**UNION TERRITORY LEVEL BANKER’S COMMITTEE OF DAMAN & DIU**

**INDEX**

|  |  |  |
| --- | --- | --- |
| AGENDA NO | PARTICULAR | PAGE NO |
| 1 | Confirmation of the proceedings of last meeting | 1 |
| 2 | Aadhar Seeding and Aadhar Authentication | 1-5 |
| 3 | Review of Hon’ble PM Initiative Schemes | 5-15 |
| 4 | Other Important Issues | 15-17 |
| 5 | Review of Banking Developments in key Areas for the quarter ended June 2019 in UT of Daman and Diu. | 17-24 |
| 6 | Review of Progress under Annual Credit Plan (ACP) 2019-20 for fresh lending to Priority sector Advances. | 24 |
| 7 | Various Developmental and Subsidy Linked schemes of NABARD | 25 |
| 8 | Central /Other Government Sponsored Programmes. | 25-29 |
| 9 | Other Agenda ie; *Digi Daman District programme 100% Digitization* | 30 |
| 10 | Any other matter with the permission of the Chair | 30 |

**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 93rd UTLBC meeting for Union Territory Of Daman & Diu for the quarter ended March 2019 held on 21/06/2019 were circulated to all the members vide UTLBC Office letter no. **BZ/UTLBC-DIU/93 rd UTLBC/2019/001 Dated 01/07/2019.**

Since no comments / amendments have been received 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**

**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  **99.56**% of Aadhar Seeding and 99.32% 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 31/08/2019**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Daman** |  |  |  |  |  |  | 31/08/2019 |
| **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 | 30701 | 30612 | 99.71 | 15398 | 50.15 | 30659 | 99.86 |
| SBI - MOTI DAMAN | 20320 | 20121 | 99.02 | 13441 | 66.15 | 20158 | 99.20 |
| SBI - SOMNATH I E | 18773 | 18773 | 100.00 | 12248 | 65.24 | 18632 | 99.25 |
| SBI - KADAIYA ROAD | 9507 | 9452 | 99.42 | 7325 | 77.05 | 9498 | 99.91 |
| **SBI - GROUP** | **79301** | **78958** | **99.57** | **48412** | **61.05** | **78947** | **99.55** |
| BOB(E-DENA) Daman | 29402 | 29220 | 99.38 | 20262 | 68.91 | 29304 | 99.67 |
| UCO BANK | 4321 | 4315 | 99.86 | 4315 | 99.86 | 4206 | 97.34 |
| BOB | 22641 | 22602 | 99.83 | 13878 | 61.30 | 22248 | 98.26 |
| ORIENTAL BANK OF COMME | 5204 | 5198 | 99.88 | 5167 | 99.29 | 5178 | 99.50 |
| UNION BANK OF INDIA | 10762 | 10698 | 99.41 | 6226 | 57.85 | 10612 | 98.61 |
| CANARA BANK | 7796 | 7756 | 99.49 | 5168 | 66.29 | 7756 | 99.49 |
| BANK OF INDIA | 10728 | 10677 | 99.52 | 5885 | 54.86 | 10526 | 98.12 |
| PUNJAB NATIONAL BANK | 7648 | 7637 | 99.86 | 6122 | 80.05 | 7514 | 98.25 |
| INDIAN BANK | 11068 | 10976 | 99.17 | 9251 | 83.58 | 10945 | 98.89 |
| CORPORATION BANK | 12815 | 12714 | 99.21 | 7551 | 58.92 | 12687 | 99.00 |
| 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 | 1641 | 1635 | 99.63 | 1475 | 89.88 | 1526 | 92.99 |
| BOB (E-VIJAYA BANK) | 3258 | 3234 | 99.26 | 3121 | 95.79 | 2957 | 90.76 |
| **COMM- BANKS** | **139471** | **138849** | **99.55** | **98911** | **70.92** | **137646** | **98.69** |
| 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 | 17421 | 84.31 | 20380 | 98.63 |
| DEV CREDIT BANK | 4881 | 4881 | 100.00 | 4126 | 84.53 | 4881 | 100.00 |
| INDUSIND BANK | 1798 | 1790 | 99.56 | 1458 | 81.09 | 1798 | 100.00 |
| AXIS BANK | 14175 | 14152 | 99.84 | 9348 | 65.95 | 14112 | 99.56 |
| ICICI BANK | 10415 | 10415 | 100.00 | 8112 | 77.89 | 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 |
| Kotak Mahindra Bank | 121 | 121 | 100.00 | 118 | 97.52 | 121 | 100.00 |
| IDBI | 10448 | 10402 | 99.56 | 8983 | 85.98 | 10289 | 98.48 |
| YES BANK LTD | 1055 | 1054 | 99.91 | 921 | 87.30 | 1053 | 99.81 |
| **PVT SEC- BANKS** | **69389** | **69296** | **99.87** | **56084** | **80.83** | **68841** | **99.21** |
| **DAMAN TOTAL** | **319479** | **318409** | **99.67** | **203407** | **63.67** | **316740** | **99.14** |
|  |  |  |  |  |  |  |  |
| **Diu** |  |  |  |  |  |  | 31/08/2019 |
| **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 | 6886 | 6886 | 100.00 | 3674 | 53.35 | 6886 | 100.00 |
| SBI GHOGHLA | 10148 | 10148 | 100.00 | 5512 | 54.32 | 10148 | 100.00 |
| SBI VANAKBARA | 11500 | 11500 | 100.00 | 9500 | 82.61 | 11500 | 100.00 |
| SBI BUCHERWADA | 6078 | 6078 | 100.00 | 3591 | 59.08 | 6078 | 100.00 |
| **SBI - GROUP SUB TOTAL** | **34612** | **34612** | **100.00** | **22277** | **64.36** | **34612** | **100.00** |
| **BOB(E-DENA) DIU** | 2896 | 2896 | 100.00 | 2896 | 100.00 | 2896 | 100.00 |
| **BOB(E-DENA) VANAKBARA** | 6815 | 6815 | 100.00 | 6815 | 100.00 | 6815 | 100.00 |
| BOB | 2442 | 2442 | 100.00 | 1822 | 74.61 | 2442 | 100.00 |
| BOI | 9401 | 9055 | 96.32 | 9055 | 96.32 | 9401 | 100.00 |
| CBI | 3550 | 3450 | 97.18 | 3120 | 87.89 | 3550 | 100.00 |
| UCO | 1230 | 1230 | 100.00 | 1001 | 81.38 | 1230 | 100.00 |
| **COMM- BANKS SUB TOT** | **26334** | **25888** | **98.31** | **24709** | **93.83** | **26334** | **100.00** |
| HDFC | 2353 | 2093 | 88.95 | 2024 | 86.02 | 2353 | 100.00 |
| ICICI | 1831 | 1831 | 100.00 | 1801 | 98.36 | 1831 | 100.00 |
| AXIS | 4178 | 4178 | 100.00 | 3801 | 90.98 | 4178 | 100.00 |
| **PVT SEC BANKS SUB TOT** | **8362** | **8102** | **96.89** | **7626** | **91.20** | **8362** | **100.00** |
| GSCB DIU | 4574 | 4574 | 100.00 | 4142 | 90.56 | 4574 | 100.00 |
| GSCB VANAKBARA | 4300 | 4300 | 100.00 | 3619 | 84.16 | 4300 | 100.00 |
| GSCB GHOGHLA | 4613 | 4613 | 100.00 | 4269 | 92.54 | 4613 | 100.00 |
| GSCB FUDUM | 2624 | 2624 | 100.00 | 2420 | 92.23 | 2624 | 100.00 |
| **CO- OP BANKS SUB TOT** | **16111** | **16111** | **100.00** | **14450** | **89.69** | **16111** | **100.00** |
| **DIU TOTAL** | **85419** | **84713** | **99.17** | **69062** | **80.85** | **85419** | **100.00** |
|  |  |  |  |  |  |  |  |
| **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** | 165805 | 164737 | 99.36 | 123620 | 74.56 | 163980 | 98.90 |
|  |  |  |  |  |  |  |  |
| **SBI Group** | 113913 | 113570 | 99.70 | 70689 | 62.06 | 113559 | 99.69 |
|  |  |  |  |  |  |  |  |
| **Private Banks** | 77751 | 77398 | 99.55 | 63710 | 81.94 | 77203 | 99.30 |
|  |  |  |  |  |  |  |  |
| **Co- operative Banks** | 47429 | 47417 | 99.97 | 14450 | 30.47 | 47417 | 99.97 |
|  |  |  |  |  |  |  |  |
| **Grand Total (UT)** | **404898** | **403122** | **99.56** | **272469** | **67.29** | **402159** | **99.32** |
|  |  |  |  |  |  |  |

**AGENDA No.3**

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

**3.1 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).

**PMJDY Accounts: DAMAN (As of 31/08/2019)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **PMJDY Account** | **Aadhar Seeded** | **%Aadhar seeding** | **RuPay card** | **% RuPay CARD** | **Balace(000)** | **Pass book issued** |
|
| **SBI - GROUP** | **7715** | **7489** | **97.07** | **7489** | **97.07** | **19221** | **7715** |
| BOB GROUP | 26032 | 24654 | 94.71 | 24654 | 94.71 | 98255 | 26032 |
| UCO BANK | 1996 | 1941 | 97.24 | 1941 | 97.24 | 6428 | 1996 |
| ORIENTAL BANK OF COMME | 1182 | 1126 | 95.26 | 1126 | 95.26 | 8475 | 1182 |
| UNION BANK OF INDIA | 492 | 475 | 96.54 | 475 | 96.54 | 2157 | 492 |
| CANARA BANK | 783 | 758 | 96.81 | 758 | 96.81 | 4387 | 783 |
| BANK OF INDIA | 6294 | 6038 | 95.93 | 6038 | 95.93 | 17649 | 6294 |
| PUNJAB NATIONAL BANK | 222 | 218 | 98.20 | 218 | 98.20 | 597 | 222 |
| INDIAN BANK | 1077 | 1012 | 93.96 | 1012 | 93.96 | 1405 | 1077 |
| CORPORATION BANK | 863 | 861 | 99.77 | 861 | 99.77 | 3057 | 863 |
| CENTRAL BANK OF INDIA | 402 | 393 | 97.76 | 393 | 97.76 | 1186 | 402 |
| BANK OF MAHARASTRA | 622 | 596 | 95.82 | 596 | 95.82 | 1907 | 622 |
| SYNDICATE BANK | 915 | 861 | 94.10 | 861 | 94.10 | 2576 | 915 |
| **COMM- BANKS** | **40880** | **38933** | **95.24** | **38933** | **95.24** | **148079** | **40880** |
| CITIZEN CREDIT COOP BANK | 572 | 572 | **100.00** | 572 | **100.00** | 952 | 572 |
| GSCB DAMAN | 571 | 571 | **100.00** | 571 | **100.00** | 981 | 571 |
| **CO- OP BANKS** | **1143** | **1143** | **100.00** | **1143** | **100.00** | **1933** | **1143** |
| HDFC DAMAN | 882 | 831 | 94.22 | 831 | 94.22 | 5493 | 882 |
| DEV CREDIT BANK | 398 | 396 | 99.50 | 396 | 99.50 | 410 | 398 |
| AXIS BANK | 704 | 696 | 98.86 | 696 | 98.86 | 1260 | 704 |
| ICICI BANK | 247 | 247 | 100.00 | 247 | 100.00 | 1546 | 247 |
| YES BANK LTD | 8 | 8 | 100.00 | 8 | 100.00 | 4 | 8 |
| RBL Bank Ltd | 1 | 1 | 100.00 | 1 | 100.00 | 0 | 1 |
| FEDERAL BANK LTD | 262 | 257 | 98.09 | 257 | 98.09 | 1821 | 262 |
| INDUSIND BANK | 9 | 9 | 100.00 | 9 | 100.00 | 3 | 9 |
| IDBI BANK | 299 | 299 | 100.00 | 299 | 100.00 | 1735 | 299 |
| **PVT SEC- BANKS** | **2810** | **2744** | **97.65** | **2744** | **97.65** | **12272** | **2810** |
| **DAMAN TOTAL** | 52548 | 50309 | **95.74** | 50309 | **95.74** | 181505 | 52548 |

**PMJDY Accounts: DIU (As of 31/08/2019)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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 | 35 | 35 | 100.00 | 35 | 100.00 | 35 |
| SBI VANAKBARA | 272 | 272 | 100.00 | 272 | 100.00 | 272 |
| SBI BUCHERWADA | 48 | 48 | 100.00 | 48 | 100.00 | 48 |
| **SBI - GROUP SUB TOTAL** | **397** | 397 | 100.00 | 397 | 100.00 | 397 |
| **BOB(E-DENA) DIU** | 236 | 236 | 100.00 | 236 | 100.00 | 236 |
| **BOB(E-DENA) VANAKBARA** | 690 | 690 | 100.00 | 690 | 100.00 | 690 |
| BOB | 496 | 496 | 100.00 | 496 | 100.00 | 496 |
| BOI | 968 | 968 | 100.00 | 968 | 100.00 | 968 |
| CBI | 210 | 210 | 100.00 | 210 | 100.00 | 210 |
| UCO | 344 | 344 | 100.00 | 344 | 100.00 | 344 |
| **COMM- BANKS SUB TOT** | **2944** | 2944 | 100.00 | 2944 | 100.00 | 2944 |
| HDFC | 59 | 59 | 100.00 | 59 | 100.00 | 59 |
| ICICI | 98 | 98 | 100.00 | 98 | 100.00 | 98 |
| AXIS | 682 | 682 | 100.00 | 682 | 100.00 | 682 |
| **PVT SEC BANKS SUB TOT** | **839** | 839 | 100.00 | 839 | 100.00 | 839 |
| 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** | **4272** | 4272 | 100.00 | 4272 | 100.00 | 4272 |

**DAMAN & DIU ( PMJDY Accounts ) (As of 31/08/2019)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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** | 43824 | 41877 | 41877 | 43824 |
|  |  |  |  |  |
| **SBI Group** | 8112 | 7886 | 7886 | 8112 |
|  |  |  |  |  |
| **Private Banks** | 3649 | 3583 | 3583 | 3649 |
|  |  |  |  |  |
| **Co- operative Banks** | 1,235 | 1,235 | 1235 | 1235 |
|  |  |  |  |  |
| **Grand Total (UT)** | **56,820** | **54,581** | **54,581** | **56,820** |
|  | **96.06%** | **96.06%** | **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 31/08/2019**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Daman** |  |  |  |  |
| **Bank Name** | **PMSBY** | **PMJJBY** | **APY** | **TOTAL** |
| SBI - DAMAN | 2385 | 1467 | 101 | 3953 |
| SBI - MOTI DAMAN | 1589 | 1092 | 65 | 2746 |
| SBI - SOMNATH I E | 1412 | 656 | 55 | 2123 |
| SBI - KADAIYA ROAD | 678 | 478 | 51 | 1207 |
| **SBI - GROUP** | **6064** | **3693** | **272** | **10029** |
| BOB(E-DENA) Daman | 2451 | 1982 | 728 | 5161 |
| UCO BANK | 312 | 338 | 104 | 754 |
| BOB | 4426 | 4708 | 88 | 9222 |
| ORIENTAL BANK OF COMME | 1748 | 678 | 58 | 2484 |
| UNION BANK OF INDIA | 678 | 580 | 46 | 1304 |
| CANARA BANK | 912 | 501 | 116 | 1529 |
| BANK OF INDIA | 770 | 602 | 0 | 1372 |
| PUNJAB NATIONAL BANK | 1421 | 1678 | 134 | 3233 |
| INDIAN BANK | 3182 | 271 | 131 | 3584 |
| CORPORATION BANK | 1603 | 592 | 9 | 2204 |
| CENTRAL BANK OF INDIA | 425 | 272 | 85 | 782 |
| BANK OF MAHARASTRA | 148 | 143 | 50 | 341 |
| SYNDICATE BANK | 253 | 166 | 135 | 554 |
| BOB (E-VIJAYA BANK) | 836 | 296 | 178 | 1310 |
| **COMM- BANKS** | **19165** | **12807** | **1862** | **33834** |
| CITIZEN CREDIT COOP BANK | 113 | 135 | 0 | 248 |
| GSCB DAMAN | 1843 | 1118 | 0 | 2961 |
| **CO- OP BANKS** | **1956** | **1253** | **0** | **3209** |
| HDFC DAMAN | 2648 | 2322 | 545 | 5515 |
| DEV CREDIT BANK | 159 | 117 | 10 | 286 |
| INDUSIND BANK | 1390 | 642 | 0 | 2032 |
| AXIS BANK | 3237 | 1233 | 17 | 4487 |
| ICICI BANK | 526 | 421 | 10 | 957 |
| FEDERAL BANK LTD | 281 | 84 | 3 | 368 |
| RBL Bank Ltd | 48 | 30 | 1 | 79 |
| Kotak Mahindra Bank | 0 | 0 | 0 | 0 |
| IDBI | 4200 | 2700 | 25 | 6925 |
| YES BANK LTD | 51 | 28 | 3 | 82 |
| **PVT SEC- BANKS** | **12540** | **7577** | **614** | **20731** |
| **DAMAN TOTAL** | **39725** | **25330** | **2748** | **67803** |
|  |  |  |  |  |
| **Diu** |  |  |  |  |
| **Bank Name** | **PMSBY** | **PMJJBY** | **APY** | **TOTAL** |
| SBI DIU | 1521 | 1113 | 50 | 2684 |
| SBI GHOGHLA | 1875 | 1344 | 30 | 3249 |
| SBI VANAKBARA | 552 | 427 | 30 | 1009 |
| SBI BUCHERWADA | 506 | 305 | 30 | 841 |
| **SBI - GROUP SUB TOTAL** | **4454** | **3189** | **140** | 7783 |
| **BOB(E-DENA) DIU** | 1015 | 164 | 25 | 1204 |
| **BOB(E-DENA) VANAKBARA** | 2310 | 980 | 33 | 3323 |
| BOB | 425 | 137 | 53 | 615 |
| BOI | 482 | 224 | 130 | 836 |
| CBI | 714 | 256 | 117 | 1087 |
| UCO | 560 | 368 | 78 | 1006 |
| **COMM- BANKS SUB TOT** | **5506** | **2129** | **436** | **8071** |
| HDFC | 193 | 197 | 43 | 433 |
| ICICI | 435 | 192 | 125 | 752 |
| AXIS | 45 | 38 | 113 | 196 |
| **PVT SEC BANKS SUB TOT** | **673** | **427** | **281** | **1381** |
| GSCB DIU | 520 | 203 | 0 | 723 |
| GSCB VANAKBARA | 135 | 82 | 0 | 217 |
| GSCB GHOGHLA | 923 | 313 | 0 | 1236 |
| GSCB FUDUM | 236 | 116 | 0 | 352 |
| **CO- OP BANKS SUB TOT** | **1814** | **714** | **0** | **2528** |
| **DIU TOTAL** | **12447** | **6459** | **857** | **19763** |
|  |  |  |  |  |
|  |  |  |  |  |
| **UT OF DAMAN & DIU** |  |  |  |  |
| **Bank Name** | **PMSBY** | **PMJJBY** | **APY** | **TOTAL** |
| **Public Sector Banks** | 24671 | 14936 | 2298 | **41905.00** |
|  |  |  |  |  |
| **SBI Group** | 10518 | 6882 | 412 | **17812.00** |
|  |  |  |  |  |
| **Private Banks** | 13213 | 8004 | 895 | **22112.00** |
|  |  |  |  |  |
| **Co operative Banks** | 3770 | 1967 | 0 | **5737.00** |
|  |  |  |  |  |
| **Grand Total (UT)** | **52172.00** | **31789.00** | **3605.00** | **87566.00** |
|  |  |  |  |  |
| **Up To March 2019** | **40243** | **25361** | **2112** | **67716.00** |
|  |  |  |  |  |
| **Net Add up to 31.08.2019** | **11929.00** | **6428.00** | **1493.00** | **19850.00** |

In UT of Daman & Diu total 40 claims has been settled under PMJJBY and 2 claims settled under PMSBY.

|  |  |  |
| --- | --- | --- |
| **Union territory** | **Cases settled under PMJJBY** | **PMSBY** |
| **Daman** | **35** | **02** |
| **Diu** | **15** | **0** |

* 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 (Amt. in ‘000 of Rupees) AS ON June 2019**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  | Amount in '000' | |
| **DAMAN** |  |  |  |  |  |  | . |  |
| **Bank Name** | **Shishu** | | **Kishor** | | **Tarun** | | **Total** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| **STATE BANK OF INDIA** | **4** | **190** | **3** | **1100** | **4** | **3400** | 11 | 4690 |
| **BOB(E-DENA) Daman** | 5 | 150 | 0 | 0 | 0 | 0 | 5 | 150 |
| **UCO BANK** | 8 | 350 | 5 | 1300 | 2 | 1800 | 15 | 3450 |
| **BANK OF BARODA** | 1 | 50 | 2 | 1300 | 0 | 0 | 3 | 1350 |
| **ORIENTAL BK OF COMMERCE** | 11 | 100 | 1 | 300 | 5 | 3800 | 17 | 4200 |
| **UNION BANK OF INDIA** | 0 | 0 | 1 | 100 | 2 | 1300 | 3 | 1400 |
| **CANARA BANK ( 1 Rural Branch)** | 4 | 150 | 2 | 200 | 1 | 500 | 7 | 850 |
| **BANK OF INDIA (1 Rural Branch)** | 9 | 450 | 1 | 200 | 2 | 1100 | 12 | 1750 |
| **PUNJAN NATIONAL BANK** | 6 | 300 | 7 | 1500 | 26 | 25200 | 39 | 27000 |
| **INDIAN BANK** | 4 | 100 | 2 | 700 | 4 | 3800 | 10 | 4600 |
| **CORPORATION BANK** | 0 | 0 | 1 | 300 | 0 | 0 | 1 | 300 |
| **CENTRAL BANK OF INDIA** | 24 | 700 | 0 | 0 | 0 | 0 | 24 | 700 |
| **BANK OF MAHARASHTRA** | 2 | 100 | 2 | 1000 | 0 | 0 | 4 | 1100 |
| **SYNDICATE BANK** | 3 | 150 | 5 | 1600 | 0 | 0 | 8 | 1750 |
| **BOB (E-VIJAYA BANK)** | 0 | 0 | 1 | 130 | 0 | 0 | 1 | 130 |
| **Sub Total** | **77** | **2600** | **30** | **8630** | **42** | **37500** | **149** | **48730** |
| **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 DAMAN** | 16 | 500 | 18 | 3300 | 4 | 2700 | 38 | 6500 |
| **DEV CREDIT BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **INDUSIND BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **AXIS BANK** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **ICICI BANK** | 1 | 50 | 5 | 1400 | 9 | 7300 | 15 | 8750 |
| **FEDERAL BANK LTD** | 0 | 0 | 1 | 400 | 0 | 0 | 1 | 400 |
| **RBL Bank Ltd** | 0 | 0 | 0 | 0 | 0 | 0 |  |  |
| **Kotak Mahindra Bank** | 0 | 0 | 0 | 0 | 0 | 0 |  |  |
| **IDBI** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **YES BANK LTD** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **PVT SEC- BANKS** | **17** | **550** | **24** | **5100** | **13** | **10000** | **54** | **15650** |
| **DAMAN TOTAL** | **98** | **3340** | **57** | **14830** | **59** | **50900** | **214** | **69070** |
|  |  |  |  |  |  |  |  |  |
| **DIU** |  |  |  |  |  |  | . |  |
| **Bank Name** | **Shishu** | | **Kishor** | | **Tarun** | | **Total** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| **SBI DIU** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **SBI GHOGHLA** | 0 | 0 | 2 | 850 | 1 | 580 | 3 | 1430 |
| **SBI VANAKBARA** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **SBI BUCHERWADA** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **SBI - GROUP SUB TOTAL** | **0** | **0** | **2** | **850** | **1** | **580** | **3** | **1430** |
| **BOB(E-DENA) DIU** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **BOB(E-DENA) VANAKBARA** | 0 | 0 | 2 | 240 | 1 | 800 | 3 | 1040 |
| **BOB** | 0 | 0 | 1 | 90 | 0 | 0 | 1 | 90 |
| **BOI** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **CBI** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **UCO** | 1 | 20 | 3 | 390 | 0 | 0 | 4 | 410 |
| **COMM- BANKS SUB TOT** | **1** | **20** | **6** | **720** | **1** | **800** | **8** | **1540** |
| **HDFC** | 0 | 0 |  |  |  |  | 0 | 0 |
| **ICICI** | 2 | 42 | 0 | 0 | 0 | 0 | 2 | 42 |
| **AXIS** | 0 | 0 | 6 | 300 | 7 | 325 | 13 | 625 |
| **PVT SEC BANKS SUB TOT** | **2** | **42** | **6** | **300** | **7** | **325** | **15** | **667** |
| **GSCB DIU** | 0 | 0 | 2 | 192 | 4 | 3020 | 6 | 3212 |
| **GSCB VANAKBARA** | 10 | 291 | 3 | 342 | 0 | 0 | 13 | 633 |
| **GSCB GHOGHLA** | 14 | 448 | 0 | 0 | 0 | 0 | 14 | 448 |
| **GSCB FUDUM** | 0 | 0 | 1 | 93 | 2 | 1625 | 3 | 1718 |
| **CO- OP BANKS SUB TOT** | **24** | **739** | **6** | **627** | **6** | **4645** | **36** | **6011** |
| **DIU TOTAL** | **27** | **801** | 20 | 2497 | 15 | 6350 | **62** | **9648** |
| Cumulative up to June 19 | 110 | 3778.8 | 262 | 50487 | 40 | 24553 | 412 | 78818.8 |
| TOTAL OF march-2019 | 83 | 2977.8 | 242 | 47990 | 25 | 18203 | 350 | 69170.8 |
| **Net addition during the yr** | **27** | **801** | **20** | **2497** | **15** | **6350** | **62** | **9648** |
|  |  |  |  |  |  |  |  |  |

**DATA DIU AS OF June - 2019**

**UT performance under MUDRA- DAMAN & DIU (Amt. in ‘000 of Rupees) AS ON June – 2019**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **UT OF DAMAN & DIU** | **Shishu** | | **Kishor** | | **Tarun** | | **Total** | |
|  | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| **Daman** | 98 | 3340 | 57 | 14830 | 59 | 50900 | 214 | 69070 |
|  |  |  |  |  |  |  |  |  |
| **Diu** | 110 | 3779 | 262 | 50487 | 40 | 24553 | 412 | 78819 |
|  |  |  |  |  |  |  |  |  |
| **Grand Total (UT)** | **208** | **7119** | **319** | **65317** | **99** | **75453** | **626** | **147889** |

* 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 June- 2019)- 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 to sanction 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 (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) | 15 | 15 | 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) | No upper ceiling | No upper ceiling | 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 | 7 | 106.84 | 17.36 |
| 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** | **7** | **106.84** | **17.36** |
| BOB(E-DENA BANK) | 8 | 86.35 | 21.19 |
| UCO BANK | 3 | 25.40 | 6.53 |
| 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 BANK | 4 | 41.61 | 9.20 |
| CORPORATION BANK | 0 | 0.00 | 0.00 |
| CENTRAL BANK OF INDIA | 0 | 0.00 | 0.00 |
| BANK OF MAHARASTRA | 2 | 20.00 | 4.50 |
| SYNDICATE BANK | 1 | 8.00 | 2.10 |
| BOB (E-VIJAYA BANK) | 3 | 21.50 | 5.66 |
| **COMM- BANKS** | **51** | **572.76** | **112.48** |
| 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 | 1 | 9.00 | 2.08 |
| RBL Bank Ltd | 0 | 0.00 | 0.00 |
| IDBI BANK | 5 | 47.12 | 11.50 |
| YES BANK LTD | 0 | 0.00 | 0.00 |
| **PVT SEC- BANKS** | **6** | **56.12** | **13.58** |
| **DAMAN TOTAL** | **64** | **735.72** | **143.42** |
|  |  |  |  |
| **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** | 51 | 572.76 | 112.48 |
|  |  |  |  |
| **SBI Group** | 12 | 200.45 | 28.13 |
|  |  |  |  |
| **Private Banks** | 6 | 56.12 | 13.58 |
|  |  |  |  |
| **Co operative Banks** | 0 | 0 | 0 |
|  |  |  |  |
| **Grand Total (UT)** | 69 | 829.33 | 154.19 |

**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 420 applications in Diu and 1084 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 1504 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 branch**

**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 47 (forty seven) outdoor Financial Literacy Camps in June-2019 quarter at different Villages.

In Daman total 29 camp organized in June -2019

In Diu total camp organized- 19 camps in June -2019

**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 June-19 quarter; our rural branches have shown excellent performance by organizing 33 camps

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No** | **No. of Rural Banks** | **Quarterly Target for FLC Camp** | **FLC Camp Organised** |
| 1 | 10 | **30** | **29** |
|  | **Total** | **30** | **29** |

**AGENDA No.5**

**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED MARCH-2019 IN UT OF DAMAN & DIU.**

1. **BRANCH NET WORK :**

The total numbers of Bank branches in UT of Daman and Diu were 56 at the Year ended June-2019. There were total 17 Bank Branches working in Diu District and 39 bank Branches working in Daman District.

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Group** | **June 18** | **June 19** | **Variation over June 18** |
| **DISTRICT : DIU** | | | |
| SBI Group | 5 | 4 | -1 |
| Nationalized Banks | 6 | 6 | 0 |
| Co – operative Banks | 4 | 4 | 0 |
| Private Banks | 3 | 3 | 0 |
| **Sub – total** | 18 | 17 | -1 |
| **DISTRICT : DAMAN** | | | |
| SBI Group | 4 | 4 | 0 |
| Nationalized Banks | 18 | 16 | -2 |
| Co – operative Banks | 7 | 6 | -1 |
| Private Banks | 11 | 13 | +2 |
| **Sub – total** | **40** | **39** | -1 |
| **Grand total ( Daman & Diu)** | **58** | **56** | -2 |
| \* Due to merger of Citizen Credit Co-operative Bank Branch and closure of one SBI branch total two Bank branches have been reduced.  \* Classification of IDBI bank has been changed to Private sector Bank.  \*In Diu one SBI Br merged.  \* Indian Overseas Bank has shifted to Vapi Gujarat. | | | |

**(ii) DEPOSIT GROWTH:**

**Diu District:**

During the quarter ended June-2019 under review, the aggregate deposit of Banks in Diu district is increased by Rs. 3368.81 Lakhs in absolute terms from Rs**.** 198576.00 Lakhs as of March 2019 to Rs.201945.16 Lakhs as of June -19 registering Positive growth of 1.70 %

During Year on Year basis, the aggregate deposit of Banks in Diu district is increased by Rs. 9356.16 Lakhs in absolute terms from Rs.192589.00 Lakhs as of June-2018 to Rs.201945.16 Lakhs as of June-19 registering the positive growth of 4.68 %.

**Daman District:**

During the quarter June-19 under review, the aggregate deposit of Banks in Daman district is decreased by 15008.02 Lakhs in absolute terms from Rs. 362637.68 Lakhs as of March-19 to Rs.347629.66 Lakhs as of June-2019 (Q to Q) registering the negative growth of 4.14 %.

During Year on Year basis, the aggregate deposit of Banks in Daman district is increased by Rs. 20791.49 Lakhs in absolute terms from Rs. 326838.17 Lakhs as of June- 2018 to Rs 347629.66 Lakhs as of June-2019 registering the positive growth of 6.36%.

**UT of Daman & Diu:**

During the quarter June-2019 under review, the aggregate deposit of Banks in UT of Daman & Diu district is decreased by Rs.11639.21 Lakhs in absolute terms from Rs.561214.03 Lakhs as of March 19 to Rs. 549574.82 Lakhs as of June-19 registering the negative growth of 2.07 %.

During Year on Year basis, the aggregate deposit of Banks in UT of Daman & Diu district is increased by Rs. 30147.65 Lakhs in absolute terms from Rs. 519427.17 Lakhs as of June-18 to Rs.549574.82 Lakhs as of June-2019 registering the positive growth of 5.80 %

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

**(Rs. in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **For the Quarter ended** | | | | |
| **DIU DISTRICT** | | | | | |
|
|  | **Jun-18** | **Mar-19** | **Jun-19** | **Growth** | **Absolute growth over March 2019** |
| **Y-o-Y** |
| **Public Sector Banks** | 47,942.74 | 51,469.50 | 52,328.66 | 4,385.92 | 859.16 |
|  |  |  |  | **9.15%** | **1.67%** |
| **SBI Group** | 1,06,282.30 | 1,05,961.40 | 1,06,675.24 | 392.94 | 713.84 |
|  |  |  |  | **0.37%** | **0.67%** |
| **Private Banks** | 14,653.92 | 16,916.12 | 18,371.32 | 3,717.40 | 1,455.20 |
|  |  |  |  | **25.37%** | **8.60%** |
| **Co-operative Banks** | 23,710.04 | 24,229.33 | 24,569.94 | 859.90 | 340.61 |
|  |  |  |  | **3.63%** | **1.41%** |
| **Sub Total (Diu)** | **1,92,589.00** | **1,98,576.35** | **2,01,945.16** | 9,356.16 | 3,368.81 |
|  |  |  |  | **4.86%** | **1.70%** |
| **DAMAN DISTRICT** | | | | | |
|
| **Public Sector Banks** | 76,299.70 | 74,515.59 | 77,306.53 | 1,006.83 | 2,790.94 |
|  |  |  |  | **1.32%** | **3.75%** |
| **SBI Group** | 1,13,054.00 | 1,21,728.00 | 1,20,583.00 | 7,529.00 | -1,145.00 |
|  |  |  |  | **6.66%** | **-0.94%** |
| **Private Banks** | 1,05,405.90 | 1,34,303.61 | 1,17,463.10 | 12,057.20 | -16,840.51 |
|  |  |  |  | **11.44%** | **-12.54%** |
| **Co- operative Banks** | 32,078.57 | 32,090.48 | 32,277.03 | 198.46 | 186.55 |
|  |  |  |  | **0.62%** | **0.58%** |
| **Sub Total (Daman)** | **3,26,838.17** | **3,62,637.68** | **3,47,629.66** | 20,791.49 | -15,008.02 |
|  |  |  |  | **6.36%** | **-4.14%** |
| **UT. Of DAMAN & Diu** | | | | | |
|
| **Public Sector Banks** | 1,24,242.44 | 1,25,985.09 | 1,29,635.19 | 5,392.75 | 3,650.10 |
|  |  |  |  | **4.34%** | **2.90%** |
| **SBI Group** | 2,19,336.30 | 2,27,689.40 | 2,27,258.24 | 7,921.94 | -431.16 |
|  |  |  |  | **3.61%** | **-0.19%** |
| **Private Banks** | 1,20,059.82 | 1,51,219.73 | 1,35,834.42 | 15,774.60 | -15,385.31 |
|  |  |  |  | **13.14%** | **-10.17%** |
| **Co- operative Banks** | 55,788.61 | 56,319.81 | 56,846.97 | 1,058.36 | 527.16 |
|  |  |  |  | **1.90%** | **0.94%** |
| **Grand Total (UT)** | 5,19,427.17 | 5,61,214.03 | 5,49,574.82 | 30,147.65 | -11,639.21 |
|  |  |  |  | **5.80%** | **-2.07%** |

**( iii ) CREDIT EXPANSION:**

**Diu District:**

During the quarter June-19 under review, the aggregate advances of the Banks in Diu district is increased by Rs.708.51 Lakhs in absolute terms, registering 3.80 negative growth over March- 2019.

During Year on Year basis, the aggregate advances of Banks in Diu district is increased by Rs. 1117.47 Lakhs in absolute terms from Rs. 18218.74 Lakhs as of June-18 to Rs.19336.21 Lakhs as of June-19 registering the positive growth of 6.13 % .

**Daman District:**

During the quarter June-19 under review, the aggregate advances of the Banks in Daman district is increased by Rs.2481.07 Lakhs in absolute terms, registering 1.80 % negative growth over March 19

During Year on Year basis, the aggregate advances of Banks in Daman district is increased by Rs. 12021.36 Lakhs in absolute terms from Rs. 127976.29 Lakhs as of June- 2018 to Rs.139997.65 Lakhs as of June-19 registering the positive growth of 9.39 %.

**UT of Daman and Diu:**

During the quarter June-19 under review, the aggregate advances of the Banks in UT of Daman& Diu district is decreased by Rs.3189.58 Lakhs in absolute terms, registering 2.04 % Positive growth over March-19.

During Year on Year basis, the aggregate advances of Banks in UT of Daman & Diu is increased by Rs. 13138.83 Lakhs in absolute terms from Rs. 146195.03 Lakhs as of June 2018 to Rs.159333.86 Lakhs as of June-19 registering the positive growth of 8.99 %

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

**(Rs. in Lakhs)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Bank Group** | **FOR THE QUARTER ENDED** | | | |  |
| **DIU DISTRICT** | | | | | |
|  | **Jun-18** | **Mar-19** | **Jun-19** | **Growth** | **Absolute growth over March 2019** |
| **Y-o-Y** |
| **Public Sector Banks** | 2350.6 | 2512.27 | 2461.31 | 110.71 | -50.96 |
|  |  |  |  | **4.71%** | **-2.03%** |
| **SBI Group** | 2,990.85 | 3,182.13 | 3,237.00 | 246.15 | 54.87 |
|  |  |  |  | **8.23%** | **1.72%** |
| **Private Banks** | 1403.07 | 1650.4 | 1680.27 | 277.2 | 29.87 |
|  |  |  |  | **19.76%** | **1.81%** |
| **Cooperative Banks** | 11,474.22 | 11,282.90 | 11,957.63 | 483.41 | 674.73 |
|  |  |  |  | **4.21%** | **5.98%** |
| **Sub Total (Diu)** | **18,218.74** | **18,627.70** | **19,336.21** | 1117.47 | 708.51 |
|  |  |  |  | **6.13%** | **3.80%** |
| **DAMAN DISTRICT** | | | | | |
|
| **Public Sector Banks** | 45,533.04 | 44,669.83 | 49,280.84 | 3747.8 | 4611.01 |
|  |  |  |  | **8.23%** | **10.32%** |
| **SBI Group** | 33,425.00 | 29,064.00 | 25,262.00 | -8163 | -3802 |
|  |  |  |  | **-24.42%** | **-13.08%** |
| **Private Banks** | 44,363.52 | 50,532.92 | 51,326.38 | 6962.86 | 793.46 |
|  |  |  |  | **15.70%** | **1.57%** |
| **Cooperative Banks** | 4,654.73 | 13,249.83 | 14,128.43 | 9473.7 | 878.6 |
|  |  |  |  | **203.53%** | **6.63%** |
| **Sub Total (Daman)** | **1,27,976.29** | **1,37,516.58** | **1,39,997.65** | 12021.36 | 2481.07 |
|  |  |  |  | **9.39%** | **1.80%** |
| **UT OF DAMAN & DIU** | | | | | |
|
|  |  |  |  |  |  |
| **Public Sector Banks** | 47,883.64 | 47,182.10 | 51,742.15 | 3858.51 | 4560.05 |
|  |  |  |  | **8.06%** | **9.66%** |
| **SBI Group** | 36,415.85 | 32,246.13 | 28,499.00 | -7916.85 | -3747.13 |
|  |  |  |  | **-21.74%** | **-11.62%** |
| **Private Banks** | 45,766.59 | 52,183.32 | 53,006.65 | 7240.06 | 823.33 |
|  |  |  |  | **15.82%** | **1.58%** |
| **Cooperative Banks** | 16,128.95 | 24,532.73 | 26,086.06 | 9957.11 | 1553.33 |
|  |  |  |  | **61.73%** | **6.33%** |
| **Grand Total (UT)** | 1,46,195.03 | 1,56,144.28 | 1,59,333.86 | 13138.83 | 3189.58 |
|  |  |  |  | **8.99%** | **2.04%** |

**( IV ) CREDIT DEPOSIT RATIO :**

The Bank group wise C.D. ratio for the quarter ended June-19 is given below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Group** | **For The Quarter Ended** | | | |
| **DIU DISTRICT** | | | | |
|
|  | **Jun-18** | **Mar-19** | **Jun-19** | **Absolute growth over March 2019** |
|
| **Public Sector Banks** | 3.46 | 4.89 | 4.70 | -0.19 |
|  |  |  |  |  |
| **SBI Group** | 2.81 | 2.93 | 3.03 | 0.10 |
|  |  |  |  |  |
| **Private Banks** | 9.57 | 11.04 | 9.15 | -1.89 |
|  |  |  |  |  |
| **Co-operative Banks** | 48.39 | 48.54 | 48.67 | 0.13 |
|  |  |  |  |  |
| **Sub Total (Diu)** | 9.46 | 9.53 | 9.57 | 0.04 |
| **DAMAN DISTRICT** | | | | |
|  | **Jun-18** | **Mar-19** | **Jun-19** | **Absolute growth over March 2019** |
|
| **Public Sector Banks** | 60 | 55.51 | 63.75 | 8.24 |
|  |  |  |  |  |
| **SBI Group** | 30 | 33.66 | 20.95 | -12.71 |
|  |  |  |  |  |
| **Private Banks** | 42 | 39.16 | 43.70 | 4.54 |
|  |  |  |  |  |
| **Co operative Banks** | 15 | 39.36 | 43.77 | 4.41 |
|  |  |  |  |  |
| **Sub Total(Daman)** | 39.16 | 41.10 | 40.27 | -0.83 |
|  |  |  |  |  |
| **Grand Total (UT)** | **28.15** | **29.82** | **28.99** | -0.83 |

Credit deposit ratio of Union territory of Diu is decreased by 0.83 % (w.r.t. March-2019) and in Daman district it is decreased by 0.83 % during June-19 .

**( V ) Priority Sector Lending:**

Priority sector advances of UT of Daman and Diu stood at Rs. 96822.32 Lakhs as on June, 2019, registering an positive growth of Rs 29248.89 Lakhs over June-2018 levels. The overall achievement of priority sector advances of UT of Daman & Diu is 60.77 % as of June-19 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 Jun 2019** | | | | | |  |
| **DIU DISTRICT** | |  |  |  |  |  |  |  |
|  |  | **Jun** | **%of Adv as of Jun** | **March** | **%of Adv as of March** | **Jun** | **% of Adv as of Jun** | **Absolute growth Y-O-Y** |
|  |  | **2018** | **2018** | **2019** | **2019** | **2019** | **2019** |
|  |  | **Amt.** |  | **Amt.** |  | **Amt.** |  |
| Priority Sector | 40% | 13,518.13 | 74.2 | 14,154.50 | 75.98 | 14,379.03 | 74.36 | 860.90 |
| Agri.Advances | 18% | 5,794.38 | 31.8 | 5,662.71 | 30.39 | 5,733.93 | 29.65 | -60.45 |
| Weaker Section | 10% | 1718.86 | 9.43 | 3,601.10 | 19.33 | 4,342.98 | 22.46 | 2,624.12 |
| DRI Advances | 1% | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |  |
| **DAMAN DISTRICT** | |  |  |  |  |  |  |  |
|  |  | **Jun** | **%of Adv as of Jun** | **March** | **%of Adv as of March** | **Jun** | **% of Adv as of Jun** | **Absolute growth Y-O-Y** |
|  |  | **2018** | **2018** | **2019** | **2019** | **2019** | **2019** |
|  |  | **Amt.** |  | **Amt.** |  | **Amt.** |  |
| Priority Sector | 40% | 54,055.30 | 42.24 | 81,260.76 | 59.09 | 82,443.29 | 58.89 | 28,387.99 |
| Agri.Advances | 18% | 1697.82 | 1.33 | 2,341.41 | 1.70 | 2,496.80 | 1.78 | 798.98 |
| Weaker Section | 10% | 1,990.81 | 1.56 | 9,261.57 | 6.73 | 8,736.44 | 6.24 | 6,745.63 |
| DRI Advances | 1% | 0.22 | 0 | 0.22 | 0.00 | 0.22 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |  |
| **UT OF DAMAN AND DIU** | | | |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  | **Jun** | **%of Adv as of Jun** | **March** | **%of Adv as of March** | **Jun** | **% of Adv as of Jun** | **Absolute growth Y-O-Y** |
|  |  | **2018** | **2018** | **2019** | **2019** | **2019** | **2019** |
|  |  | **Amt.** |  | **Amt.** |  | **Amt.** |  |
| Priority Sector | 40% | 67,573.43 | 46.22 | 95,415.26 | 61.10 | 96,822.32 | 60.77 | 29,248.89 |
| Agri.Advances | 18% | 7,492.20 | 5.12 | 8,004.12 | 5.12 | 8,230.73 | 5.17 | 738.53 |
| Weaker Section | 10% | 3,709.67 | 2.54 | 12,862.67 | 8.23 | 13,079.42 | 8.21 | 9,369.75 |
| DRI Advances | 1% | 0.22 | 0 | 0.22 | 0.00 | 0.22 | 0.00 | 0.00 |

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 74.36 and in Daman District is 58.89 %.

**(VI) Agriculture advances:**

Net agriculture advance in Diu district decreased by Rs. 60.45 lakhs and in Daman district during June-19 quarter increased by Rs.798.98 lakhs. In case of UT of Daman & Diu, it is increased by Rs.738.53 lakhs during June-19 quarter.

**(VII) Weaker Section:**

As of quarter ended June-2019 Weaker Section advances stood at Rs.4342.98 lakhs which is 22.46 % in Diu and in case of Daman it stood at Rs. 8736.44 lakhs which is 6.24% of total advance as against benchmark of 10%. There is also increase in weaker section in UT of Daman & Diu by Rs 9369.75 lakhs over June-2018

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) 2019-20 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

The summary of target vis a vis achievement under annual credit plan 2019-20 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** | 1,879.03 | 576.60 | 30.69 | 1,259.73 | 164.28 | 13.04 |
| **Industries/SSI** | 1,727.03 | 132.17 | 7.65 | 17,187.50 | 2,683.26 | 15.61 |
| **Services/OPS** | 653.45 | 577.77 | 88.42 | 8,867.23 | 1,509.20 | 17.02 |
| **Total** | 4,259.51 | 1,286.54 | 30.20 | 27,314.46 | 4,356.74 | 15.95 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of** | **UT of DAMAN and DIU** | | |
| **Sector.** | **Target** | **Achievement** | **% Achievement** |
| **Agriculture And allied** | 3,138.76 | 740.88 | 23.60 |
| **Industries/SSI** | 18,914.53 | 2,815.43 | 14.89 |
| **Services/OPS** | 9,520.68 | 2,086.97 | 21.92 |
| **Total** | 31,573.97 | 5,643.28 | 17.87 |

**Agriculture:** The achievement under agriculture and allied activities sector in Diu District is 30.69 % and the achievement under agriculture and allied activities sector in Daman District is 13.04% 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 7.65 % During current year, in Diu District 132.17 lakhs fresh disbursement was made till June- 2019 quarter under industry as against the targets of 1727.03 Lakh. While in Daman District, achievement under Industry sector is Rs.2683.26 Lakh, against the target of Rs. 17187.50 Lakh, which is 15.61 % of Target**.**

**Other priority sector:**

Diu district achievement under other priority sector is Rs.577.77 Lakhs against target of Rs.653.45 Lakhs which is 88.42 % of the target. In Daman Rs.1509.20 Lakhs advanced to other priority sector against the target of 8867.23 Lakhs which constitute 17.02 % achievement up to June-2019..

**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 3 and for Daman was 4. However, there is no sponsoring of application in Diu district and in Daman 4 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 2019-20 | 0 | 0 | 3 | 24 | 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 2019-20 | 0 | 0 | 4 | 47.57 | 0 | 0 |
| Cases Sponsored | 0 | 0 | 4 | 47.57 | 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 825.14 Lakhs has been disbursed during the year against target of Rs. 8428.81 Lakh, which comes to 9.78 % 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** | 100 | 438.81 | 6 | 88.60 | 20.19 |
| **2** | **Daman** | 730 | 7990.00 | 126 | 736.54 | 9.21 |
| **3** | **Total** | 830 | 8428.81 | 132 | 825.14 | 9.78 |

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 132 accounts disbursed up to June-19 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 Nil loan accounts disbursed amounting Rs.Nil **Lakhs** disbursed in Diu District as against the target of 15 accounts amounting Rs.58.79 Lakhs during current year.

**Daman:** In Daman District, 7 loan accounts disbursed amounting Rs.19.69 **Lakhs** under Education loan scheme as against the target of 40 accounts amounting of Rs.212.50 Lakhs during current year . (Amt. in Lakhs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Target** |  | **Achievement** |  |  |
|  |  |  |  |  |  |  |
|  |  | **A/C** | **Amt.** | **A/C** | **Amt.** | **%** |
| **1** | **Diu** | 15 | 58.79 | 0 | 0 | 0 |
| **2** | **Daman** | 40 | 212.50 | 7 | 19.69 | 9.26 |
| **3** | **Total** | 45 | 271.29 | 7 | 19.69 | 7.25 |

**8.6 Kisan Credit Card**

**Daman:** In Daman District, Banks have so far issued 210 Kisan Credit Cards, amounting to Rs.352.08 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.

* + 1. **Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries and Animal Husbandry farmers during the year 2018-19 and 2019-20**

The RBI vide its circular Ref. No. FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 4th February 2019 has intimated about extending KCC facility to animal husbandry farmers and fisheries for their working capital requirement. Now RBI vide its circular Ref. No.FIDD.CO.FSD.BC.No. 10/05.02.001/2019-20 dated 26th August 2019 has issued operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018-19 and 2019-20.

As per the operational guidance, the maximum composite limit of Kisan Credit Card (KCC) Scheme inclusive of crop loan and working capital limit for fisheries & animal husbandry is fixed at Rs 3 lakhs, whereas, maximum short term loans for fisheries & animal husbandry eligible for interest subvention is capped at Rs 2 lakhs.

Under the scheme interest subvention of 2% per annum will be extended to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks and effective rate of lending for Fisheries and Animal Husbandry under the KCC scheme will be 7%. Moreover, additional interest subvention of 3% per annum will also be extended to prompt repaying farmes (i.e farmers repaying their dues on or before due date) under the scheme.

By and large, the Interest Subvention Scheme for fisheries & animal husbandry works on the same guidelines as applicable to Interest Subvention Scheme for Crop loans.

**Banks are requested to take note of the aforesaid guidelines issued by the RBI and pass-on benefits of interest subvention to eligible farmers. Banks to ensure success of White Revolution by the extension of Interest Subvention Scheme to fisheries & animal husbandry could revive White and Blue Revolution which will give major boost to rural economy in the UT.**

**The Scale of Finance for deciding working capital limit for Fisheries and Animal Husbandry Scheme as decided by District Level Technical Committees.**

**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** | 338 | **852.27** | 1000 | **3798.65** |
| 4.40% | 19.61% |
|  |  |
| **2** | **Daman** | 982 |  | 1602 | **17165.72** |
| **2303.91** | 12.26% |
| 1.64% |  |
|  |  |
| **3** | **Total** | **1320** | **3156.18** | **2602** | **20964.37** |
|
|  |  |  | 1.98% |  | 13.15% |

**Women Entrepreneurs:**

**Diu:**

Total financial assistance of Rs. 3798.65 Lakh was given to women entrepreneurs in Diu District.

**Daman:** Financial assistance of Rs 17165.72 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 13.15% against the benchmark of 5%. The total financial assistance of Rs **20964.37** Lakhs was given.

**Minority Community**

**Diu:**

Credit flow to minority Community to net Bank Credit stands Rs.852.27 Lakhs in Diu District to 338 Minority Community beneficiaries.

**Daman:**

Financial assistance of Rs. 2303.91 Lakhs was given to 982 Minority Community beneficiaries.

**UT of Diu & Daman:**

Credit flow to minority community to net Bank credit in UT of Diu & Daman is Rs. **3156.18** Lakhs which comes to 1.98%.

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.6955.13 Lakhs in 844 accounts as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr No** | **Particulars** | **Outstanding under SC/ST** | |
|  |  | **No of accounts** | **Amount ( in Lakhs )** |
| 1 | Diu | 303 | 676.06 |
| 2 | Daman | 541 | 6279.07 |
| 3 | Total | 844 | 6955.13 |

**AGENDA No.9**

**OTHER Agenda**

* ***Digi Daman District programme 100% Digitization***

The meeting held between RBI Governor and Heads of PSU banks on 18.07.2019 wherein, it was decided that PSU Banks will undertake 100% digitization of one District in each State.

State Bank of India has undertaken Daman District for 100 % Digitization.

We required some primary data from Government Departments, merchant establishment, Hospitals, Education Institutions, no of households, Agro activity & trade activities where payments/salaries are primarily cash driven, also coordinate with the Govt. Dep. to get data on GST Registered establishments for targeted approach.

We request all Banks to support in full fill Digital target of the District.

* **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**