 0.1 |
| **18** | **Central Bank of India** | 16 | 0 | 0 | 2 | 0.09 | 0.09 | 0 | 0 | 0 | 18 | 0.09 | 0.09 |
| **19** | **Syndicate Bank** | 4 | 0 | 0 | 2 | 0.07 | 0.05 | 0 | 0 | 0 | 6 | 0.07 | 0.05 |
| **20** | **Indian Bank** | 0 | 0 | 0 | 2 | 0.04 | 0.04 | 0 | 0 | 0 | 2 | 0.04 | 0.04 |
| **21** | **Allahabad Bank** | 1 | 0.01 | 0.01 | 1 | 0.03 | 0.03 | 0 | 0 | 0 | 2 | 0.03 | 0.03 |
| **22** | **Indian Overseas Bank** | 0 | 0 | 0 | 2 | 0.02 | 0.02 | 0 | 0 | 0 | 2 | 0.02 | 0.02 |
| **23** | **Federal Bank** | 2 | 0.01 | 0.01 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0.01 | 0.01 |
| **24** | **Bank of MH** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **25** | **TMB Ltd** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **26** | **CSB** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **27** | **RBL LTD** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **28** | **Axis Bank Ltd** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **29** | **Bandhan Bank** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **30** | **Yes Bank** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | **Total** | 220 | 0.29 | 0.24 | 205 | 5.39 | 4.71 | 113 | 9.3 | 8.75 | 538 | 14.97 | 13.70 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | **1441** | **5.16** | **5.09** | **1161** | **17.42** | **17.05** | **298** | **21.93** | **21.76** | **2900** | **44.51** | **43.91** |
| **2019-20 (23.08.2019)** | **220** | **0.29** | **0.24** | **205** | **5.39** | **4.71** | **113** | **9.30** | **8.75** | **538** | **14.97** | **13.70** |
| **Grand Total** | **7109** | **22.23** | **22.08** | **2643** | **48.55** | **46.81** | **917** | **70.26** | **68.90** | **10669** | **141.03** | **137.79** |

**NPA Detail in PMMY:**

|  |  |  |
| --- | --- | --- |
| **NPA Status of banks in Dadra & Nagar Haveli as of 30.11.2019** | | |
| **No. of Branches** | **No. of a/c** | **Amt. in lacs** |
| 59 | 197 | 265.67 |

**(Branch wise data is given in Annexure…)**

**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 30.11.2019)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No** | **Name of Bank** | **No. of Application Sanctioned** | **Amt. Sanctioned**  **(In Lacs)** | **No of Application Pending** | **Category** |
| 1 | Bank Of Baroda | 6 | 125.79 | 0 | 5 - Women & 1 SC |
| 2 | Bank Of India | 4 | 59.06 | 0 | 4-ST |
| 3 | Canara Bank | 7 | 149.17 | 0 | 6-Women & 1ST |
| 4 | Central Bank of India | 2 | 77.00 | 0 | 2-Women & 1 SC/ST |
| 5 | Punjab National Bank | 3 | 127.00 | 0 | 3 Women |
| 6 | State Bank of India | 6 | 97.25 | 0 | 5 Women &1 ST |
| 7 | UCO Bank | 1 | 20.00 | 0 | Women |
|  | Total | 29 | 655.27 | 0 |  |

Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the current financial year.

* Branches have to visit the Standupmitra portal on regular basis.
* DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the UT.
* Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
* DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
* SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.
* Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

**NPA DEAILS IN SUI SCHEME: Nil.**

**3.5 Pradhan Mantri FasalBima 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.

The insurance company is not yet finalized by Agriculture Department; hence the scheme has not been implemented in D & NH for Rabi season.

**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 house, 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 uptoRs. 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 160 SqMtr for MIG-I and 200 SqMtr 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 | 160 |
| MIG-II | Up to 18,00,000 | 3.00% | 20 | 200 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Since inception of scheme Up to 30.11.2019** | | | | | | | |
| **No. of Housing Loan A/C covered under PMAY** | **Amt. Of Subsidy Involved in Lacs** | **Out of which No. of A/C in which Subsidy have been Claimed** | **Amt. Of Subsidy Claimed in Lacs** | **No. of A/C in which Subsidy have been Received** | **Amt. Of Subsidy Received in Lacs** | **No. of A/C in which Subsidy have been not Received** | **Amt. Of Subsidy not Received in Lacs** |
| **1121** | **2600.57** | **1097** | **2484.66** | **513** | **1176.02** | **584** | **1308.64** |

It has been observed, number of beneficiaries under the scheme from Housing Finance Cos. far exceeds from Public Sector Banks, Private Sector Banks, Small Finance Banks altogether. Hence, Banks need to ensure that all eligible housing loan borrowers are extended benefits of the scheme. Banks are also advised to carry out publicity of the scheme at Branch / ATM premises and organising a work shop with real estate developers to create awareness of the scheme.

Ministry of Housing and Urban Affairs, Govt. of India vide notification dated 12th June, 2018 has enhanced carpet area in MIG I category from “upto 120 square meter” to “upto 160 square meter” and in MIG II category from “upto 150 square meter” to “upto 200 square meter”. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017 and hence this enhancement in carpet area will enable more number of borrowers to take benefit of the scheme.

Important to note that the PMAY CLSS Scheme covers two income segment under MIG viz. annual house hold income between Rs 6 lakhs to 12 lakhs and Rs 12 lakhs to 18 lakhs per annum. As Housing being basic need of an individual and income criteria of the scheme being so wide, a large section of Housing loan borrowers could be extended benefits of the PMAY-CLSS scheme.

**Controlling Head of Banks are requested to take up the matter with their respective Head Office/ Corporate office, so as to effectuate necessary changes in the CBS system of their Banks, for aligning the Housing loan details of the customer with PMAY CLSS claim format, so that claim data for the PMAY CLSS scheme could be directly be fetched from the CBS of Banks, which would ultimately improve number of beneficiaries under the scheme. Also follow up with NHB for receipt of subsidy at earliest in all eligible cases.**

**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 SukanyaSamrudhi Yojana (SSY)**

The SukanyaSamrudhi Yojana is launched by Hon’ble Prime Minister as prosperity scheme for girl child under “BetiBachaoBetiPadhao 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 **1350**.

**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. A new premise of RSETI has subsequently started to function from new campus. The RSETI has been graded AA by MoRD for last 3 years.

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Year** | **No. of Training Batches** | | **% Achieve**  **ment** | **No. of Candidate Trained** | | **% Achieve**  **ment** | **Candidates Settled** | | | **Settlement Ratio** |
|  |  | **Target** | **Achieve**  **ment** | **Target** | **Achieve**  **ment** | **With Bank Finance** | **Without Bank Finance** | **Total** |
| **1** | **2018-19** | **27** | **30** | **111** | **750** | **775** | **103** | **122** | **282** | **502** | **64.77** |
| **2** | **2019-20** | **28** | **15** | **53** | **750** | **432** | **58** | **06** | **85** | **91** | **21.06** |

**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** | **2018-19** | **775** | **191** | **584** | **75.35** | **60** | **670** | **30** | **15** | **685** | **88.38** | **90** |
| **2** | **2019-20** | **432** | **121** | **311** | **71.99** | **46** | **346** | **30** | **10** | **346** | **80.09** | **86** |

**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 | eDena 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** | **0 (Inactive)** |
| 08 | HDFC Bank | **1** | **1** |

**Classification of Model of Banking Correspondent as Banking Outlet**

As per the Rationalization of Branch Authorization policy of RBI issued vide circular no. DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18th May 2017; if the existing Banking Correspondent (BC) model of various Banks satisfies following stipulations then the BC model currently being employed by Banks could be classified as Banking Outlet (BO):

1. Fixed point service unit carrying uniform signage with name of the bank and authorization from it including contact details of the controlling authorities.
2. Should be manned by either bank’s staff or its Business Correspondent (BC).
3. Should provide services of acceptance of deposits and cash withdrawal for a minimum of 4 hours per day for at least five days a week (The working hours/days need to be displayed prominently).
4. Should have complaint escalation mechanism.
5. Besides above points the bank should have a regular off-site and on-site monitoring.

**In addition to above mandatory conditions, the BO may also extend facilities like encashment of cheques and lending of money.**

**All Banks are requested to apprise the UTLBC whether their existing BC model qualifies to be classified as BO, as classifying BC model as BO would go a long way in assisting covering the Unbanked Rural Areas (URCs) of the State.**

**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 | **BANK OF BARODA** | **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 Sept-2019 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 | 24 | **72** | 74 |
|  | **Total** | **72** | 74 |

**Financial Inclusion Fund- A Differentiated Approach**

The support from NABARD has been very pivotal in putting in place required financial inclusion infrastructure, as well as spreading Financial Literacy through Financial Literacy Camps. NABARD vide its circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019 has informed about continuation of this vital support to Banks for the FY 2019-20.

Banks are requested to go through the said circular and apply for prior sanction to NABARD to avail the financial assistance.

**4.3.3 Cases under SARFAESI pending for DM (District Magistrate) Order:**

**Total 4 cases are Pending for DM order are as under:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No.** | **Name of Bank** | **No. of cases under SARFAESI pending for DM order** | **Amt. in Lacs** |
| **1** | **BANK OF BARODA** | **2** | **73** |
| **2** | **INDIAN OVERSEAS BANK** | **1** | **153** |
| **3** | **IDBI BANK LTD** | **1** | **16** |
|  | **GRAND TOTAL** | **4** | **219** |

**AGENDA No.5**

**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED SEPT-19 IN UT OF D&NH.**

The total number of Bank branches in UT of D&NH as of Quarter ended Sept-19 is 59. Comparative summary of Bank - Branches, group wise is given here under:

**BRANCH EXPANSION AREA WISE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **Sept-18** | **Mar-2019** | **Sept-19** | **Variation over March 2019** |
| Rural Branches | 24 | 24 | 24 | 0 |
| Semi Urban Branches | 36 | 36 | 35 | -1 |
| TOTAL | 60 | 60 | 59 | -1 |

**BRANCH EXPANSION SECTOR WISE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **Sept-**  **2018** | **Mar-**  **2019** | **Sept-**  **2019** | **Variation over**  **March 2019** |
| Public Sector Bank / Branches | 35 | 35 | 33 | -2 |
| SBI Group | 5 | 5 | 5 | 0 |
| Private Bank /Branches | 20 | 20 | 21 | +1 |
| **TOTAL** | **60** | **60** | **59** | **-1** |

**ATM of various banks in DNH:**

**Total 169 ATM of various banks are there in DNH. The bank wise list is attached in Annexures.**

**DEPOSIT GROWTH:**

As of Quarter ended Sept 2019, the deposit stands at Rs.4321.91 Cr. The deposit has increased by Rs.282.20 Cr as compared to March 2019. Also the total deposit increased by 168.66 Cr as Compared to Sept 2018.The group-wise deposit is as below:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Group** | **Sept-18** | **Mar-19** | **Sept-19** | **Growth**  **Y-to-Y (%)** | **Absolute growth over Mar-19** |
| Public Sector Banks | 2791.66 | 2410.39 | 2292.50 | -17.88% | -117.89 (-4.89%) |
| SBI | 286.62 | 292.00 | 316.05 | 10.26% | +24.05 (8.24%) |
| Private Banks | 1074.97 | 1337.32 | 1713.36 | 59.38% | +376.04 (28.12%) |
| TOTAL | 4153.25 | 4039.71 | 4321.91 | 4.06% | +282.20 (6.99%) |

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

During the Quarter ended Sept-19 the deposit has increased by 28.12 % in case of Private Sector Banks followed by SBI at 8.24%. However, Public sector banks registered negative growth.

**CREDIT EXPANSION**

During the Quarter underreview i.e. Sept-19, the aggregate Advances of the Banks in DNH decreased by Rs. 37.59 Crore in absolute terms from Rs.2512.41 Crore as of March 2019 to Rs. 2474.82 Crore as of Mar-19 registering a Negative growth of 1.50%.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Group** | **Sept-18** | **Mar-19** | **Sept-19** | **Growth**  **Y-to-Y (%)** | **Absolute growth over Mar-19** |
| Public Sector Banks | 854.92 | 840.45 | 815.59 | -4.60% | -24.86(-2.96%) |
| SBI | 183.99 | 198.97 | 208.10 | 13.10% | +9.13 (4.59%) |
| Private Banks | 1131.46 | 1472.99 | 1451.13 | 28.25% | -21.86(-1.48%) |
| TOTAL | 2170.37 | 2512.41 | 2474.82 | 18.35% | -37.59 (-1.50%) |

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

The SBI show positive growth in credit expansion (4.59 %), whereas other public sector banks and Private Banks registered negative growth.

**CREDIT DEPOSIT RATIO**

The Bank group wise CD Ratio is given below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **Sept-18** | **Mar-2019** | **Sept-19** | **Net Effect over March-19** |
| **Public Sector Banks** | 30.62% | 34.87% | 35.58% | **+0.71%** |
| **SBI Groups** | 64.19% | 68.14% | 65.85% | **-2.29%** |
| **Private Banks** | 105.26% | 110.14% | 84.69% | **-25.45%** |
| **Total** | 52.26% | 62.19% | 57.26% | **-4.93%** |

Credit Deposit Ratio (CD Ratio) of Union Territory of Dadra Nagar Haveli is 57.26% as on Sept 2019. CD ratio has decreased by 4.93% over March 2019. It is less than of benchmark level i.e. 60%. Public Sector Banks to focus more on lending so as surpass the C: D ratio over benchmark.

**NPA STATUS OF BANKS IN DADRA & NAGAR HAVELI**

The total NPA of DNH as of 30.11.2019 is 4204.87 lacs which is 1.80 % of credit outstanding of DNH as of Sept- 2019. The bank wise NPA is attached as Annexure.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **NPA Status of banks in Dadra & Nagar Haveli as of 30.11.2019** | | | | | | | |
|  |  | **Priority sector** | | **Non-Priority sector** | | **Total NPA** | |
| **No. of Branches** | **No. of a/c** | **Amt. in lacs** | **No. of a/c** | **Amt. in lacs** | **No. of a/c** | **Amt. in lacs** |
| **59** | **674** | **3964.79** | **581** | **497.54** | **1255** | **4462.33** |

**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 Sept-18)** | | **Outstanding (as of Mar-19)** | | **Outstanding**  **(as of Sept-19)** | | **Absolute Growth** |
|  |  | **Sept-18**  **Amt.** | **% to Adv.as of Sept-18** | **Mar-19**  **Amt.** | **% to Adv.as of Mar-19** | **Sept-19 Amt.** | **% to Adv.as of Sept-19** | **Absolute growth over Mar. 19** |
| Priority Sector | 40% | 1283.86 | 59.15 | 1361.52 | 54.19 | 1434.67 | 57.97 | 73.15 |
| Agri. Advances | 18% | 60.35 | 2.78 | 63.27 | 2.52 | 65.79 | 2.66 | 2.52 |
| Weaker Sec- Adv. | 10% | 166.60 | 7.67 | 195.00 | 7.76 | 222.00 | 8.97 | 27 |
| DRI Advances | 1% | 00 | 00 | 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** stands at Rs.1434.67 Crore (57.97%) as of the Quarter ended Sept 2019 as against the RBI benchmark of 40%. It has increased by 3.78 Cr over March 2019.
* Total **Agriculture Lending** is Rs.65.79 Crore (2.66%) as on Sept-2019. It is far below benchmark of 18%. It has increased by 2.52 Cr over March 2019.
* **Weaker section** advance is Rs.222 Crore (8.97%) as of the Quarter ended Sept-2019 of Total Advances. It is below benchmark level of 10%.The weaker section advance has increased by 27 Cr over March 2019.

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Bank Group** | **As at 31.03.2019** | | | **As at 30.09.2019** | | |
|  | **Total Advances** | **PS Advances** | **As% to Total Advances** | **Total Advances** | **PS Advances** | **As% to Total Advances** |
| **Public Sector Banks** | **840.45** | **663.70** | **78.97** | **815.59** | **707.25** | **86.72** |
| **SBI Group** | **198.97** | **139.65** | **70.19** | **208.10** | **138.30** | **66.46** |
| **Private sector Banks** | **1472.99** | **558.16** | **37.89** | **1451.13** | **589.12** | **40.60** |
| **Total** | **2512.41** | **1361.52** | **54.19** | **2474.82** | **1434.67** | **57.97** |

It is observed that as on 30.09.2019 Public Sector credit flow for Priority Sector stands at 86.72% of total advances whereas in SBI Bank Group it is 66.46% of credit flow for Priority Sector and Private Banks has 40.60%.

**Agriculture Advances:**

Outstanding under Agriculture Advances has increased by Rs.0.14% over Mar-2019.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bench mark | Outstanding  as of | | Outstanding  as of | | Outstanding  as of | |  |
|  | **Sept-18**  **Amt.** | **% to**  **Adv.** | **Mar-19 Amt.** | **% to**  **Adv.** | **Sept-19**  **Amt.** | **% to**  **Adv.** |
| **Agri.**  **Advances** | **18%** | **60.35** | **2.78** | **63.27** | **2.52** | **65.79** | **2.66** |

**Weaker Section:**

As of 30th Sept-2019 weaker section advances stood at Rs.222.00 Crore which is 8.97% of total Advance as against benchmark of 10%. On YoY basis, weaker section advances has increased by 55.40 Crore.

(Amount in Rs. Crores)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bench mark | Outstanding  as of | | Outstanding  as of | | Outstanding  as of | |
|  |  | **Sept-18**  **Amt.** | **% to**  **Adv.** | **Mar-19 Amt.** | **% to**  **Adv.** | **Sept-19**  **Amt.** | **% to**  **Adv.** |
| **Weaker Sec.- Adv.** | **10%** | **166.60** | **7.67** | **195.00** | **7.76** | **222.00** | **8.97** |

**AGENDA No.6**

**REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2019-2020 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

The summary of target vis-a-vis achievement under Annual Credit Plan 2019–2020 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. 01/04/2019 to 31/03/2020** | **ACHIEVEMENT**  **%** |
| **Agri.&Allied Activities** | **41.80** | **7.91** | **18.92%** |
| **MSME** | **204.53** | **132.34** | **64.70%** |
| **Housing** | **99.95** | **60.14** | **60.17%** |
| **Education** | **2.25** | **0.81** | **36%** |
| **OPS** | **25.49** | **18.83** | **73.87%** |
| **TOTAL** | **374.02** | **220.03** | **58.83%** |

**Agriculture & Allied Activities**

The achievement as of Quarter ended Sept-19 is at 18.92 % i.e. Rs.7.91 Crore against the target of Rs. 41.80 Crore. The performance under agriculture sector is unsatisfactory for the quarter ended Sept 2019.

**Small Scale Industries/ MSME**

The achievement under SSI/ MSME Sector as of quarter ended Sept-19 is 64.70 % i.e. Rs.132.34 Crore against the target of Rs. 204.53 Crore.The Performance under MSME Sector is Good.

**Housing**

The achievement as of Quarter ended Sept-19 under Housing sector is 60.17% i.e. 60.14 Crore against the target of Rs.99.95 Crore. Performance under Housing Sector is satisfactory.

**Education**

The achievement as of Quarter ended Sept-19 under Education Loan is 36% i.e.0.81 Crore against the target of Rs.2.25 Crore. Performance under Education Sector is poor.

**Other Priority Sector**

The achievement as of Quarter ended Sept-19 under Other Priority Sector is 73.87 % i.e. Rs.18.83 Crore against the target of Rs. 25.49 Crore. The performance under OPS sector is Excellent.

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 | Bank of Baroda | Silvassa | 32 | 26 | 08 | 655000 |
| 2 | Bank of Baroda | Khanvel | 05 | 02 | 0 | 0 |
| 3 | Bank of Baroda | Rakholi | 05 | 03 | 02 | 270000 |
| 4 | Bank of Baroda | Naroli | 05 | 03 | 0 | 0 |
| 5 | Bank of Baroda | Dadra | 05 | 03 | 0 | 0 |
|  |  | **Total** | **52** | **37** | **10** | **925000** |

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 the 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 a NGO for Promotion and Support of Women SHGs in Union Territory of Dadra and Nagar Haveli. During 38th UTLBC meeting the House had approved 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 380 WSHGs are Credit Linked.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Bank** | **Savings linked** | **Bank Credit Linked** | **Amount in Rs.** |
|
| **1** | **Dena Bank** | **599** | **368** | **36800000** |
| **2** | **State Bank of India** | **10** | **7** | **700000** |
| **3** | **Bank of Baroda** | **18** | **3** | **300000** |
| **4** | **Canara Bank** | **4** | **2** | **200000** |
|  | **Total** | **631** | **380** | **38000000** |

**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 June 2019 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. The target for the UT of Dadra and Nagar Haveli allotted is 8 projects with 18.86 lakh margin Money. However DIC has forwarded 12 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2018-19. The status is as follows:

DIC has forwarded 04 Projects to different Banks in Union Territory of Dadra and Nagar Haveli for the year 2019 - 20. 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** |
| **BOB** | **03** | **0** | **0** | **0** | **03** |
| **Canara Bank** | **01** | **0** | **0** | **0** | **01** |
| **TOTAL** | **04** | **0** | **0** | **0** | **04** |

**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 June 2019nil 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 and 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 30th Sept-19 is Rs.74.17 Crore, which constitute 5.16% of the Priority Sector Advances.**

The summary of fresh loans disbursed to minority community entrepreneurs and outstanding advances as of Sept-2019 are given in the following table. The Bank wise details are given in annexures 11.

Amounts in Cr .

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of Mar-19  A/c Amount | | Disbursement during Quarter Sept-2019  A/c Amount | | Outstanding as of  Sept-19  A/c Amount | |
| **Credit to Minority Community** | **1102** | **70.79** | **144** | **5.56** | **1099** | **74.17** |

Fresh loans of Rs. 5.56 Cr. were disbursed to minority community in 144 A/cs. The outstanding stood at Rs.74.17 Cr as of Sept-2019 in 1099 beneficiaries.

**9.2 Financing to Women Entrepreneurs.**

Financial assistance of Rs. 32.22 Cr was given to 1396 women beneficiaries during the quarter Sept-19 and outstanding stands at Rs.335.97 Cr in 8568 accounts, which comes to 13.58% of the total advances. The Bank wise details are given in annexure 12.

Amounts in Cr

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Mar-2019  A/c Amount | | Disbursement during the quarter Sept-2019  A/c Amount | | Outstanding as of  Sept-19  A/c Amount | |
| **Credit to Women Beneficiaries** | **7554** | **289.64** | **1396** | **32.22** | **8568** | **335.97** |

**9.3 Education Loan:**

During the quarter under review i.e. Sept-19, fresh loan of Rs.0.47 Crore have been disbursed in 8 accounts. Outstanding stands at Rs. 10.65 Crore in 259 accounts. The Bank wise Detail is given in Annexure No. 14.

Amount in Cr

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of, Mar-19  A/c Amount | | Disbursement during Quarter Sept-19  A/c Amount | | Outstanding as of,  Sept-19  A/c Amount | | NPA as of,  Sept-19  A/c Amount | |
| Education Loan | **270** | **10.05** | **8** | **0.47** | **259** | **10.65** | **11** | **0.26** |

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

The Banks have provided credit to beneficiaries amounting to Rs.8.73 Cr during the quarter and outstanding under SC/ST category remained Rs.93.38 Cr in 3940 Accounts. Bank wise Detail is given in Annexure No.17.

Amounts in Crores

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Outstanding as of,  Mar-19  A/c Amount | | Disbursement during quarter Sept-19  A/c Amount | | Outstanding as of, Sept- 19  A/c Amount | |
| Finance to SC/ST Beneficiaries | **3940** | **78.19** | **291** | **8.73** | **3940** | **93.38** |

**AGENDA No.10**

**Expanding and Deepening of Digital Payments Ecosystem and review of progress on quarterly basis:**

With a view to expanding and deepening the digital payments ecosystem, it has been decided that all State/ UT Level Bankers Committees (SLBCs/ UTLBCs) shall identify one district in their respective States/ UTs on a pilot basis in consultation with banks and stakeholders. The identified district shall be allotted to a bank having significant footprint which will endeavour to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. UTLBC (Dadra and Nagar Haveli) has identified district Silvassa for implementation of digital payment ecosystem and Bank of Baroda is convening the meeting of sub-committee formed for expanding and deepening of digital payments ecosystem. All Banks/branches are advised to implement suitable steps for making identified district silvassa 100 % digital enabled.

**AGENDA No.11**

**PREPAREDNESS OF BANK REGARDING SUBMISSION OF LBS DATA AS PER NEW STANDARDIZED FORMAT:**

Refer to RBI circular FIDD. Co. LBS. BC. No. 19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme – Action Points for SLBC Convenor Banks / Lead Banks prescribing certain action points. With the respect of Action Point - (iv) of the above mentioned Circular, SLBC Convenor Banks were advised, inter alia, to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the members banks. It was also advised that the relevant data must also be directly downloadable from the CBS and /or MIS of the banks with a view to keeping manual intervention to a minimum level in the process. The circular also suggested the procedure relating to management of data flow at LBS for a and advised that necessary modification may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

All the banks were advised to intimate SLBC once the necessary modification are effectuated in their CBS which can be fetch LBC data as per new Standardized format. Banks are also required to run to run a trail of the new system of LBS data flow, by requesting specified URL for the same from the SLBC.

**AGENDA No.12**

**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.13**

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