**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 91st UTLBC meeting for the quarter ended Sep-2018 held on 04/12/2018, were circulated to all the members vide UTLBC Office letter no. **RZ/UTLBC/91/2018** dated 12/12/2018. No comments/ amendments have been received so far from any of the members. The house is therefore, requested to confirm the same.

1. Focus on completion of 100% AADHAR & Mobile seeding.
2. Drive special campaign for increasing the beneficiary in PMMY, PMSBY, PMJJBY, APY and PMAY.

**AGENDA No.2**

**Aadhar Seeding and Aadhar Authentication**

* 1. **100% Aadhar and Mobile 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 effects from 20th Dec-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 Daman & Diu the drive for 100% Aadhar seeding was started in March-2017 after decision taken in the 85th UTLBC to complete the task by 30th Dec-2017. Various review meetings were held under the chairmanship of Hon’ble Adviser to Administrator, UT of DD and DNH, Hon’ble Collector Daman for periodical review of the target. The last review meeting in this series was held on 30/07/2018 under the chairmanship of Finance Secretory of Daman & Diu at Daman. During the period under review the banks in UT of DAMAN & DIU have achieved  **99.74**% of Aadhar Seeding and 99.42% of mobile seeding.

1. The representatives of Federal Bank , Yes Bank, Indusind Bank,Vijaya Bank, & Citizen Credit Coop. Bank, were categorically instructed to make improvement in Aadhar.

**Following is the latest Aadhar & Mobile Seeding data of Daman & Diu As of 31/01/2019**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Daman** |  |  |  |  |  |  |  |
| **Bank Name** | **TOTAL NUMBER OF SAVINGS ACCOUNT** | **AADHAR SEEDING OF BANK ACCOUNTS** | **% AADHAR SEEDING** | **Aadhaar Authentication** | **% AADHAR Authentication** | **MOBILE SEEDING OF BANK ACCOUNTS** | **% MOBILE SEEDIND** |
| SBI - DAMAN | 30502 | 30497 | 99.98 | 13812 | 45.28 | 30198 | 99.00 |
| SBI - MOTI DAMAN | 20294 | 19924 | 98.18 | 13220 | 65.14 | 20158 | 99.33 |
| SBI - SOMNATH I E | 18773 | 18773 | 100.00 | 12248 | 65.24 | 18632 | 99.25 |
| SBI - KADAIYA ROAD | 9138 | 9078 | 99.34 | 6948 | 76.03 | 9088 | 99.45 |
| **SBI - GROUP** | **78536** | **78272** | **99.66** | **46228** | **58.86** | **78076** | **99.41** |
| DENA BANK | 29225 | 29020 | 99.30 | 20262 | 69.33 | 29120 | 99.64 |
| UCO BANK | 4121 | 4092 | 99.30 | 4092 | 99.30 | 4029 | 97.77 |
| BOB | 22641 | 22602 | 99.83 | 13878 | 61.30 | 22248 | 98.26 |
| ORIENTAL BANK OF COMME | 5177 | 5099 | 98.49 | 5167 | 99.81 | 5078 | 98.09 |
| UNION BANK OF INDIA | 10762 | 10548 | 98.01 | 6226 | 57.85 | 10612 | 98.61 |
| CANARA BANK | 7736 | 7686 | 99.35 | 4968 | 64.22 | 7658 | 98.99 |
| BANK OF INDIA | 10728 | 10677 | 99.52 | 5785 | 53.92 | 10526 | 98.12 |
| PUNJAB NATIONAL BANK | 7648 | 7637 | 99.86 | 6122 | 80.05 | 7514 | 98.25 |
| INDIAN OVERSEAS BANK | 3026 | 3011 | 99.50 | 1781 | 58.86 | 2962 | 97.88 |
| INDIAN BANK | 11068 | 10976 | 99.17 | 9225 | 83.35 | 10945 | 98.89 |
| CORPORATION BANK | 12815 | 12687 | 99.00 | 7351 | 57.36 | 12687 | 99.00 |
| IDBI | 10448 | 10375 | 99.30 | 8983 | 85.98 | 10289 | 98.48 |
| CENTRAL BANK OF INDIA | 5975 | 5975 | 100.00 | 5012 | 83.88 | 5975 | 100.00 |
| BANK OF MAHARASTRA | 6212 | 6212 | 100.00 | 5478 | 88.18 | 6212 | 100.00 |
| SYNDICATE BANK | 1541 | 1526 | 99.03 | 1375 | 89.23 | 1526 | 99.03 |
| VIJAYA BANK | 2969 | 2957 | 99.60 | 2957 | 99.60 | 2957 | 99.60 |
| **COMM- BANKS** | **152092** | **151080** | **99.33** | **108662** | **71.44** | **150338** | **98.85** |
| CITIZEN CREDIT COOP BANK | 2164 | 2152 | 99.45 |  | 0.00 | 2152 | 99.45 |
| GSCB DAMAN | 29154 | 29154 | 100.00 |  | 0.00 | 29154 | 100.00 |
| **CO- OP BANKS** | **31318** | **31306** | **99.96** | **0** | **0.00** | **31306** | **99.96** |
| HDFC DAMAN | 20663 | 20648 | 99.93 | 17321 | 83.83 | 20320 | 98.34 |
| DEV CREDIT BANK | 4881 | 4881 | 100.00 | 4126 | 84.53 | 4881 | 100.00 |
| INDUSIND BANK | 1798 | 1780 | 99.00 | 1458 | 81.09 | 1798 | 100.00 |
| AXIS BANK | 14175 | 14152 | 99.84 | 9224 | 65.07 | 14112 | 99.56 |
| ICICI BANK | 10415 | 10415 | 100.00 | 7921 | 76.05 | 10415 | 100.00 |
| FEDERAL BANK LTD | 2532 | 2532 | 100.00 | 2532 | 100.00 | 2491 | 98.38 |
| RBL Bank Ltd | 3301 | 3301 | 100.00 | 3065 | 92.85 | 3301 | 100.00 |
| YES BANK LTD | 1055 | 1054 | 99.91 | 905 | 85.78 | 1053 | 99.81 |
| **PVT SEC- BANKS** | **58436** | **58763** | **100.56** | **46552** | **79.66** | **58371** | **99.89** |
| **DAMAN TOTAL** | **320382** | **319421** | **99.70** | **201442** | **62.88** | **318091** | **99.28** |
|  |  |  |  |  |  |  |  |
| **Diu** |  |  |  |  |  |  |  |
| **Bank Name** | **TOTAL NUMBER OF SAVINGS ACCOUNT** | **AADHAR SEEDING OF BANK ACCOUNTS** | **% AADHAR SEEDING** | **Aadhaar Authentication** | **% AADHAR Authentication** | **MOBILE SEEDING OF BANK ACCOUNTS** | **% MOBILE SEEDIND** |
| SBI DIU | 6882 | 6882 | 100.00 | 3584 | 52.08 | 6882 | 100.00 |
| SBI GHOGHLA | 9989 | 9989 | 100.00 | 5287 | 52.93 | 9956 | 99.67 |
| SBI VANAKBARA | 10071 | 10071 | 100.00 | 7074 | 70.24 | 10071 | 100.00 |
| SBI FUDUM | 1832 | 1832 | 100.00 | 1008 | 55.02 | 1832 | 100.00 |
| SBI BUCHERWADA | 5877 | 5877 | 100.00 | 2515 | 42.79 | 5877 | 100.00 |
| **SBI - GROUP SUB TOTAL** | **34651** | **34651** | **100.00** | **19468** | **56.18** | **34618** | **99.90** |
| DENA DIU | 2788 | 2788 | 100.00 | 2788 | 100.00 | 2788 | 100.00 |
| DENA VANAKBARA | 6613 | 6613 | 100.00 | 6613 | 100.00 | 6613 | 100.00 |
| BOB | 2367 | 2367 | 100.00 | 1781 | 75.24 | 2367 | 100.00 |
| BOI | 8832 | 8832 | 100.00 | 8505 | 96.30 | 8832 | 100.00 |
| CBI | 3292 | 3216 | 97.69 | 2242 | 68.10 | 3292 | 100.00 |
| UCO | 1103 | 1103 | 100.00 | 923 | 83.68 | 1103 | 100.00 |
| **COMM- BANKS SUB TOT** | **24995** | **24919** | **99.70** | **22852** | **91.43** | **24995** | **100.00** |
| HDFC | 2041 | 2038 | 99.85 | 1830 | 89.66 | 2041 | 100.00 |
| ICICI | 1749 | 1749 | 100.00 | 1719 | 98.28 | 1749 | 100.00 |
| AXIS | 3681 | 3681 | 100.00 | 3408 | 92.58 | 3681 | 100.00 |
| **PVT SEC BANKS SUB TOT** | **7471** | **7468** | **99.96** | **6957** | **93.12** | **7471** | **100.00** |
| GSCB DIU | 4481 | 4481 | 100.00 | 3729 | 83.22 | 4481 | 100.00 |
| GSCB VANAKBARA | 4241 | 4241 | 100.00 | 3559 | 83.92 | 4241 | 100.00 |
| GSCB GHOGHLA | 4588 | 4588 | 100.00 | 4240 | 92.41 | 4588 | 100.00 |
| GSCB FUDUM | 2655 | 2655 | 100.00 | 2374 | 89.42 | 2655 | 100.00 |
| **CO- OP BANKS SUB TOT** | **15965** | **15965** | **100.00** | **13902** | **87.08** | **15965** | **100.00** |
| **DIU TOTAL** | **83082** | **83003** | **99.90** | **63179** | **76.04** | **83049** | **99.96** |
|  |  |  |  |  |  |  |  |
| **Bank** | **TOTAL NUMBER OF SAVINGS ACCOUNT** | **AADHAR SEEDING OF BANK ACCOUNTS** | **% AADHAR SEEDING** | **Aadhaar Authentication** | **% AADHAR Authentication** | **MOBILE SEEDING OF BANK ACCOUNTS** | **% MOBILE SEEDIND** |
| **Public Sector Banks** | 177087 | 175999 | 99.39 | 131514 | 74.27 | 175333 | 99.01 |
|  |  |  |  |  |  |  |  |
| **SBI Group** | 113187 | 112923 | 99.77 | 65696 | 58.04 | 112694 | 99.56 |
|  |  |  |  |  |  |  |  |
| **Private Banks** | 65907 | 66231 | 100.49 | 53509 | 81.19 | 65842 | 99.90 |
|  |  |  |  |  |  |  |  |
| **Co- operative Banks** | 47283 | 47271 | 99.97 | 13902 | 29.40 | 47271 | 99.97 |
|  |  |  |  |  |  |  |  |
| **Grand Total (UT)** | **403464** | **402424** | **99.74** | **264621** | **65.59** | **401140** | **99.42** |
|  |  |  |  |  |  |  |

**AGENDA No.3**

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

**3.1Pradhan 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).

**PMJDY Accounts: DAMAN (As of 31/01/2019)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **DAMAN** |  |  |  |  |  |  |  |
| **Bank Name** | **PMJDY Account** | **Aadhar Seeded** | **%Aadhar seeding** | **RuPay card** | **% RuPay CARD** | **Balace(000)** | **Pass book issued** |
|
| **SBI - GROUP** | **7175** | **7175** | **100.00** | **6580** | **91.71** | **21273** | **7175** |
| DENA BANK | 15387 | 15181 | **98.66** | 15181 | **98.66** | 46132 | 15387 |
| UCO BANK | 1938 | 1927 | **99.43** | 1927 | **99.43** | 6039 | 1938 |
| BOB | 4998 | 4924 | **98.52** | 4998 | **100.00** | 25732 | 4998 |
| ORIENTAL BANK OF COMME | 1009 | 1000 | **99.11** | 1000 | **99.11** | 9239 | 1009 |
| UNION BANK OF INDIA | 471 | 465 | **98.73** | 465 | **98.73** | 2375 | 471 |
| CANARA BANK | 637 | 630 | **98.90** | 630 | **98.90** | 3939 | 637 |
| BANK OF INDIA | 6156 | 5846 | **94.96** | 5946 | **96.59** | 16121 | 6156 |
| PUNJAB NATIONAL BANK | 243 | 240 | **98.77** | 240 | **98.77** | 664 | 243 |
| INDIAN OVERSEAS BANK | 734 | 725 | **98.77** | 725 | **98.77** | 1605 | 734 |
| INDIAN BANK | 868 | 861 | **99.19** | 861 | **99.19** | 1319 | 868 |
| CORPORATION BANK | 867 | 862 | **99.42** | 862 | **99.42** | 3289 | 867 |
| IDBI | 299 | 299 | **100.00** | 299 | **100.00** | 1469 | 299 |
| CENTRAL BANK OF INDIA | 329 | 320 | **97.26** | 320 | **97.26** | 960 | 329 |
| BANK OF MAHARASTRA | 457 | 457 | **100.00** | 457 | **100.00** | 1028 | 457 |
| SYNDICATE BANK | 601 | 594 | **98.84** | 594 | **98.84** | 1595 | 601 |
| VIJAYA BANK | 167 | 167 | **100.00** | 167 | **100.00** | 375 | 167 |
| **COMM- BANKS** | **35161** | **34498** | **98.11** | **34672** | **98.61** | **121881** | **35161** |
| CITIZEN CREDIT COOP BANK | 572 | 572 | **100.00** | 572 | **100.00** | 952 | 572 |
| GSCB DAMAN | 571 | 571 | **100.00** | 571 | **100.00** | 1030 | 571 |
| **CO- OP BANKS** | **1143** | **1143** | **100.00** | **1143** | **100.00** | **1982** | **1143** |
| HDFC DAMAN | 1427 | 1418 | **99.37** | 1418 | **99.37** | 4835 | 1427 |
| DEV CREDIT BANK | 398 | 396 | **99.50** | 396 | **99.50** | 410 | 398 |
| INDUSIND BANK | 701 | 690 | **98.43** | 678 | **96.72** | 1318 | 701 |
| AXIS BANK | 253 | 253 | **100.00** | 253 | **100.00** | 281 | 253 |
| ICICI BANK | 8 | 8 | **100.00** | 8 | **100.00** | 20 | 8 |
| FEDERAL BANK LTD | 1 | 1 | **100.00** | 1 | **100.00** | 0 | 1 |
| RBL Bank Ltd | 268 | 266 | **99.25** | 266 | **99.25** | 1010 | 268 |
| YES BANK LTD | 8 | 8 | **100.00** | 8 | **100.00** | 0 | 8 |
| **PVT SEC- BANKS** | **3064** | **3040** | **99.22** | **3028** | **98.83** | **7057** | **3064** |
| **DAMAN TOTAL** | 46543 | 45856 | **98.52** | 45423 | **97.59** | 152193 | 46543 |

**PMJDY Accounts: DIU (As of 31/01/2019)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Diu** | **PMJDY Account** | **Aadhar Seeded** | **%Aadhar seeding** | **RuPay card** | **% RuPay CARD** | **Pass book issued** |
| **Bank Name** |
| SBI DIU | 42 | 42 | 100.00 | 42 | 100.00 | 42 |
| SBI GHOGHLA | 5 | 5 | 100.00 | 5 | 100.00 | 5 |
| SBI VANAKBARA | 272 | 272 | 100.00 | 272 | 100.00 | 272 |
| SBI FUDUM | 27 | 27 | 100.00 | 27 | 100.00 | 27 |
| SBI BUCHERWADA | 48 | 48 | 100.00 | 48 | 100.00 | 48 |
| **SBI - GROUP SUB TOTAL** | **394** | 394 | 100.00 | 394 | 100.00 | 394 |
| DENA DIU | 236 | 236 | 100.00 | 236 | 100.00 | 236 |
| DENA VANAKBARA | 595 | 595 | 100.00 | 595 | 100.00 | 595 |
| BOB | 495 | 495 | 100.00 | 495 | 100.00 | 495 |
| BOI | 961 | 961 | 100.00 | 961 | 100.00 | 961 |
| CBI | 185 | 185 | 100.00 | 185 | 100.00 | 185 |
| UCO | 312 | 312 | 100.00 | 312 | 100.00 | 312 |
| **COMM- BANKS SUB TOT** | **2784** | 2784 | 100.00 | 2784 | 100.00 | 2784 |
| HDFC | 59 | 59 | 100.00 | 59 | 100.00 | 59 |
| ICICI | 98 | 98 | 100.00 | 98 | 100.00 | 98 |
| AXIS | 648 | 648 | 100.00 | 648 | 100.00 | 648 |
| **PVT SEC BANKS SUB TOT** | **805** | 805 | 100.00 | 805 | 100.00 | 805 |
| GSCB DIU | 27 | 27 | 100.00 | 27 | 100.00 | 27 |
| GSCB VANAKBARA | 21 | 21 | 100.00 | 21 | 100.00 | 21 |
| GSCB GHOGHLA | 25 | 25 | 100.00 | 25 | 100.00 | 25 |
| GSCB FUDUM | 19 | 19 | 100.00 | 19 | 100.00 | 19 |
| **CO- OP BANKS SUB TOT** | **92** | 92 | 100.00 | 92 | 100.00 | 92 |
| **DIU TOTAL** | **4075** | 4075 | 100.00 | 4075 | 100.00 | 4075 |

**Operative Accounts: DAMAN & DIU ( PMJDY) (As of 15/08/2018)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank** | **No. of Accounts opened** | **Out of which, total Aadhaar Seeded Accounts** | **Total number of RuPay Cards issued** | **Number of Pass-Books issued** |
|
|
|
| **Public Sector Banks** | 37945 | 37282 | 37456 | 37945 |
|  |  |  |  |  |
| **SBI Group** | 7569 | 7569 | 6974 | 7569 |
|  |  |  |  |  |
| **Private Banks** | 3869 | 3845 | 3833 | 3869 |
|  |  |  |  |  |
| **Co- operative Banks** | 1,235 | 1,235 | 1235 | 1235 |
|  |  |  |  |  |
| **Grand Total (UT)** | **50,618** | **49,931** | **49,498** | **50,618** |
|  | **98.64%** | **97.79%** | **100.00%** |

* 1. **Social Security’s 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 ( PMJJBY):**

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/-.

**Progress in enrolment in Social Security Schemes-DAMAN & DIU As of 31/01/2019**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Daman** |  |  |  |  |
| **Bank Name** | **PMSBY** | **PMJJBY** | **APY** | **TOTAL** |
| SBI - DAMAN | 2385 | 1467 | 73 | 3925 |
| SBI - MOTI DAMAN | 1589 | 1092 | 46 | 2727 |
| SBI - SOMNATH I E | 1412 | 656 | 31 | 2099 |
| SBI - KADAIYA ROAD | 678 | 478 | 28 | 1184 |
| **SBI - GROUP** | **6064** | **3693** | **178** | **9935** |
| DENA BANK | 2393 | 1952 | 612 | 4957 |
| UCO BANK | 300 | 330 | 82 | 712 |
| BOB | 4378 | 4652 | 88 | 9118 |
| ORIENTAL BANK OF COMME | 1689 | 675 | 38 | 2402 |
| UNION BANK OF INDIA | 624 | 545 | 44 | 1213 |
| CANARA BANK | 826 | 458 | 110 | 1394 |
| BANK OF INDIA | 659 | 592 | 0 | 1251 |
| PUNJAB NATIONAL BANK | 1351 | 1624 | 134 | 3109 |
| INDIAN OVERSEAS BANK | 140 | 80 | 15 | 235 |
| INDIAN BANK | 3161 | 262 | 120 | 3543 |
| CORPORATION BANK | 1322 | 508 | 9 | 1839 |
| IDBI | 4200 | 2700 | 25 | 6925 |
| CENTRAL BANK OF INDIA | 335 | 225 | 60 | 620 |
| BANK OF MAHARASTRA | 145 | 141 | 50 | 336 |
| SYNDICATE BANK | 251 | 166 | 135 | 552 |
| VIJAYA BANK | 676 | 232 | 124 | 1032 |
| **COMM- BANKS** | **22450** | **15142** | **1646** | **39238** |
| CITIZEN CREDIT COOP BANK | 113 | 135 | 0 | 248 |
| GSCB DAMAN | 1543 | 1007 | 0 | 2550 |
| **CO- OP BANKS** | **1656** | **1142** | **0** | **2798** |
| HDFC DAMAN | 2590 | 2292 | 518 | 5400 |
| DEV CREDIT BANK | 159 | 117 | 10 | 286 |
| INDUSIND BANK | 3237 | 1203 | 0 | 4440 |
| AXIS BANK | 1390 | 642 | 0 | 2032 |
| ICICI BANK | 416 | 361 | 10 | 787 |
| FEDERAL BANK LTD | 181 | 71 | 0 | 252 |
| RBL Bank Ltd | 48 | 30 | 1 | 79 |
| YES BANK LTD | 51 | 28 | 3 | 82 |
| **PVT SEC- BANKS** | **8072** | **4744** | **542** | **13358** |
| **DAMAN TOTAL** | **38242** | **24721** | **2366** | **65329** |
|  |  |  |  |  |
| **Diu** |  |  |  |  |
| **Bank Name** | **PMSBY** | **PMJJBY** | **APY** | **TOTAL** |
| SBI DIU | 1223 | 922 | 31 | 2176 |
| SBI GHOGHLA | 1840 | 1306 | 28 | 3174 |
| SBI VANAKBARA | 278 | 178 | 13 | 469 |
| SBI FUDUM | 506 | 379 | 23 | 908 |
| SBI BUCHERWADA | 486 | 287 | 19 | 792 |
| **SBI - GROUP SUB TOTAL** | **4333** | **3072** | **114** | **7519** |
| DENA DIU | 987 | 152 | 20 | 1159 |
| DENA VANAKBARA | 2133 | 789 | 32 | 2954 |
| BOB | 412 | 137 | 52 | 601 |
| BOI | 435 | 187 | 101 | 723 |
| CBI | 480 | 174 | 76 | 730 |
| UCO | 361 | 296 | 52 | 709 |
| **COMM- BANKS SUB TOT** | **4808** | **1735** | **333** | **6876** |
| HDFC | 186 | 188 | 40 | 414 |
| ICICI | 435 | 183 | 98 | 716 |
| AXIS | 45 | 38 | 113 | 196 |
| **PVT SEC BANKS SUB TOT** | **666** | **409** | **251** | **1326** |
| GSCB DIU | 506 | 203 | 0 | 709 |
| GSCB VANAKBARA | 126 | 76 | 0 | 202 |
| GSCB GHOGHLA | 836 | 293 | 0 | 1129 |
| GSCB FUDUM | 229 | 114 | 0 | 343 |
| **CO- OP BANKS SUB TOT** | **1697** | **686** | **0** | **2383** |
| **DIU TOTAL** | **11504** | **5902** | **698** | **18104** |
|  |  |  |  |  |
|  |  |  |  |  |
| **UT OF DAMAN & DIU** |  |  |  |  |
| **Bank Name** | **PMSBY** | **PMJJBY** | **APY** | **TOTAL** |
| **Public Sector Banks** | 27258 | 16877 | 1979 | **46114.00** |
|  |  |  |  |  |
| **SBI Group** | 10397 | 6765 | 292 | **17454.00** |
|  |  |  |  |  |
| **Private Banks** | 8738 | 5153 | 793 | **14684.00** |
|  |  |  |  |  |
| **Co operative Banks** | 3353 | 1828 | 0 | **5181.00** |
|  |  |  |  |  |
| **Grand Total (UT)** | **49746.00** | **30623.00** | **3064.00** | **83433.00** |
|  |  |  |  |  |
| **Up To March 2018** | **40243** | **25361** | **2112** | **67716.00** |
|  |  |  |  |  |
| **Net Add up to 31.01.2019** | **9503.00** | **5262.00** | **952.00** | **15717.00** |

**CLAIM SETTLED UNDER PMSBY & PMJJBY SCHEME IN UT OF DAMAN & DIU**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.N.** | **NAME** | **BANK NAME** | **SCHEME NAME** | **DISTRICT NAME** | **Insurance Company** | **Claim Status** |
| 1 | RAJESH B LACXIMAN | ICICI | PMJJBY | DAMAN | ICICI Prudential Life | Paid |
| 2 | PRAHLAD VELJI SOLANKI | DENA BANK | PMJJBY | DAMAN | LIC of India | Paid |
| 3 | Sumitra Bai Paal | SBI | PMJJBY | DAMAN | SBI Life Insurance Co. Ltd | Paid |
| 4 | Heena Chirag Ramrakhyani | SBI | PMJJBY | DAMAN | SBI Life Insurance | Paid |
| 5 | MANOJBHAO P PRAJAPATHI | IOB | PMJJBY | DAMAN | LIC of India | paid |
| 6 | SHAILESHKUMAR ISHWARLAL BOSMIYA | DENA BANK | PMJJBY | DIU | LIC of India | Paid |
| 7 | NIRMALA K ACHEGAVE | Canara Bank | PMJJBY | DAMAN | Canara HSBC OBC Life Ins Co Ltd | paid |
| 8 | KALPANABEN DHARMESH HALPATI | Indian Bank | PMJJBY | DAMAN | LIC of India | paid |
| 9 | BHAVNABEN DINESHCHANDRA PATEL | Bank of India | PMJJBY | DIU | Star Union dai-ichi Life Insurance Co. Ltd | Paid |
| 10 | PRAVINBHAI BABUBHAI PATEL | GOA SCB | PMJJBY | DAMAN | LIC of India | Paid |
| 11 | JITENDRAKUMAR RAMJI SOLANKI | GOA SCB | PMJJBY | DIU | LIC of India | Paid |
| 12 | PARESH KUMAR MOHANLAL RANA | UCO BANK | PMJJBY | DAMAN | LIC of India | Paid |
| 13 | RAJANIKANT NATHU SOLANKI | GOA SCB | PMJJBY | DIU | LIC of India | Paid |
| 14 | SNEHLATA ASHOK SINGH | BOB | PMJJBY | DAMAN | India First Life Insurance Company | Paid |
| 15 | JITENDRAKUMAR CHUNILAL BARAIYA | GOA SCB | PMJJBY | DAMAN | LIC of India | Paid |
| 16 | UMESH HARDEV SINGH | OBC | PMJJBY | DAMAN | LIC of India | Paid |
| 17 | Sunilkumar Bhikubhai Tandel | Federal Bank | PMJJBY | DAMAN | LIC of India | Paid |
| 18 | RAMESH BAVA PATEL | GOA SCB | PMJJBY | DAMAN | LIC of India | paid |
| 19 | Ishwarbhai Patel | HDFC BANK | PMJJBY | DAMAN | HDFC Life | Paid |
| 20 | SHIVLAL JAT | BOB | PMJJBY | DAMAN | India First Life Insurance Company | Paid |
| 21 | JALESHVARI JIGNESH BARAIYA | GOA SCB | PMJJBY | DIU | LIC of India | Paid |
| 22 | Kalpana Champak Dhandera | GOA SCB | PMJJBY | DAMAN | LIC of India | Paid |
| 23 | Sureshkumar Naran Bamania | GOA SCB | PMJJBY | DAMAN | LIC of India | Paid |

* 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 exist 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.

For better implementation of the scheme Banks time to time organized Mudra camps for the Beneficiaries.

**Bank Wise performance under MUDRA- DAMAN & DIU (Amt. in ‘000 of Rupees)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | Amount in '000' | |
| **DAMAN** |  |  |  |  |  |  | . |  |
| **Bank Name** | **Shishu** | | **Kishor** | | **Tarun** | | **Total** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| **STATE BANK OF INDIA** | **19** | **850** | **19** | **7600** | **12** | **9500** | 50 | 17950 |
| **DENA BANK** | 0 | 0 | 1 | 125 | 0 | 0 | 1 | 125 |
| **UCO BANK** | 3 | 150 | 7 | 1110 | 1 | 860 | 11 | 2120 |
| **BANK OF BARODA( 1 Rural Branch)** | 8 | 400 | 9 | 2400 | 9 | 5100 | 26 | 7900 |
| **ORIENTAL BK OF COMMERCE** | 9 | 450 | 6 | 1450 | 3 | 5700 | 18 | 7600 |
| **UNION BANK OF INDIA** | 4 | 200 | 10 | 2175 | 3 | 2100 | 17 | 4475 |
| **CANARA BANK ( 1 Rural Branch)** | 2 | 100 | 0 | 0 | 0 | 0 | 2 | 100 |
| **BANK OF INDIA (1 Rural Branch)** | 4 | 200 | 5 | 1500 | 0 | 0 | 9 | 1700 |
| **PUNJAN NATIONAL BANK** | 4 | 200 | 6 | 1550 | 0 | 0 | 10 | 1750 |
| **INDIAN OVERSEAD BANK** | 3 | 150 | 1 | 500 | 0 | 0 | 4 | 650 |
| **INDIAN BANK** | 3 | 150 | 8 | 1800 | 3 | 2500 | 14 | 4450 |
| **CORPORATION BANK** | 3 | 150 | 1 | 120 | 0 | 0 | 4 | 270 |
| **IDBI BANK LTD** | 3 | 150 | 3 | 800 | 2 | 1700 | 8 | 2650 |
| **CENTRAL BANK OF INDIA** | 5 | 250 | 2 | 700 | 0 | 0 | 7 | 950 |
| **BANK OF MAHARASHTRA** | 5 | 250 | 8 | 2875 | 0 | 0 | 13 | 3125 |
| **SYNDICATE BANK** | 4 | 200 | 7 | 3500 | 0 | 0 | 11 | 3700 |
| **VIJAYA BANK** | 4 | 200 | 3 | 550 | 0 | 0 | 7 | 750 |
| **Sub Total** | **64** | **3200** | **77** | **21155** | **21** | **17960** | **162** | **42315** |
| **CITIZEN COOP BANK LTD** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **GSCB( 2 Rural Branch)** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Sub Total** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| **HDFC BANK (1 Rural Branches)** | 15 | 653 | 15 | 2819 | 6 | 3150 | 36 | 6622 |
| **DCB** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **AXIS BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **ICICI BANK** | 8 | 400 | 9 | 2000 | 5 | 3100 | 22 | 5500 |
| **YES Bank** | 13 | 650 | 12 | 3100 | 6 | 4100 | 31 | 7850 |
| **FEDERAL BANK LTD** | 1 | 50 | 0 | 0 | 0 | 0 | 1 | 50 |
| **ratnakar Bank** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **INDUSIND BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **PVT SEC- BANKS** | **37** | **1753** | **36** | **7919** | **17** | **10350** | **90** | **20022** |
| **DAMAN TOTAL** | **120** | **5803** | **132** | **36674** | **50** | **37810** | **302** | **80287** |
|  |  |  |  |  |  |  |  |  |
| **DIU** |  |  |  |  |  |  | . |  |
| **Bank Name** | **Shishu** | | **Kishor** | | **Tarun** | | **Total** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| **SBI DIU** | 2 | 80 | 2 | 600 | 0 | 0 | 4 | 680 |
| **SBI GHOGHLA** | 0 | 0 | 5 | 1270 | 0 | 0 | 5 | 1270 |
| **SBI VANAKBARA** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **SBI FUDUM** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **SBI BUCHERWADA** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **SBI - GROUP SUB TOTAL** | **2** | **80** | **7** | **1870** | **0** | **0** | **9** | **1950** |
| **DENA DIU** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **DENA VANAKBARA** | 0 | 0 | 6 | 1200 | 0 | 0 | 6 | 1200 |
| **BOB** | 2 | 92 | 3 | 925 | 3 | 2032 | 8 | 3049 |
| **BOI** | 3 | 75 | 3 | 925 | 2 | 1700 | 8 | 2700 |
| **CBI** | 1 | 50 | 3 | 355 | 0 | 0 | 4 | 405 |
| **UCO** | 21 | 415 | 5 | 500 | 0 | 0 | 26 | 915 |
| **COMM- BANKS SUB TOT** | **27** | **632** | **20** | **3905** | **5** | **3732** | **52** | **8269** |
| **HDFC** | 1 | 50 | 7 | 1300 | 0 | 0 | 8 | 1350 |
| **ICICI** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **AXIS** | 0 | 0 | 5 | 900 | 4 | 3000 | 9 | 3900 |
| **PVT SEC BANKS SUB TOT** | **1** | **50** | **12** | **2200** | **4** | **3000** | **17** | **5250** |
| **GSCB DIU** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **GSCB VANAKBARA** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **GSCB GHOGHLA** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **GSCB FUDUM** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **CO- OP BANKS SUB TOT** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |
| **DIU TOTAL** | **30** | **762** | **39** | **7975** | **9** | **6732** | **78** | **15469** |
|  |  |  |  |  |  |  |  |  |
| **UT OF DAMAN & DIU** | **Shishu** | | **Kishor** | | **Tarun** | | **Total** | |
| **Bank Name** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| **Public Sector Banks** | 91 | 3832 | 97 | 25060 | 26 | 21692 | 214 | 50584 |
|  |  |  |  |  |  |  |  |  |
| **SBI Group** | 21 | 930 | 26 | 9470 | 12 | 9500 | 59 | 19900 |
|  |  |  |  |  |  |  |  |  |
| **Private Banks** | 38 | 1803 | 48 | 10119 | 21 | 13350 | 107 | 25272 |
|  |  |  |  |  |  |  |  |  |
| **Co operative Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  |  |  |  |  |  |  |  |  |
| **Grand Total (UT)** | **150** | **6565** | **171** | **44649** | **59** | **44542** | **380** | **95756** |

* Other banks of Diu are requested for sanctioning and disburse more loans under MUDRA loan scheme.
  1. **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 Dec 2018)- Daman**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank** | **No. of Application Sanctioned** | **Sanctioned Amount (In Lac)** | **Disbursed Amount (In Lac)** |
| **HDFC Bank** | **2** | **100** | **100** |
| **State Bank of India** | **7** | **517** | **447** |
| **Dena Bank** | **2** | **73** | **73** |
| **Punjab National Bank** | **13** | **718** | **663** |
| **Bank Of Baroda** | **2** | **40** | **40** |
| **Total** | **26** | **1448** | **1323** |
|  |  |  |  |

**\*All** banks of Diu are requested for sanctioning and disburse loans under SUI loan scheme.

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

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

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).

**Salient features of PRADHAN MANTRI AWAS YOJANA (PMAY) are as under:**

* The beneficiary family should not own a pucca (An all-weather dwelling unit) house either in his / her name or in the name of any member of his / her family in any part of India.
* A beneficiary family should not have availed of central assistance under any housing scheme from Government of India.
* In the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme.
* A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. An adult earning member (irrespective of marital status) can be treated as a separate household.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **EWS** | **LIG** | **MIG – I** | **MIG - II** |
| Maximum Household income(Rs. In Lakh) | 3.00 | 6.00 | 12.00 | 18.00 |
| Interest Subsidy (% p.a.) | 6.50% | 6.50% | 4.00% | 3.00% |
| Maximum loan tenure  (in years) | 20 | 20 | 20 | 20 |
| Maximum amount of  Housing Loan on which interest subsidy will be payable (Rs in Lakh) | 6.00 | 6.00 | 9.00 | 12.00 |
| Maximum loan as per scheme approved (Rs in lakh) | 10.00 | 10.00 | No upper ceiling | No upper ceiling |
| Dwelling Unit Carpet Area in Square Metre (Up to) | 30  (The beneficiary at his/her discretion can build a house of larger area.) | 60  (The beneficiary at his/her discretion can build a house of larger area.) | 160 | 200 |
| Discount Rate for Net Present  Value (NPV) calculation of  Interest subsidy (%) | 9.00% | 9.00% | 9.00% | 9.00% |
| Eligible amount of subsidy  on maximum loan amount Rs in Lakh  (Approx) | 2.67 | 2.67 | 2.35 | 2.30 |
| Women Ownership | Women ownership is mandatory, if there is any adult female member present in the family. | | Not Mandatory | |

**Performance under PMAY- DAMAN & DIU (Amt. in lakhs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Daman** |  |  |  |
| **Bank Name** | **NO OF A/C** | **AMOUNT OF LOAN** | **AMOUNT OF INT. SUBSIDY** |
| SBI - DAMAN | 0 | 0.00 | 0.00 |
| SBI - MOTI DAMAN | 0 | 0.00 | 0.00 |
| SBI - SOMNATH I E | 0 | 0.00 | 0.00 |
| SBI - KADAIYA ROAD | 0 | 0.00 | 0.00 |
| **SBI - GROUP** | **0** | **0.00** | **0.00** |
| DENA BANK | 8 | 86.35 | 21.19 |
| UCO BANK | 0 | 0.00 | 0.00 |
| BOB | 23 | 324.40 | 52.90 |
| ORIENTAL BANK OF COMME | 0 | 0.00 | 0.00 |
| UNION BANK OF INDIA | 4 | 35.50 | 8.60 |
| CANARA BANK | 3 | 10.00 | 1.80 |
| BANK OF INDIA | 0 | 0.00 | 0.00 |
| PUNJAB NATIONAL BANK | 0 | 0.00 | 0.00 |
| INDIAN OVERSEAS BANK | 0 | 0.00 | 0.00 |
| INDIAN BANK | 4 | 41.61 | 9.20 |
| CORPORATION BANK | 0 | 0.00 | 0.00 |
| IDBI | 5 | 47.12 | 11.50 |
| CENTRAL BANK OF INDIA | 0 | 0.00 | 0.00 |
| BANK OF MAHARASTRA | 2 | 20.00 | 4.50 |
| SYNDICATE BANK | 1 | 8.00 | 2.10 |
| VIJAYA BANK | 3 | 21.50 | 5.66 |
| **COMM- BANKS** | **53** | **594.48** | **117.45** |
| CITIZEN CREDIT COOP BANK | 0 | 0.00 | 0.00 |
| GSCB DAMAN | 0 | 0.00 | 0.00 |
| **CO- OP BANKS** | **0** | **0.00** | **0.00** |
| HDFC DAMAN | 0 | 0.00 | 0.00 |
| DEV CREDIT BANK | 0 | 0.00 | 0.00 |
| INDUSIND BANK | 0 | 0.00 | 0.00 |
| AXIS BANK | 0 | 0.00 | 0.00 |
| ICICI BANK | 0 | 0.00 | 0.00 |
| FEDERAL BANK LTD | 0 | 0.00 | 0.00 |
| RBL Bank Ltd | 0 | 0.00 | 0.00 |
| YES BANK LTD | 1 | 20.00 | 2.30 |
| **PVT SEC- BANKS** | **1** | **20.00** | **2.30** |
| **DAMAN TOTAL** | **54** | **614.48** | **119.75** |
|  |  |  |  |
| **Diu** |  |  |  |
| **Bank Name** | **NO OF A/C** | **AMOUNT OF LOAN** | **AMOUNT OF INT. SUBSIDY** |
| SBI DIU | 4 | 69.61 | 8.40 |
| SBI GHOGHLA | 0 | 0.00 | 0.00 |
| SBI VANAKBARA | 1 | 24.00 | 2.37 |
| SBI FUDUM | 0 | 0.00 | 0.00 |
| SBI BUCHERWADA | 0 | 0.00 | 0.00 |
| **SBI - GROUP SUB TOTAL** | **5** | **93.61** | **10.77** |
| DENA DIU | 0 | 0.00 | 0.00 |
| DENA VANAKBARA | 0 | 0.00 | 0.00 |
| BOB | 0 | 0.00 | 0.00 |
| BOI | 0 | 0.00 | 0.00 |
| CBI | 0 | 0.00 | 0.00 |
| UCO | 0 | 0.00 | 0.00 |
| **COMM- BANKS SUB TOT** | **0** | **0** | **0** |
| HDFC | 0 | 0.00 | 0.00 |
| ICICI | 0 | 0.00 | 0.00 |
| AXIS | 0 | 0.00 | 0.00 |
| **PVT SEC BANKS SUB TOT** | **0** | **0** | **0** |
| GSCB DIU | 0 | 0.00 | 0.00 |
| GSCB VANAKBARA | 0 | 0.00 | 0.00 |
| GSCB GHOGHLA | 0 | 0.00 | 0.00 |
| GSCB FUDUM | 0 | 0.00 | 0.00 |
| **CO- OP BANKS SUB TOT** | **0** | **0** | **0** |
| **DIU TOTAL** | **5** | **93.61** | **10.77** |
|  |  |  |  |
|  |  |  |  |
| **UT OF DAMAN & DIU** |  |  |  |
| **Bank Name** | **NO OF A/C** | **AMOUNT OF LOAN** | **AMOUNT OF INT. SUBSIDY** |
| **Public Sector Banks** | 53 | 594.48 | 117.45 |
|  |  |  |  |
| **SBI Group** | 5 | 93.61 | 10.77 |
|  |  |  |  |
| **Private Banks** | 1 | 20 | 2.3 |
|  |  |  |  |
| **Co operative Banks** | 0 | 0 | 0 |
|  |  |  |  |
| **Grand Total (UT)** | 59 | 708.09 | 130.52 |

**Coverage of Housing Complex Project of Daman Municipal Council Under PMAY**

The Daman Municipal Council has constructed Housing Complex under Pradhan Mantri Awas Yojana (Urban) in U.T. of Daman & Diu. There are total 39 beneficiaries who will be allotted flats in this project.

Administration is closely monitoring the scheme, hence all members are requested to take the matter seriously and take maximum participation for canvasing loan under PMAY. The Banks who have received application from DMC are requested to come with progress report. Till date one proposal has been sanctioned by Indian Bank, Daman.

**3.6 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.

**AGENDA No.4**

**Other Important Issues**

**4.1 Installation of Point of Sale (POS) machine**

In order to implement Cash Less/Digital Payment mode DFS, GOI instructed all the banks to provide POS machine on priority basis. Accordingly, UT administration is taking periodical review for installation of POS machines by the banks in DAMAN & DIU. The UT administration is giving special thrust in supplying POS machine to all liquor shops, Bars and Petrol Pumps. Member banks have received 418 applications in Diu and 1085 applications in Daman from merchants and all of the POS machines are provided by the banks and there is no pendency at banks level. There are total 1503 POS machines installed in UT of Daman & Diu.

**4.2 Availability of Bank Mitra’s / BCs in SSAs:**

Banks are providing Banking Services through Bank Mitra’s / BCs in all such SSAs in the UT of DAMAN & DIU, 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: Daman**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr. No** | **Name of the Bank** | **No. Of SSA allotted (without bank branches)** | **No. Of Bank Mitra appointed by the bank** | **No.of Bank Mitra as per Lead Bank Cell Record** |
| 01 | Dena Bank | 2 | 2 | 2 |
| 02 | SBI | 2 | 2 | 2 |
| 03 | UCO | 1 | 1 | 1 |
| 04 | UBI | 1 | 1 | 1 |
| 05 | PNB | 1 | 1 | 1 |
|  | Total | 7 | 7 | 7 |

**\*In Diu all rural area are covered with bank branches**

**4.3 Financial Literacy**

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

SBI has set up FLCs in LDM Office at Lead Bank Cell, Daman & Diu

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No** | **Bank** | **No. of Districts** | **No. of FLCCCs set up by the Lead Bank** |
| 1 | SBI | **2** | **2** |
|  | **Total** | **2** | **2** |

As per Directions of Reserve Bank of India, we have organized 54 (Fifty Four) outdoor Financial Literacy Camps in Dec-18 quarter at different Villages.

In Daman total 22 camp organized in Dec -2018

In Diu total camp organized- 35 camps in Dec -2018

**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 10 rural branches in DAMAN & DIU. Hence, 30 camps should have been conducted in Dec-2018 quarter; our rural branches have shown excellent performance by organizing 31 camps

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No** | **No. of Rural Banks** | **Quarterly Target for FLC Camp** | **FLC Camp Organised** |
| 1 | 10 | **30** | **31** |
|  | **Total** | **30** | **31** |

**AGENDA No.5**

**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DEC-2018 IN UT OF DAMAN & DIU.**

**(i) BRANCH NET WORK :**

Branch The total numbers of Bank branches in UT of Daman and Diu were 57 at the Year ended Dec,2018. There were total 18 Bank Branches working in Diu District and 39 bank Branches working in Daman District.

**Summary of group-wise bank branches:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **Dec -2017** | **Dec-2018** | **Variation over Dec- 2017** |
| **DISTRICT : DIU** | | | |
| SBI Group | 5 | 5 | 0 |
| Nationalized Banks | 6 | 6 | 0 |
| Co – operative Banks | 4 | 4 | 0 |
| Private Banks | 3 | 3 | 0 |
| **Sub – total** | 18 | 18 | 0 |
| **DISTRICT : DAMAN** | | | |
| SBI Group | 4 | 4 | 0 |
| Nationalized Banks | 18 | 18 | 0 |
| Co – operative Banks | 7 | 6 | 1 |
| Private Banks | 11 | 11 | 0 |
| **Sub – total** | **40** | **39** | 1 |
| **Grand total ( Daman & Diu)** | **58** | **57** | 1 |

\* Due to merger of Citizen Credit Co-operative Bank Branch ,one branch reduced.

**(ii ) DEPOSIT GROWTH:**

**Diu District :**

During the quarter Dec 2018 under review, the aggregate deposit of Banks in Diu district is increased by Rs. 9708.88 Lakhs in absolute terms from Rs**.** 189695.14 Lakhs as of March 2018 to Rs.199404.02 Lakhs as of Dec -18 registering positive growth of 5.12%.

During Year on Year basis, the aggregate deposit of Banks in Diu district is increased by Rs. 17324.37 Lakhs in absolute terms from Rs.18279.65 Lakhs as of Dec 2017 to Rs.199404.02 Lakhs as of Dec-2018 registering the positive growth of 9.51 %.

**Daman District :**

During the quarter Dec 2017 under review, the aggregate deposit of Banks in Daman district is increased by Rs.46900.92 Lakhs in absolute terms from Rs. 312265.36 Lakhs as of march 2018 to Rs.359166.28 Lakhs as of Dec-2018 registering the positive growth of 15.02 % .

During Year on Year basis, the aggregate deposit of Banks in Daman district is increased by Rs. 42846.92 Lakhs in absolute terms from Rs. 316319.36 Lakhs as of Dec 2017 to Rs. 359166.28 Lakhs as of Dec-2018 registering the positive growth of 13.55%.

**UT of Daman & Diu:**

During the quarter Dec 2018 under review, the aggregate deposit of Banks in UT of Daman & Diu district is increased by Rs. 56609.08 Lakhs in absolute terms from Rs.501960.50 Lakhs as of March 2018 to Rs. 558570.30 Lakhs as of Dec-2018 registering the positive growth of 11.28% .

During Year on Year basis, the aggregate deposit of Banks in UT of Daman & Diu district is increased by Rs. 60171.29 Lakhs in absolute terms from Rs. 498399.01 Lakhs as of Dec 2017 to Rs.558570.30 Lakhs as of Dec -2018 registering the positive growth of 12.07 % .

**Progress in deposit is given as under:-**

**(Rs. in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Group** | **For the Quarter ended** | | | | |
| **DIU DISTRICT** | | | | | |
|
|  | **Dec-17** | **Mar-18** | **Dec-18** | **Growth** | **Absolute growth over March 2018** |
| **Y-o-Y** |
| **Public Sector Banks** | 45,094.58 | 47,015.25 | 49,999.47 | 4,904.89 | 2,984.22 |
|  |  |  |  | **10.88%** | **6.35%** |
| **SBI Group** | 1,03,294.53 | 1,05,328.79 | 1,09,142.36 | 5,847.83 | 3,813.57 |
|  |  |  |  | **5.66%** | **3.62%** |
| **Private Banks** | 11,187.25 | 14,258.47 | 16,496.61 | 5,309.36 | 2,238.14 |
|  |  |  |  | **47.46%** | **15.70%** |
| **Co-operative Banks** | 22,503.29 | 23,092.63 | 23,765.58 | 1,262.29 | 672.95 |
|  |  |  |  | **5.61%** | **2.91%** |
| **Sub Total (Diu)** | **1,82,079.65** | **1,89,695.14** | **1,99,404.02** | 17,324.37 | 9,708.88 |
|  |  |  |  | **9.51%** | **5.12%** |
| **DAMAN DISTRICT** | | | | | |
|
| **Public Sector Banks** | 79,508.58 | 85,204.94 | 82,071.54 | 2,562.96 | -3,133.40 |
|  |  |  |  | **3.22%** | **-3.68%** |
| **SBI Group** | 1,12,049.00 | 1,13,187.00 | 1,18,737.00 | 6,688.00 | 5,550.00 |
|  |  |  |  | **5.97%** | **4.90%** |
| **Private Banks** | 93,410.43 | 97,869.60 | 1,26,381.83 | 32,971.40 | 28,512.23 |
|  |  |  |  | **35.30%** | **29.13%** |
| **Co- operative Banks** | 31,351.35 | 16,003.82 | 31,975.91 | 624.56 | 15,972.09 |
|  |  |  |  | **1.99%** | **99.80%** |
| **Sub Total (Daman)** | **3,16,319.36** | **3,12,265.36** | **3,59,166.28** | 42,846.92 | 46,900.92 |
|  |  |  |  | **13.55%** | **15.02%** |
| **UT. Of DAMAN & Diu** | | | | | |
|
| **Public Sector Banks** | 1,24,603.16 | 1,32,220.19 | 1,32,071.01 | 7,467.85 | -149.18 |
|  |  |  |  | **5.99%** | **-0.11%** |
| **SBI Group** | 2,15,343.53 | 2,18,515.79 | 2,27,879.36 | 12,535.83 | 9,363.57 |
|  |  |  |  | **5.82%** | **4.29%** |
| **Private Banks** | 1,04,597.68 | 1,12,128.07 | 1,42,878.44 | 38,280.76 | 30,750.37 |
|  |  |  |  | **36.60%** | **27.42%** |
| **Co- operative Banks** | 53,854.64 | 39,096.45 | 55,741.49 | 1,886.85 | 16,645.04 |
|  |  |  |  | **3.50%** | **42.57%** |
| **Grand Total (UT)** | 4,98,399.01 | 5,01,960.50 | 5,58,570.30 | 60,171.29 | 56,609.80 |
|  |  |  |  | **12.07%** | **11.28%** |

Bank-Group wise deposit as on Dec -2018 is given as annexure No. I.

**( iii ) CREDIT EXPANSION:**

**Diu District :**

During the quarter Dec 2018 under review, the aggregate advances of the Banks in Diu district is increased by Rs.1977.01 Lakhs in absolute terms, registering 11.61% positive growth over march 2018.

During Year on Year basis, the aggregate advances of Banks in Diu district is increased by Rs. 2995.66 Lakhs in absolute terms from Rs. 16005.19 Lakhs as of Dec 2017 to Rs.19000.85 Lakhs as of Dec -2018 registering the positive growth of 18.72 % .

**Daman District :**

During the quarter Dec 2018 under review, the aggregate advances of the Banks in Daman district is increased by Rs.19251.90 Lakhs in absolute terms, registering 15.00% positive growth over march 2018.

During Year on Year basis, the aggregate advances of Banks in Daman district is increased by Rs. 20362.14 Lakhs in absolute terms from Rs. 127239.95 Lakhs as of Dec 2017 to Rs.147602.09 Lakhs as of Dec -2018 registering the positive growth of 16.00 % .

**UT of Daman and Diu:**

During the quarter Dec 2018 under review, the aggregate advances of the Banks in UT of Daman& Diu district is increased by Rs.21228.91 Lakhs in absolute terms, registering 14.60% positive growth over march-2018.

During Year on Year basis, the aggregate advances of Banks in UT of Daman & Diu is increased by Rs. 23357.80 Lakhs in absolute terms from Rs. 143245.14 Lakhs as of Dec 2017 to Rs.166602.94 Lakhs as of Dec -2018 registering the positive growth of 16.31 % .

**Progress under credit is given as under:**

**(Rs. in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Group** | **FOR THE QUARTER ENDED** | | | |  |
| **DIU DISTRICT** | | | | | |
|  | **Dec-17** | **Mar-18** | **Dec-18** | **Growth** | **Absolute growth over March 2018** |
| **Y-o-Y** |
| **Public Sector Banks** | 2247.69 | 2277.17 | 2446.88 | 199.19 | 169.71 |
|  |  |  |  | **8.86%** | **7.45%** |
| **SBI Group** | 2,660.94 | 2,844.39 | 3,195.28 | 534.34 | 350.89 |
|  |  |  |  | **20.08%** | **12.34%** |
| **Private Banks** | 1081.48 | 1384.15 | 1822.03 | 740.55 | 437.88 |
|  |  |  |  | **68.48%** | **31.64%** |
| **Cooperative Banks** | 10,015.08 | 10,518.13 | 11,536.66 | 1521.58 | 1018.53 |
|  |  |  |  | **15.19%** | **9.68%** |
| **Sub Total (Diu)** | **16,005.19** | **17,023.84** | **19,000.85** | 2995.66 | 1977.01 |
|  |  |  |  | **18.72%** | **11.61%** |
| **DAMAN DISTRICT** | | | | | |
|
| **Public Sector Banks** | 44,351.74 | 44,826.60 | 45,559.07 | 1207.33 | 732.47 |
|  |  |  |  | **2.72%** | **1.63%** |
| **SBI Group** | 27,943.00 | 32,584.00 | 39,970.00 | 12027 | 7386 |
|  |  |  |  | **43.04%** | **22.67%** |
| **Private Banks** | 44,421.47 | 45,902.15 | 49,487.99 | 5066.52 | 3585.84 |
|  |  |  |  | **11.41%** | **7.81%** |
| **Cooperative Banks** | 10,523.74 | 5,037.44 | 12,585.03 | 2061.29 | 7547.59 |
|  |  |  |  | **19.59%** | **149.83%** |
| **Sub Total (Daman)** | **1,27,239.95** | **1,28,350.19** | **1,47,602.09** | 20362.14 | 19251.9 |
|  |  |  |  | **16.00%** | **15.00%** |
| **UT OF DAMAN & DIU** | | | | | |
|
|  |  |  |  |  |  |
| **Public Sector Banks** | 46,599.43 | 47,103.77 | 48,005.95 | 1406.52 | 902.18 |
|  |  |  |  | **3.02%** | **1.92%** |
| **SBI Group** | 30,603.94 | 35,428.39 | 43,165.28 | 12561.34 | 7736.89 |
|  |  |  |  | **41.04%** | **21.84%** |
| **Private Banks** | 45,502.95 | 47,286.30 | 51,310.02 | 5807.07 | 4023.72 |
|  |  |  |  | **12.76%** | **8.51%** |
| **Cooperative Banks** | 20,538.82 | 15,555.57 | 24,121.69 | 3582.87 | 8566.12 |
|  |  |  |  | **17.44%** | **55.07%** |
| **Grand Total (UT)** | 1,43,245.14 | 1,45,374.03 | 1,66,602.94 | 23357.8 | 21228.91 |
|  |  |  |  | **16.31%** | **14.60%** |

Bank-Group wise deposit as on **Dec- 2018 is given as annexure No. I**.

**( IV ) CREDIT DEPOSIT RATIO :**

The Bank group wise C.D. ratio for the quarter ended Dec, 2018 is given below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **For The Quarter Ended** | | | |
| **DIU DISTRICT** | | | | |
|
|  | **Dec-17** | **Mar-18** | **Dec-18** | **Absolute growth over March 2018** |
|
| **Public Sector Banks** | 4.98 | 4.84 | 4.89 | 0.05 |
|  |  |  |  |  |
| **SBI Group** | 2.58 | 2.70 | 2.93 | 0.23 |
|  |  |  |  |  |
| **Private Banks** | 9.67 | 9.71 | 11.04 | 1.33 |
|  |  |  |  |  |
| **Co-operative Banks** | 44.5 | 45.55 | 48.54 | 2.99 |
|  |  |  |  |  |
| **Sub Total (Diu)** | 8.79 | 8.97 | 9.53 | 0.56 |
| **DAMAN DISTRICT** | | | | |
|  | **Dec-17** | **Mar-18** | **Dec-18** | **Absolute growth over March 2018** |
|
| **Public Sector Banks** | 55.78 | 52.61 | 55.51 | 2.90 |
|  |  |  |  |  |
| **SBI Group** | 24.94 | 28.79 | 33.66 | 4.87 |
|  |  |  |  |  |
| **Private Banks** | 47.56 | 46.90 | 39.16 | -7.74 |
|  |  |  |  |  |
| **Co operative Banks** | 33.57 | 31.48 | 39.36 | 7.88 |
|  |  |  |  |  |
| **Sub Total(Daman)** | 35.26 | 43.23 | 41.10 | -2.13 |
|  |  |  |  |  |
| **Grand Total (UT)** | **28.74** | **28.96** | **29.83** | 0.87 |

Bank-Group wise deposit as on Dec 2018 is given as annexure No.I.

Credit deposit ratio of Union territory of Diu is increased by 0.7 % (w.r.t. Dec-2018) and in Daman district it is decreased by 2.13 % during Dec-2018 . **(CD ratio of Daman branches reduced by 2.13% during the quarter is mainly due to PCA imposed by RBI on various Banks)**

**( V ) Priority Sector Lending:**

Priority sector advances of UT of Daman and Diu stood at Rs. 75675.23 Lakhs as on Dec, 2018, registering an positive growth of 4554.82 Lakhs over Dec 2017 levels. The overall

achievement of priority sector advances of UT of Daman & Diu is 45.42% as of Dec, 2018 which is above benchmark.

The percentage wise growth under various areas of priority sectors of all Banks was as under:

**(Amt. in lakhs)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Parameter** | **Benchmark** |  |  |  |  |  |  |  |
|  | **AMOUNT OUTSTANDING AS OF Dec 2018** | | | | | |  |
| **DIU DISTRICT** | |  |  |  |  |  |  |  |
|  |  | **Dec** | **%of Adv as of Dec** | **March** | **%of Adv as of March** | **Dec** | **% of Adv as of Dec** | **Absolute growth Y-O-Y** |
|  |  | **2017** | **2017** | **2018** | **2018** | **2018** | **2018** |
|  |  | **Amt.** |  | **Amt.** |  | **Amt.** |  |
| Priority Sector | 40% | 11,443.65 | 71.5 | 12,288.41 | 72.18 | 14,015.63 | 73.76 | 2,571.98 |
| Agri.Advances | 18% | 5,345.17 | 33.4 | 5,536.96 | 32.52 | 5,755.05 | 30.29 | 409.88 |
| Weaker Section | 10% | 748.85 | 4.68 | 934.73 | 7.60 | 2,860.95 | 15.06 | 2,112.10 |
| DRI Advances | 1% | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |  |
| **DAMAN DISTRICT** | |  |  |  |  |  |  |  |
|  |  | **Dec** | **%of Adv as of Dec** | **March** | **%of Adv as of March** | **Dec** | **% of Adv as of Dec** | **Absolute growth Y-O-Y** |
|  |  | **2017** | **2017** | **2018** | **2018** | **2018** | **2018** |
|  |  | **Amt.** |  | **Amt.** |  | **Amt.** |  |
| Priority Sector | 40% | 59,676.76 | 46.9 | 59,302.08 | 46.20 | 61,659.60 | 41.77 | 1,982.84 |
| Agri.Advances | 18% | 1689.89 | 1.33 | 1,890.65 | 1.47 | 2,152.06 | 1.46 | 462.17 |
| Weaker Section | 10% | 2,306.09 | 1.81 | 2,742.01 | 2.14 | 2,206.76 | 1.50 | -99.33 |
| DRI Advances | 1% | 0.33 | 0 | 0.33 | 0.00 | 0.22 | 0.00 | -0.11 |
|  |  |  |  |  |  |  |  |  |
| **UT OF DAMAN AND DIU** | | | |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | **Dec** | **%of Adv as of Dec** | **March** | **%of Adv as of March** | **Dec** | **% of Adv as of Dec** | **Absolute growth Y-O-Y** |
|  |  | **2017** | **2017** | **2018** | **2018** | **2018** | **2018** |
|  |  | **Amt.** |  | **Amt.** |  | **Amt.** |  |
| Priority Sector | 40% | 71,120.41 | 59.2 | 71,590.49 | 49.25 | 75,675.23 | 45.42 | 4,554.82 |
| Agri.Advances | 18% | 7,035.06 | 17.36 | 7,427.61 | 5.11 | 7,907.11 | 4.75 | 872.05 |
| Weaker Section | 10% | 3,054.94 | 3.25 | 3,676.74 | 2.53 | 5,067.71 | 3.04 | 2,012.77 |
| DRI Advances | 1% | 0.33 | 0 | 0.33 | 0.00 | 0.22 | 0.00 | -0.11 |

Bank-Group wise deposit as on Dec- 2018 is given as annexure No. I.

Performance under priority sector in both the districts is satisfactory as against the RBI benchmark of 40% of total credit to priority sector, the achievement in Diu District is 73.76% and in Daman District is 41.77%.

**(VI) Agriculture advances:**

Net agriculture advance in Diu district increased by Rs. 409.88 lakhs and in Daman district during Dec, 2018 quarter increased by Rs.462.17 lakhs. In case of UT of Daman & Diu, it is increased by Rs.872.05 lakhs during Dec 2018 quarter.

**(VII) Weaker Section:**

As of quarter ended Dec 2018 Weaker Section advances stood at Rs. 2860.95 lakhs which is 15.06 % in Diu and in case of Daman it stood at Rs. 2206.76 lakhs which is 1.50 % of total advance as against benchmark of 10%. There is also increase in weaker section in UT of Daman & Diu by Rs. 2012.77 lakhs over Dec 2017

All the banks are required to put in more efforts to achieve the target under weaker section as per RBI guidelines. However some of the branches are not reporting their information in prescribed format. Hence, it is essential that classifications of advances are as per category and correct figures are reported to Lead Bank.

The contribution of some of the Banks is less . If all the banks uniformly contribute in financing the agri. and weaker section, it will improve the overall performance of all the banks and stipulated benchmark will be achieved. There are several Government sponsored Programs for Poverty Alleviation as well as there are various Credit –linked subsidy schemes of the Central Government implemented through NABARD. Financing to these different schemes will improve the performance of Weaker Section as well as Agriculture Sector. All banks are requested to take note of it and accelerate the finance for the activity found suitable in their respective area.

**AGENDA No.6**

**REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2018-19 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

The summary of target vis a vis achievement under annual credit plan 2018-19 is presented hereunder, whereas district wise, bank wise and sector wise Performance is given in Annexure-II. **( Amt Rs. In Lakhs )**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Name of** | **DIU** | | | **DAMAN** | | |
| **Sector** | **Target** | **Achievement** | **% Achievement** | **Target** | **Achievement** | **% Achievement** |
| **Agriculture And allied** | 1,535.98 | 1,879.48 | 122.36 | 1,174.31 | 989.16 | 84.23 |
| **Industries/SSI** | 106.79 | 441.98 | 413.88 | 16,695.00 | 10,712.45 | 64.17 |
| **Services/OPS** | 2,199.99 | 800.60 | 36.39 | 8,110.09 | 3,360.10 | 41.43 |
| **Total** | 3,842.76 | 3,122.06 | 81.25 | 25,979.40 | 15,061.71 | 57.98 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of** | **UT of DAMAN and DIU** | | |
| **Sector.** | **Target** | **Achievement** | **% Achievement** |
| **Agriculture And allied** | 2,710.29 | 2,868.64 | 105.84 |
| **Industries/SSI** | 16,801.79 | 11,154.43 | 66.39 |
| **Services/OPS** | 10,310.08 | 4,160.70 | 40.36 |
| **Total** | 29,822.16 | 18,183.77 | 60.97 |

**Agriculture:** The achievement under agriculture and allied activities sector in Diu District is 122.36%, and the achievement under agriculture and allied activities sector in Daman District is 84.23%. The performance under Agriculture Sector needs to improve by financing KCC to all eligible farmers and financing to fisheries. All member Banks are requested to cover all eligible farmer with issuance of KCC.

**Industries:** The achievement under industries sector in Diu District is 441.98%, During current year, in Diu District 441.98 lakhs fresh disbursement was made till Dec, 2018 quarter under in industry as against the targets of 106..79 Lakh. While in Daman District, achievement under Industry sector is Rs.10712.45 Lakh, against the target of Rs. 16695.00 Lakh, which is 64.17% of Target**.**

**Other priority sector:**

Diu district achievement under other priority sector is Rs.800.60 Lakhs against target of Rs.2199.99 Lakhs which is 36.39% of the target. In Daman Rs. 3360.10 Lakhs advanced to other priority sector against the target of 8,110.09 Lakhs which constitute 41.43% achievement up to Dec, 2018.

**AGENDA No.7**

**NABARD’S VARIOUS DEVELOPMENTAL AND SUBSIDY LINKED SCHEMES, REVIEW OF PROGRESS UNDER CENTRAL/STATE GOVT. SPONSORED PROGRAMMES /OTHER DEVELOPMENTAL PROGRAMMES IMPLEMENTED IN DAMAN & DIU.**

NABARD’s various developmental and credit linked subsidy schemes are as under:

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

In DAMAN & DIU no any Joint Liability Group are formed and reported by the member banks.

**AGENDA No.8**

**CENTRAL / OTHER GOVT. SPONSORED PROGRAMMES :**

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

NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services. NRLM is designed to  be a highly intensive  program  and  focuses on  intensive application of human and material resources in order to mobilize the poor into functionally effective community owned institutions, promote their financial inclusion and strengthen their livelihoods. NRLM complements these institutional platforms of the poor with services that include financial and capital services, production and productivity enhancement services, technology, knowledge, skills and inputs, market linkage, etc. The community institutions also offer a platform for convergence and partnerships with various stakeholders by building environment for the poor to access their rights and entitlements and public service.

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

Under PMEGP Scheme, target is allocated in Diu District was 4 and for Daman was 5. However, there is no sponsoring of application in Diu district and in Daman 5 cases are sponsored.

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

The summary of performance during the year in implementation of various bankable schemes sponsored by central / state Govt.is presented hereunder.

Position of NLRM, PMEGP and NULM is given as under:

**Diu District (**Amount in Lakhs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **PARTICULAR** | **NRLM** | | **PMEGP** | | **NULM** | |
|  | No. | Amt. | No. | Amt. | No. | Amt. |
| Targets of 2018-19 | 0 | 0 | 4 | 9.43 | 0 | 0 |
| Cases Sponsored | Nil | Nil | Nil | Nil | Nil | Nil |
| Cases Sanctioned | 0 | 0 | 0 | 0 | 0 | 0 |
| Cases Disbursed | 0 | 0 | 0 | 0 | 0 | 0 |
| Returned / Rejected | 0 | 0 | 0 | 0 | 0 | 0 |
| Pending (Including last year) | 0 | 0 | 0 | 0 | 0 | 0 |
| %Achievement | 0 | 0 | 0 | 0 | 0 | 0 |

**Daman District:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **PARTICULAR** | **NRLM** | | **PMEGP** | | **NULM** | |
|  | No. | Amt. | No. | Amt. | No. | Amt. |
| Targets of 2018-19 | 0 | 0 | 5 | 42.65 | 0 | 0 |
| Cases Sponsored | 0 | 0 | 5 | 42.65 | 0 | 0 |
| Cases Sanctioned | 0 | 0 | 0 | 0 | 0 | 0 |
| Cases Disbursed | 0 | 0 | 0 | 0 | 0 | 0 |
| Returned / Rejected | 0 | 0 | 0 | 0 | 0 | 0 |
| Pending (Including last year) | 0 | 0 | 0 | 0 | 0 | 0 |
| %Achievement | 0 | 0 | 0 | 0 | 0 | 0 |

**OTHER DEVELOPMENTAL SCHEMES:-**

**8.4 Housing Loan:**

Total Housing loan of Rs 1806.91 Lakhs has been disbursed during the year against target of Rs. 7932.3 Lakh, which comes to 22.70% of target. Bank wise performance is given in

Annexure – IV

(Amt. in Lakhs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Target** |  | **Achievement** |  |  |
|  |  |  |  |  |  |  |
|  |  | **A/C** | **Amt.** | **A/C** | **Amt.** | **%** |
| **1** | **Diu** | 110 | 493.34 | 29 | 172.60 | 34.98 |
| **2** | **Daman** | 725 | 7440.00 | 305 | 1634.31 | 21.96 |
| **3** | **Total** | 835 | 7933.34 | 334 | 1806.91 | 22.70 |

National Housing bank is providing 1% interest subvention to the beneficiaries having total cost of project up to Rs.25.00 Lakh and amount of Loan up to Rs.15.00 Lakh. Total 334 accounts disbursed up to Dec-18 quarter in the housing finance scheme in the UT of Daman and Diu.

**8.5 Education loans**

Education loans are part of the priority sector advances details are given in the annexure – V. Government has announced an interest subsidy scheme for the moratorium period for education loans taken by the weaker section from scheduled commercial banks to pursue Technical/Professional education studies in India.

**Diu:** During current year **2** loan accounts disbursed amounting Rs.**32.75 Lakhs** disbursed in Diu District as against the target of 25 accounts amounting Rs.92.08 Lakhs during current year.

**Daman:** In Daman District, 3**1** loan accounts disbursed amounting Rs.**98.92 Lakhs** under Education loan scheme as against the target of 25 accounts amounting of Rs.136.00 Lakhs during current year .

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Target** |  | **Achievement** |  |  |
|  |  |  |  |  |  |  |
|  |  | **A/C** | **Amt.** | **A/C** | **Amt.** | **%** |
| **1** | **Diu** | 25 | 92.08 | 2 | 32.75 | 35.56 |
| **2** | **Daman** | 25 | 136.00 | 31 | 98.92 | 34.32 |
| **3** | **Total** | 50 | 228.08 | 33 | 131.67 | 57.72 |

**8.6 Kisan Credit Card**

**Daman:** In Daman District, Banks have so far issued 198 Kisan Credit Cards, amounting to Rs.303.30 Lakh as crop loan facilities.

**Diu:** In Diu District, Banks have so far issued NIL Kisan Credit Cards, amounting to Rs.Nil Lakh as crop loan facilities.

**8.7 Financing to Minority Communities and Women Entrepreneur.**

Position of financing under Minority Communities and Women Entrepreneur is as under :

( Amt. Rs. In Lakhs )

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Minority in Amt. and % of total advances** | | **Women Entrepreneur in Amt. and % of total advances** | |
| **A/C** | **Amt.** | **A/C** | **Amt.** |
| **1** | **Diu** | 346 | **826.16** | 983 | **3489.98** |
| 4.34% | 18.36% |
|  |  |
| **2** | **Daman** | 625 |  | 1717 | **5341.40** |
| **2891.79** | 3.61% |
| 1.95% |  |
|  |  |
| **3** | **Total** | **971** | **3717.95** | **2700** | **8831.38** |
|
|  |  |  | 2.23% |  | 5.30% |

**Women Entrepreneurs:**

**Diu:**

Total financial assistance of Rs. 3489.98 Lakh was given to women entrepreneurs in Diu District.

**Daman:** Financial assistance of Rs 5341.40 Lakh was given to women entrepreneurs in Daman district.

**UT of Diu & Daman:**

The performance of credit flow to women beneficiaries to net Bank credit in UT of Daman & Diu is 5.30% against the benchmark of 5%. The total financial assistance of Rs **8831.38** Lakhs was given.

**Minority Community**

**Diu:**

Credit flow to minority Community to net Bank Credit stands Rs.826.16 Lakhs in Diu District to 346 Minority Community beneficiaries.

**Daman:**

Financial assistance of Rs. 2891.79 Lakhs was given to 625 Minority Community beneficiaries.

**UT of Diu & Daman:**

Credit flow to minority community to net Bank credit in UT of Diu & Daman is Rs. **3717.95**Lakhs which comes to 2.23%.

Member Banks are requested to step up finance to Minority Community, so as to reach the benchmark of 15% of Priority Sector advances.

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

The outstanding under SC/ST remained Rs.2972.09 Lakhs in 1548 accounts as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No** | **Particulars** | **Outstanding under SC/ST** | |
|  |  | **No of accounts** | **Amount ( in Lakhs )** |
| 1 | Diu | 391 | 901.18 |
| 2 | Daman | 1157 | 2070.91 |
| 3 | Total | 1548 | 2972.09 |

**AGENDA No.9**

**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 D&D. Hence the entire member Banks are requested to publish the above number in their premises.**
* We have launched our official website for UTLBC Daman and Diu [www.utlbcdamananddiu.com](http://www.utlbcdamananddiu.com). For any information regarding UTLBC D&D you may visit this website.

**AGENDA No.10**

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