

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

**AGENDA No.1**

**Confirmation of the proceedings of last meeting**

The proceedings of the 90<sup>th</sup> UTLBC meeting for the quarter ended **June-2018** held on **07/09/2018**, were circulated to all the members vide Lead Bank Office letter no. **DB/DMN/90<sup>th</sup>UTLBC/2018** dated **25/10/2018**. No comments/ amendments have been received so far from any of the members. The house is therefore, requested to confirm the same.

**AGENDA No.2**

**Aadhar Seeding**

**2.1 100% Aadhar and Mobile Seeding in all eligible accounts including PMJDY accounts**

As per latest guidelines from GOI and UIDAI Aadhar is compulsory for DBT in Bank accounts and for application of PAN card and for Income tax returns as per recent order of Hon'ble Supreme court on 26.09.2018.

The latest AADHAR and MOBILE seeding data for UT of Daman and Diu are 99.74% and 99.34% respectively as reported by Banks located in UT of Daman And Diu.

**Following is the latest Aadhar & Mobile Seeding data of Diu as on 30.09.2018.**

Bank	Branch	Total SB A/C	Tot eligible A/c	ATM/D R/CR CARDS	Aadhar Seeding	Authenti cation of Aadhar	% of Authen tication of Aadhar	Mobile Seeding	% Aadhar seeding	% mobile seeding
SBI	DIU	18042	6824	9079	6824	3494	51.20%	6824	100.00%	100.00%
SBI	GHOUGH LA	9963	9959	8229	9959	5287	53.09%	9896	100.00%	99.37%
SBI	VANAK BARA	12110	10060	8024	10060	7074	70.32%	10060	100.00%	100.00%
SBI	FUDAM	3136	1832	1390	1832	1008	55.02%	1832	100.00%	100.00%
SBI	BUCHERWADA	12383	5858	4150	5858	2484	42.40%	5858	100.00%	100.00%
<b>SUB TOT</b>		<b>55634</b>	<b>34533</b>	<b>30872</b>	<b>34533</b>	<b>19347</b>	<b>56.02%</b>	<b>34470</b>	<b>100.00%</b>	<b>99.82%</b>
DENA	DIU	2743	2743	1921	2743	2743	100.00 %	2743	100.00%	100.00%
DENA	VANAK BARA	8320	6200	5630	6200	6200	100.00 %	6200	100.00%	100.00%
BOB	DIU	3964	2270	2270	2270	1684	74.19%	2270	100.00%	100.00%

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BOI	DIU	15256	8753	6690	8753	8423	96.23%	8753	100.00%	100.00%
CBI	DIU	9608	3169	2904	3169	2202	69.49%	3169	100.00%	100.00%
UCO	DIU	1064	1054	1054	1054	912	86.53%	1054	100.00%	100.00%
<b>SUB TOT</b>		<b>40955</b>	<b>24189</b>	<b>20469</b>	<b>24189</b>	<b>22164</b>	<b>91.63%</b>	<b>24189</b>	<b>100.00%</b>	<b>100.00%</b>
HDFC	DIU	2150	2041	1810	2041	1830	89.66%	2041	100.00%	100.00%
ICICI	DIU	1701	1701	1701	1701	1650	97.00%	1701	100.00%	100.00%
AXIS	DIU	3598	3598	3598	3598	3109	86.41%	3598	100.00%	100.00%
<b>SUB TOT</b>		<b>7449</b>	<b>7340</b>	<b>7109</b>	<b>7340</b>	<b>6589</b>	<b>89.77%</b>	<b>7340</b>	<b>100.00%</b>	<b>100.00%</b>
GSCB	DIU	4459	4459	924	4459	3689	82.73%	4459	100.00%	100.00%
GSCB	VANAK BARA	5087	4208	597	4208	3526	83.79%	4208	100.00%	100.00%
GSCB	GHOUGH LA	4692	4547	777	4547	4062	89.33%	4547	100.00%	100.00%
GSCB	FUDAM	2635	2635	635	2635	2335	88.61%	2635	100.00%	100.00%
<b>SUB TOT</b>		<b>16873</b>	<b>15849</b>	<b>2933</b>	<b>15849</b>	<b>13612</b>	<b>85.89%</b>	<b>15849</b>	<b>100.00%</b>	<b>100.00%</b>
<b>G. TOT</b>		<b>120911</b>	<b>81911</b>	<b>61383</b>	<b>81911</b>	<b>61712</b>	<b>75.34%</b>	<b>81848</b>	<b>100.00%</b>	<b>99.92%</b>

**Following is the latest Aadhar & Mobile Seeding data of Daman as on 30.09.2018**

Bank Name	Total SB A/C	Accounts With ATM/DR/CR	Accounts With Mobile Banking	Accounts with Internet Banking	Aadhar Seeding	Aadhaar Authentication	% Aadhar Authentication	Mobile Seeding	% Aadhar Seeding	% Mobile Seeding
<b>BI - DAMAN</b>	30492	25048	14722	10512	30492	13032	42.7	29952	100	98.23
<b>SBI - MOTI DAMAN</b>	20294	17853	7853	10832	19924	11952	58.9	20023	98.18	98.66
<b>SBI - SOMNATHIE</b>	18773	13586	2586	3528	18773	11898	63.4	18632	100	99.25
<b>SBI - KADAIYA ROAD</b>	8977	6324	454	785	8927	6014	67	8921	99.44	99.38
<b>SBI - GROUP</b>	<b>78536</b>	<b>62811</b>	<b>25615</b>	<b>25657</b>	<b>78116</b>	<b>42896</b>	<b>54.6</b>	<b>77528</b>	<b>99.47</b>	<b>98.72</b>

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<b>DENA BANK</b>	28795	14124	417	796	28542	19741	68.6	27945	99.12	97.05
<b>UCO BANK</b>	3738	2701	109	113	3738	3056	81.8	3738	100	100
<b>BOB</b>	22526	21754	8675	5721	22308	12421	55.1	21853	99.03	97.01
<b>ORIENTAL BANK OF COMME</b>	5177	2400	485	697	5099	5167	99.8	5078	98.49	98.09
<b>UNION BANK OF INDIA</b>	10762	10698	196	427	10548	5599	52	10612	98.01	97.99
<b>CANARA BANK</b>	7618	7320	530	1530	7618	3948	51.8	7537	100	98.94
<b>BANK OF INDIA</b>	10728	9307	449	532	10677	5312	49.5	10526	99.52	98.12
<b>PUNJAB NATIONAL BANK</b>	7648	5328	1513	1342	7637	5841	76.4	7468	99.86	97.65
<b>INDIAN OVERSEAS BANK</b>	3026	2750	55	190	3011	1781	58.9	2962	99.5	97.88
<b>INDIAN BANK</b>	11068	13127	12990	285	10976	8954	80.9	10945	99.17	98.89
<b>CORPORATION BANK</b>	12815	9892	6358	120	12687	6975	54.4	12687	99	99
<b>IDBI</b>	10448	9553	10197	7835	10375	8616	82.5	10241	99.3	98.02
<b>CENTRAL BANK OF INDIA</b>	5975	5721	102	501	5975	4816	80.6	5975	100	100
<b>BANK OF MAHARASTRA</b>	6212	5591	101	198	6212	5317	85.6	6212	100	100
<b>SYNDICATE BANK</b>	1431	1375	92	84	1418	1289	90.1	1418	99.09	99.09

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<b>VIJAYA BANK</b>	2969	2650	1505	350	2957	2957	99.6	2957	99.6	99.6
<b>COMM-BANKS</b>	<b>150936</b>	<b>124291</b>	<b>43774</b>	<b>20721</b>	<b>149778</b>	<b>101790</b>	<b>67.4</b>	<b>148154</b>	<b>99.23</b>	<b>98.16</b>
<b>CITIZEN CREDIT COOP BANK</b>	2164	886	89	77	2152		0	2056	99.45	92.42
<b>GSCB DAMAN</b>	29154	852	0	0	29154		0	29154	100	100
<b>CO- OP BANKS</b>	31318	1738	89	77	31306	0	0	31210	99.96	99.66
<b>HDFC DAMAN</b>	20320	26870	26343	26301	20320	15178	74.7	20320	100	100
<b>DEV CREDIT BANK</b>	4881	3879	1110	891	4881	3985	81.6	4881	100	100
<b>INDUSIN D BANK</b>	1798	1776	1776	1546	1780	1295	72	1798	99	100
<b>AXIS BANK</b>	14175	14175	13558	5476	14152	8017	56.6	14112	99.84	99.56
<b>ICICI BANK</b>	10415	10415	10415	10415	10415	7148	68.6	10415	100	100
<b>FEDERAL BANK LTD</b>	2491	2491	535	275	2491	2272	91.2	2491	100	100
<b>RBL Bank Ltd</b>	3301	3284	654	352	3301	3041	92.1	3301	100	100
<b>YES BANK LTD</b>	1055	804	1053	487	1054	751	71.2	1053	99.91	99.81
<b>PVT SEC-BANKS</b>	58436	63694	55444	45743	58394	41687	71.3	58371	99.93	99.89
<b>TOTAL</b>	<b>319226</b>	<b>252534</b>	<b>124922</b>	<b>92198</b>	<b>317594</b>	<b>186373</b>	<b>58.4</b>	<b>315263</b>	<b>99.49</b>	<b>98.76</b>

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**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).

**Operative Accounts: DIU (As of 30/09/2018)**

BANK	PMJDY A/C	RUPAY CARD	AADHAR SEEDED	ZERO BAL	P.B. ISSUED
SBI	390	390	390	0	390
COMM BANK	2692	2692	2692	98	2692
PVT BANK	795	795	795	12	795
GSCB	92	92	92	0	92
TOTAL	3969	3969	3969	110	3969

**Operative Accounts: DAMAN (As of 30/09/2018)**

BANK	PMJDY A/C	RUPAY CARD	AADHAR SEEDED	ZERO BAL	P.B. ISSUED
SBI	7175	6880	7175	21273	7175
COMM BANK	34389	33816	33829	118672	34389
PVT BANK	3064	3040	3040	7874	3064
GSCB	571	571	571	1030	571
TOTAL	45199	44307	44615	148849	45199

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**Operative PMJDY Accounts: DAMAN & DIU (As of 30/09/2018)**

BANK	PMJDY A/C	RUPAY CARD	AADHAR SEEDED	ZERO BAL	P.B. ISSUED
SBI	7565	7270	7565	21273	7565
COMM BANK	37081	36508	36521	118770	37081
PVT BANK	3859	3835	3835	7886	3859
GSCB	663	663	663	1030	663
TOTAL	49168	48276	48584	148959	49168

**3.2 Social Security's Schemes**

Three social security schemes i.e. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) 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 (PMJJBY) 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 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/-.

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**Progress in enrolment in Social Security Schemes-DIU**

<b>BANK TYPE</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>TOTAL</b>
<b>SBI</b>	4185	2941	112	7238
<b>COMM BANK</b>	4381	1482	299	6162
<b>PVT BANK</b>	621	383	276	1280
<b>GSCB</b>	1585	635	0	2220
<b>TOTAL</b>	<b>10772</b>	<b>5441</b>	<b>687</b>	<b>16900</b>

**Progress in enrolment in Social Security Schemes-DAMAN**

<b>BANK TYPE</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>TOTAL</b>
<b>SBI</b>	6064	3993	134	9891
<b>COMM BANK</b>	21882	14679	1546	38107
<b>PVT BANK</b>	7754	4544	498	12796
<b>GSCB</b>	1656	1142	0	2798
<b>TOTAL</b>	<b>37356</b>	<b>24358</b>	<b>2178</b>	<b>63592</b>

**Progress in enrolment in Social Security Schemes-DAMAN & DIU**

<b>BANK TYPE</b>	<b>PMSBY</b>	<b>PMJJBY</b>	<b>APY</b>	<b>TOTAL</b>
<b>SBI</b>	10249	6934	246	17129
<b>COMM BANK</b>	26263	16161	1845	44269
<b>PVT BANK</b>	8375	4927	774	14076
<b>GSCB</b>	3241	1777	0	5018
<b>TOTAL</b>	<b>48128</b>	<b>29799</b>	<b>2865</b>	<b>80492</b>

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**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 Bamanian	GOA SCB	PMJJBY	DAMAN	LIC of India	Paid

### **3.3 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.



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

CUMMULATIVE PROGRESS UNDER PMMY																
ASON 30.09.2018		As on 31.03.2018			1st April to 30TH SEPTEMBER 2018									Cumulative Total		
Sr No	Bank Name	TOTAL			Shishu (Loan up to Rs. 50,000)			Kishore (Loans from Rs.50,001 to Rs.5 lakh)			Tarun (Loans from Rs. 5 lakh to Rs.10 lakh)			TOTAL		
		Achievement('000)			Achievement('000)			Achievement('000)			Achievement('000)			Achievement('000)		
		No of A/C	Sanc amt	Disb Amt	No. of A/c	Sanc. Amt.	Disb. Amt	No. of A/c	Sanc. Amt.	Disb. Amt	No. of A/c	Sanc. Amt.	Disb. Amt	No. of A/c	Sanc. Amt.	Disb. Amt
1	SBI_ DIU BR	2	530	30	1	50.00	50.00	2	600.00	400.00	0	0.00	0.00	5	1180.00	480.00
2	SBI_VANAKBARA	13	2820	2820	0	0.00	0.00	2	650.00	650.00	0	0.00	0.00	15	3470.00	3470.00
3	SBI_GHOHALA	2	100	100	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2	100.00	100.00
4	SBI_FUDAM	1	195	195	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	195.00	195.00
5	SBI_BUCHERWADA	1	49	49	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1	49.00	49.00
	<b>TOTAL</b>	<b>19</b>	<b>3694</b>	<b>3194</b>	<b>1</b>	<b>50.00</b>	<b>50.00</b>	<b>4</b>	<b>1250.00</b>	<b>1050.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>24</b>	<b>4994.00</b>	<b>4294.00</b>
6	DENA_ DIU	55	10665	10665	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	55	10665.00	10665.00
7	DENA_VANAKBARA	103	20200	20200	0	0.00	0.00	6	1200.00	1200.00	0	0.00	0.00	109	21400.00	21400.00
8	BOB_ DIU	8	3091	3091	1	44.00	44.00	2	425.00	425.00	3	2032.00	2032.00	14	5592.00	5592.00
9	BOI_ DIU	2	100	100	0	0.00	0.00	1	75.00	75.00	2	1700.00	1700.00	5	1875.00	1875.00
10	CBI_ DIU	7	500	500	0	0.00	0.00	2	255.00	255.00	0	0.00	0.00	9	755.00	755.00
11	UCO_ DIU	19	1585	1585	14	303.00	303.00	3	300.00	300.00	0	0.00	0.00	36	2188.00	2188.00
	<b>TOTAL</b>	<b>194</b>	<b>36141</b>	<b>36141</b>	<b>15</b>	<b>347.00</b>	<b>347.00</b>	<b>14</b>	<b>2255.00</b>	<b>2255.00</b>	<b>5</b>	<b>3732.00</b>	<b>3732.00</b>	<b>228</b>	<b>42475.00</b>	<b>42475.00</b>
12	HDFC	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
13	ICICI	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
14	AXIS	0	0	0	0	0.00	0.00	2	500.00	500.00	3	2500.00	2500.00	5	3000.00	3000.00
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>500.00</b>	<b>500.00</b>	<b>3</b>	<b>2500.00</b>	<b>2500.00</b>	<b>5</b>	<b>3000.00</b>	<b>3000.00</b>
15	GSCB_ DIU	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16	GSCB_VANAKBARA	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00

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17	GSCB_GHOHALA	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18	GSCB_FUDAM	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	TOTAL	0	0	0	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
	G. TOTAL	213	39835	39335	16	397.00	397.00	20	4005.00	3805.00	8	6232.00	6232.00	257	50469.00	49769.00
													<b>As on 31.03.201 8</b>	<b>213</b>	<b>39835</b>	<b>39335</b>
													<b>2018-19</b>	<b>44</b>	<b>10634.00</b>	<b>10434.00</b>

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

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

Bank Name	Shishu		Kishor		Tarun		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
PSBs	41	1371	201	38841	10	6557	252	46769
Pvt Banks	0	0	2	500	3	2500	5	3000
GSCB	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>41</b>	<b>1371</b>	<b>203</b>	<b>39341</b>	<b>13</b>	<b>9057</b>	<b>257</b>	<b>49769</b>

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

Bank Name	Shishu		Kishor		Tarun		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
PSBs	40	1830	58	18900	16	10300	114	31030
Pvt Banks	15	750	13	4150	6	3850	34	8750
GSCB and DCCBs	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>55</b>	<b>2580</b>	<b>71</b>	<b>23050</b>	<b>22</b>	<b>14150</b>	<b>148</b>	<b>39780</b>

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

Bank Name	Shishu		Kishor		Tarun		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
PSBs	81	3201	259	57741	26	16857	366	77799
Pvt Banks	15	750	15	4650	9	6350	39	11750
GSCB	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>96</b>	<b>3951</b>	<b>274</b>	<b>62391</b>	<b>35</b>	<b>23207</b>	<b>405</b>	<b>89549</b>

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

**3.4 Progress under PMAY**

Housing for All" Mission for urban area has been implemented with effect from 17.06.2015 to provide central assistance to implementing agencies. The Credit Linked Subsidy Scheme is being offered under this mission.

For Middle Income Group (MIG), the interest subsidy will be provided on housing loans for acquisition/construction of houses (including repurchase).

For Economically Weaker Section (EWS)/Lower Income Group (LIG), the interest subsidy will be provided on housing loans for acquisition, construction of house. The Credit Linked subsidy would also be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing.

The interest subsidy benefit will be upfront on the principal outstanding.

<b>PMAY DATA from 01.04.2018 to 30.09.2018</b>				
	BANK NAME	NO OF HOUSE	AMOUNT OF LOAN	Appro. AMOUNT OF INT SUBSIDY
<b>DAMAN</b>	<b>BANK OF BARODA</b>	6	46.12	13.8
	<b>IDBI BANK</b>	2	18.98	4.6
	<b>Syndicate Bank</b>	1	8.00	2.1
	<b>TOTAL - Daman</b>	9	73.10	20.5
<b>DIU</b>	<b>State Bank of India</b>	5	93.61	10.77
<b>Total UT – Diu &amp; Daman</b>		<b>14</b>	<b>166.71</b>	<b>31.27</b>

**3.5 Stand Up India**

Hon'ble Prime Minister has launched "Stand up India" scheme on 5<sup>th</sup> April, 2016 with the objective to facilitate Bank loans between Rs.10 Lakh to Rs.1Crore 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

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

**Progress Under Stand-Up India (As of 30<sup>TH</sup> SEPT 2018)**

**AS PER PORTAL**

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

**Member Banks are requested to implement the scheme wholeheartedly and instruct their branches to make use of the portal effectively and route the loan applications through the Stand-up mitra portal.**

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

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

In UT of Daman & Diu, the Agriculture Department has formed the State Level Coordination Committee on Crop Insurance (SLCCCI) for implementation of PMFBY. For Kharif crop the SLCCCI was held on 12/05/2017 under the chairmanship of Hon'ble Adviser to Administrator, DAMAN & DIU. During Kharif season following crops viz Paddy, Tur, Adad, Bajara, Banana, Mango, Chiku, Coconut are identified in Daman & Diu. The Department is still under process for finalizing agency for collection of premium. Hence scheme is not implemented in UT of Daman & Diu for the Kharif Season of current year.

### **3.7 Doubling of Farmers' Income by 2022**

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

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

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

Banks should revisit their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and disbursement 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 1485 applications from merchants and all of the POS machines are provided by the banks and there is no pendency at banks level.

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

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

Banks are providing Banking Services through Bank Mitras / BCs in all such SSAs in the UT of 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:

- a. 100% BC activation in allotted SSAs.
- b. Availability of adequate infrastructure with BCs enabling them to extend required banking services in the SSAs/ villages.
- c. 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:**

**In Diu all rural area are covered with Bank Branches**

**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

**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 FLCCs set up by the Lead Bank
1	SBI	2	2
	Total	2	2

As per Directions of Reserve Bank of India, Daman & Diu have organized 77 outdoor Financial Literacy Camps in Sept-18 quarter at different Villages.

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

In Daman total 23 camps organized in Sept -2018 quarter.

In Diu total camp organized- 44 camps from April-2018 to Sept -2018 quarter.

**AGENDA No.5**

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

**(i) BRANCH NET WORK :**

Branch The total numbers of Bank branches in UT of Daman and Diu were 58 at the Quarter ended March, 2018. There were total 18 Bank Branches working in Diu District and 40 bank Branches working in Daman District.

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

Bank Group	Sept -2017	Sept-2018	Variation over Sept-17
<b>DISTRICT : DIU</b>			
SBI Group	5	4	-1
Nationalized Banks	6	6	0
Co – operative Banks	4	4	0
Private Banks	3	3	0
<b>Sub – total</b>	<b>18</b>	<b>17</b>	<b>-1</b>
<b>DISTRICT : DAMAN</b>			
SBI Group	4	4	0
Nationalized Banks	18	18	0
Co – operative Banks	7	6	-1
Private Banks	11	11	0
<b>Sub – total</b>	<b>40</b>	<b>39</b>	<b>-1</b>
<b>Grand total ( Daman &amp; Diu)</b>	<b>58</b>	<b>56</b>	<b>-2</b>

**(ii) DEPOSIT GROWTH:**

**Diu District :**

During the quarter Sept 2018 under review, the aggregate deposit of Banks in Diu district is increased by Rs. 4008.85 Lakh in absolute terms from Rs. 189,695.14 Lakh as of Mach- 2018 to Rs. 193,703.99 Lakh as of Sept 18 registering positive growth of 2.11%.

During the current year, the aggregate deposit of Banks in Diu district is increased by Rs. 13,936.65 Lakh in absolute terms from Rs. 179,767.34 Lakh as of Sept March-2018 to Rs. 193,703.99 Lakh as of Sept 2018 registering the Positive growth of 7.75 %.



**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

**Daman District :**

During the quarter Sept 2018 under review, the aggregate deposit of Banks in Daman district is increased by Rs. 35834.63 in absolute terms from Rs. 312,265.36 Lakh as of March-2018 to Rs. 348,099.99 Lakh as of Sept 2018 registering the positive growth of 11.48%.

During the current year, the aggregate deposit of Banks in Daman district is increased by Rs. 39,621.19 Lakh in absolute terms from Rs. 308,478.80 Lakh as of March 2018 to Rs. 348,099.99 Lakh as of Sept 2018 registering the positive growth of 12.84%.

**UT of Daman & Diu:**

During the quarter Sept 2018 under review, the aggregate deposit of Banks in UT of Daman & Diu district is increased by Rs. 39843.48 Lakh in absolute terms from Rs. 501,960.50 Lakh as of March 2018 to Rs. 541,803.98 Lakh as of Sept 2018 registering the positive growth of 7.94 %..

During the current year, the aggregate deposit of Banks in UT of Daman & Diu district is increased by Rs. 53,557.84 Lakh in absolute terms from Rs. 488,246.14 Lakh as of Sept 2017 to Rs. 541,803.98 Lakh as of Sept 2018 registering the Positive growth of 10.97% .

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

**(Rs. in Lakh)**

Bank Group	For the Quarter ended				
	DIU DISTRICT				
	Sep-17	Mar-18	Sep-18	Growth Y-o-Y	Absolute growth over <b>March- 2018</b>
Public Sector Banks	44,164.74	47015.25	48831.77	4,667.03	1816.52
				10.57%	3.86%
SBI Group	100,883.37	105,328.79	106,756.39	5,873.02	1427.6
				5.82%	1.36%
Private Banks	12,218.03	14258.47	14888.11	2,670.08	629.64
				21.85%	4.42%
Co-operative Banks	22,501.20	23092.63	23227.72	726.52	135.09
				3.23%	0.58%
Sub Total (Diu)	179,767.34	189,695.14	193,703.99	13,936.65	4008.85
				7.75%	2.11%
Daman					
	Sep-17	Mar-18	Sep-18	Growth Y-o-Y	Absolute growth over <b>March 2018</b>
Public Sector Banks	85,889.16	85204.94	82484.16	-3,405.00	-2720.78
				-3.96%	-3.19%
SBI Group	113082	113,187.00	113,265.00	183.00	78
				0.16%	0.07%
Private Banks	78383.18	97869.6	120027.06	41,643.88	22157.46
				53.13%	22.64%
Co-operative Banks	31,124.46	16003.82	32323.77	1,199.31	16319.95
				3.85%	101.98%
<b>Sub Total (Daman)</b>	<b>308,478.80</b>	<b>312,265.36</b>	<b>348,099.99</b>	<b>39,621.19</b>	<b>35834.63</b>
				<b>12.84%</b>	<b>11.48%</b>

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

UT. Of DAMAN & DIU					
	Sep-17	Mar-18	Sep-18	Growth	Absolute growth over March-18
				Y-o-Y	
<b>Public Sector Banks</b>	130,053.90	132,220.19	131,315.93	1,262.03	-904.26
				0.97%	-0.68%
<b>SBI Group</b>	213,965.37	218,515.79	220,021.39	6,056.02	1505.6
				2.83%	0.69%
<b>Private Banks</b>	90,601.21	112,128.07	134,915.17	44,313.96	22787.1
				48.91%	20.32%
<b>Co-operative Banks</b>	53,625.66	39,096.45	55,551.49	1,925.83	16455.04
				3.59%	42.09%
<b>Total</b>	488,246.14	501,960.50	541,803.98	53,557.84	39843.48
				10.97%	7.94%

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

**( iii ) CREDIT EXPANSION:**

**Diu District :**

During the quarter Sept 2018 under review, the aggregate advances of the Banks in Diu district is increased by Rs. 1697.22 Lakh in absolute terms, registering 10% positive growth. It is increased by Rs. 2865.03 Lakh in current year, registering 18.07% growth. Total advance as on Sept 2018 is Rs. **18721.06** Lakh.

**Daman District :**

During the quarter Sept 2018 under review, the aggregate advances of the Banks in Daman district is increased by Rs. 5058.46 Lakh in absolute terms, registering 3.94% Positive growth. It is increased by Rs. 5728.88 Lakh in current year, registering 4.49% positive growth. Total advance as on Sept 2018 is Rs **133408.65** Lakh

**UT of Daman and Diu:**

During the quarter Sept 2018 under review, the aggregate advances of the Banks in UT of Daman& Diu district is increased by Rs. 2,128.89 Lakh in absolute terms, registering 1.46% positive growth. It is increased by Rs 19,480.91 Lakh in current year, registering 13.57% positive growth. Total advance as on Sept 2018 is Rs. 152,129.71 Lakh.

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

Progress under credit is given as under:

(Rs. in Lakh)

Bank Group	For the Quarter ended Sept 2018				
<b>DIU</b>					
	Sep-17	Mar-18	Sep-18	Growth Y-o-Y	Absolute growth over March 2018
Public Sector Banks	2104.94	2277.17	2367.17	262.23	90
				12.46%	3.95%
SBI Group	2,888.69	2,844.39	3,113.61	224.92	269.22
				7.79%	9.46%
Private Banks	1008.81	1384.15	1557.6	548.79	173.45
				54.40%	12.53%
Co-operative Banks	9,853.59	10518.13	11682.68	1829.09	1164.55
				18.56%	11.07%
<b>Sub Total (Diu)</b>	<b>15,856.03</b>	<b>17023.84</b>	<b>18721.06</b>	2865.03	1697.22
				18.07%	9.97%
<b>Daman</b>					
	Sep-17	Mar-18	Sep-18	Growth Y-o-Y	Absolute growth over March 2018
Public Sector Banks	47,007.57	44826.6	45401.49	-1606.08	574.89
				-3.42%	1.28%
SBI Group	<b>28052</b>	32,584.00	34,438.00	6386	1854
				22.76%	5.69%
Private Banks	42511.79	45902.15	47964.67	5452.88	2062.52
				12.83%	4.49%
Co-operative Banks	10,108.41	5037.44	5604.49	-4503.92	567.05
				-44.56%	11.26%
<b>Sub Total (Daman)</b>	<b>127,679.77</b>	<b>128350.19</b>	<b>133408.65</b>	5728.88	5058.46
				4.49%	3.94%

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

<b>UT. Of DAMAN &amp; DIU</b>					
	Sep-17	Mar-18	Sep-18	Growth	Absolute growth over Mar 2018
				Y-o-Y	
Public Sector Banks	49,112.51	47,103.77	47,768.66	-1,343.85	664.89
				-2.74%	1.41%
SBI Group	30,940.69	35,428.39	37,551.61	6,610.92	2123.22
				21.37%	5.99%
Private Banks	43,520.60	47,286.30	49,522.27	6,001.67	2235.97
				13.79%	4.73%
Co-operative Banks	19,962.00	15,555.57	17,287.17	-2,674.83	1731.6
				-13.40%	11.13%
<b>Total</b>	<b>143,535.80</b>	<b>145,374.03</b>	<b>152,129.71</b>	<b>8,593.91</b>	<b>6755.68</b>
				5.99%	4.65%

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

**( IV ) CREDIT DEPOSIT RATIO :**

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

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

<b>Bank Group</b>	<b>For the Quarter ended Sept-2018</b>				
<b>DIU DISTRICT</b>					
	Sep-17	Mar-18	Sep-18	<b>Absolute growth over sept-17</b>	<b>Absolute growth over Mar-18</b>
Public Sector Banks	4.77%	4.84%	4.85%	0.08%	0.01%
SBI Group	2.86%	2.70%	2.92%	0.06%	0.22%
Private Banks	8.26%	9.71%	4.54%	-3.72%	-5.17%
Co-operative Banks	43.79%	45.55%	50.30%	6.51%	4.75%
<b>Sub Total (Diu)</b>	<b>8.82%</b>	<b>8.97%</b>	<b>9.60%</b>	<b>0.78%</b>	<b>0.63%</b>

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

<b>Bank Group</b>	<b>For the Quarter ended Sept-2018</b>				
<b>Daman DISTRICT</b>					
	Sep-17	Mar-18	Sep-18	<b>Absolute growth over sept-17</b>	<b>Absolute growth over Mar-18</b>
Public Sector Banks	54.73%	52.61%	55.04%	0.31%	2.43%
SBI Group	24.81%	28.79%	30.40%	5.59%	1.61%
Private Banks	54.24%	46.90%	39.96%	-14.28%	-6.94%
Co-operative Banks	32.48%	31.48%	17.34%	-15.14%	-14.14%
<b>Sub Total (Daman)</b>	<b>41.39%</b>	<b>41.10%</b>	<b>38.32%</b>	<b>-3.07%</b>	<b>-2.78%</b>
<b>All Banks</b>	<b>For the Quarter ended Mar-2018</b>				
<b>UT of Diu &amp; Daman</b>					
	Sep-17	Mar-18	Sep-18	<b>Absolute growth over Sept-17</b>	<b>Absolute growth over Mar-18</b>
Total – Diu & Daman	<b>29.40%</b>	<b>28.96%</b>	<b>28.08%</b>	<b>-1.32%</b>	<b>-0.88%</b>

**( V ) Priority Sector Lending:**

Priority sector advances of UT of Daman and Diu stood at Rs. 75148.74 Lakh as on Sept, 2018, registering an positive growth of **6,137.73** Lakh over Sept 2017 levels. The overall achievement of priority sector advances of UT of Daman & Diu is **49.4%** as of Sept, 2018 which is above benchmark.

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

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

(Amt. in Lakh)

AMOUNT OUTSTANDING AS OF Sept 2018								
Diu DISTRICT								
Parameter	Benchmark	Sept	%of Adv as of Sept	Mar	%of Adv as of Mar	Sept	% of Adv as of Sept	Absolute growth Y-O-Y
		2017	2018	2018	2017	2018	2018	
		Amt.		Amt.		Amt.		
Priority Sector	40%	11,356.56	71.62	12,288.41	72.18	13,789.71	73.66	2,433.15
Agri.Advances	18%	5,363.93	33.83	5,536.96	32.52	6,000.83	32.05	636.90
Weaker Section	10%	742.17	4.68	934.73	5.49	1798.35	9.61	1,056.18
DRI Advances	1%	0	0	0	0	0	0	0.00
AMOUNT OUTSTANDING AS OF Sept 2018								
Daman DISTRICT								
Parameter	Benchmark	Sept	%of Adv as of Sept	Mar	%of Adv as of Mar	Sept	% of Adv as of Sept	Absolute growth Y-O-Y
		2017	2018	2018	2017	2018	2018	
		Amt.		Amt.		Amt.		
Priority Sector	40%	57,654.45	45.16	59,302.08	46.2	61,359.03	45.99	3,704.58
Agri.Advances	18%	1,886.90	1.48	1,890.65	1.47	1,567.26	1.17	-319.64
Weaker Section	10%	2,634.47	2.06	2742.01	2.14	2162.4	1.62	-472.07
DRI Advances	1%	33	0	0.33	0	22	0	-11.00

AMOUNT OUTSTANDING AS OF Sept 2018								
UT OF DAMAN AND DIU								
Parameter	Benchmark	Sept	%of Adv as of Sept	Mar	%of Adv as of Mar	Sept	% of Adv as of Sept	Absolute growth Y-O-Y
		2017	2018	2018	2017	2018	2018	
		Amt.		Amt.		Amt.		
Priority Sector	40%	69,011.01	48.08	71590.49	49.25	75148.74	49.4	6,137.73
Agri.Advances	18%	7,250.83	5.05	7427.61	5.11	7568.09	4.97	317.26
Weaker Section	10%	3,376.64	2.35	3676.44	2.53	3960.75	2.6	584.11
DRI Advances	1%	33	0	0.33	0	22	0	-11.00

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Bank-Group wise data as on Sept-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 73.66% and in Daman District is 45.99%.

**(VI) Agriculture advances:**

Net agriculture advance in Diu district increased by Rs. **636.90** Lakh and in Daman district during Sept, 2018 quarter decreased by Rs. **319.64**Lakh. In case of UT of Daman & Diu, it is increased by Rs.317.26 Lakh during Sept 2018 quarter.

**(VII) Weaker Section:**

As of quarter ended Sept 2018 Weaker Section advances stood at **Rs. 1798.35** Lakh which is 9.61 % in Diu and in case of Daman it stood at Rs. **2162.4** Lakh which is 1.62 % **of total advance** as against benchmark of 10%. There is also increase in weaker section in UT of Daman & Diu by Rs. 584.11 Lakh over Sept 2018.

**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 Lakh )**

Name of Sector	DIU			DAMAN		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement
<b>Agriculture And allied</b>	1,535.98	1405.79	91.52%	1,174.31	278.7	23.73%
<b>Industries/SSI</b>	1721.34	280.52	16.30%	16,69.50	723.54	43.34%
<b>Services/OPS</b>	585.43	596.59	101.91%	811.01	243.64	30.04%
<b>Total</b>	3,842.75	2282.9	59.41%	3654.82	1245.88	34.09%

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Name of Sector.	UT of DAMAN and DIU		
	Target	Achievement	% Achievement
Agriculture And allied	2710.29	1684.49	62.15%
Industries/SSI	3390.84	1004.06	29.61%
Services/OPS	1396.44	840.23	60.17%
<b>Total</b>	<b>7497.57</b>	<b>3528.78</b>	<b>47.07%</b>

**Agriculture:** The achievement under agriculture and allied activities sector in Diu District is 91.52%,. However, the achievement under agriculture and allied activities sector in Daman District is 23.73%.

**Industries:** The achievement under industries sector in Diu District is 16.30%, During current year, in Diu District 280.52 Lakh fresh disbursement was made till Sep, 2018 quarter under in industry as against the targets of 1721.34 Lakh. While in Daman District, achievement under Industry sector is Rs. 723.54 Lakh, against the target of Rs. 1669.50 Lakh, which is 43.34% of Target.

**Other priority sector:**

Diu district achievement under other priority sector is Rs.596.59 Lakh against target of Rs.585.43 Lakh which is 101.91% of the target. In Daman Rs. 243.64 Lakh advanced to other priority sector against the target of 811.01 Lakh which constitute 30.04% achievement up to Sept, 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.

**2) Scheme for formation of Farmers Club.**

In DAMAN & DIU no any farmers club is 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.

*Under NRLM No application is sponsored in current **Mar 18** quarter to any Bank. We requested to DRDA to find out beneficiaries and sponsored the cases to Banks.*

**8.2 PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Under PMEGP Scheme, target is allocated in Diu District was 10 and for Daman was 25. However, there is no sponsoring of application in Diu district and in Daman 11 cases are sponsored.

**Mandatory entry of applications in the e-tracking system of PMEGP**

Chief Executive Officer, KVIC vide their letter dated. 24<sup>th</sup> May, 2013 informed that e-tracking of applications under PMEGP has been introduced in the PMEGP scheme.

At State Level professional agencies have been outsourced to collect the data and upload the same into the system as per the prescribed format. Directions have already been issued for posting the staff of e-tracking agency in the District offices of DICs for better monitoring and control. (Letter No. KVIC/PMEGP/e-tracking/2013-14 dated 22.05.2013)

It has now been decided that to ensure 100% compliance of e-tracking system all the implementing agencies i.e. KVIC, KVIB and DICs will forward the PMEGP applications to the banks only after entering the applications in the e-tracking system.

No application will be forwarded to financing bank branches unless it has been entered in the e-tracking system.

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Banks should accept the applications of PMEGP only if the same have been received through e-tracking system. Applications not received through e-tracking system should be rejected outright by the financing branches. Banks should enter data relating to sanction and disbursement in the e-tracking system. No margin money subsidy will be released to the banks in respect of applications not processed through e-tracking system. The Member Banks are requested to take note of the above directions which have been issued by Ministry of MSME, Govt. of India for strict compliance and also to issue necessary instructions to bank branches.

**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 Lakh)

PARTICULAR	NRLM		PMEGP		NULM	
	No.	Amt.	No.	Amt.	No.	Amt.
Targets of 2018-19	0	0	10	20	0	0
Cases Sponsored	0	0	0	0	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	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Daman District:**

PARTICULAR	NRLM		PMEGP		NULM	
	No.	Amt.	No.	Amt.	No.	Amt.
Targets of 2018-19	0	0	25	50	0	0
Cases Sponsored	0	0	11	74.52	0	0
Cases Sanctioned	0	0	2	10.70	0	0
Cases Disbursed	0	0	2	10.70	0	0
Returned / Rejected	0	0	2	10.40	0	0
Pending	0	0	6	53.42	0	0

**DENA BANK – UTLBC CELL – DIU**  
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Sr. No	Customer Name	Bank name	Amount (in Lac)	Remarks
1	Ujaval Mahesh Patel	SBI, Moti Daman	1.32	Loan not Disb. Yet
				1. Rented Shop not available
				2. Req. of GST no
2	Ketan Harshad Rana	BOB , Moti Daman	1.00	loan Disbursed
3	Subhash Patel	SBI , Nani Daman	7.00	Under Process
4	Damaniya Umesh Natwarlal	SBI , Nani Daman	12.76	Under Process
5	Vishal Bhatusing	UBI, Nani Daman	9.70	loan Disbursed
6	Nilesh Arjun Kamali	Dena bank	7.10	Cibil Not clear hence rejected
7	Devendra T Solanki	Dena bank	3.10	Cibil Not clear hence rejected
8	Rakesh Kumar	Dena bank	3.00	Applicant yet not approach to bank,Hence Rejected
9	Mayuri Viren Patel	BOB ,Bhimpore	6.03	Applicant not approach to bank yet
10	Savant Khandu	BOB ,Bhimpore	23.51	Mortgaged Issue

**OTHER DEVELOPMENTAL SCHEMES:-**

**8.4 Housing Loan:**

Total housing loan of Rs 1267.53Lakh has been disbursed during the year against target of Rs. 7933.34 Lakh, which comes to 15.98 % of target.

Bank wise performance is given in Annexure – IV .

**Amt. Rs. Lakh.**

Sr. No.	Particulars	Target		Achievement ( disbursement)		
		A/C	Amt.	A/C	Amt	%
1	<b>Diu</b>	110	493.34	16	66.7	13.52%
2	<b>Daman</b>	725	7440.00	223	1200.83	15.14%
3	<b>Total</b>	835	7933.34	239	1267.53	15.98%

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.

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

**8.5 Education loans**

Education loans are part of the priority sector advances details are given in the annexure – VII . 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 no education loan has been disbursed in Diu District as against the target of 25 accounts amounting Rs.92.08 Lakh during current year.

**Daman:** In Daman District, 26 loan accounts disbursed amounting Rs.**93.19 Lakh** under Education loan scheme as against the target of 25 accounts amounting of Rs.**136.00 Lakh** during current year .

Bankers are requested to dispose of the all applications including minority community and SC/ST applicants on priority basis.

Sr. No.	Particulars	Target		Achievement		
		A/C	Amt.	A/C	Amt.	%
1	Diu	25	92.08	0	0	0
2	Daman	25	136	26	93.19	68.52%
3	Total	50	228.08	26	93.19	40.86%

**8.6 Kisan Credit Card**

**Diu:** No any Kisan credit card is issued in the district of Diu.

**Daman:** In Daman District, Banks have so far issued 301 Kisan Credit Cards, amounting to Rs.791.00 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 Lakh )**

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	342	797.78 4.26%	953	3094.92 16.53%
2	Daman	632	2977.33 2.23%	1723	5630.14 4.22%
3	Total	974	3775.11 2.48%	2676	8725.06 5.57%

**DENA BANK – UTLBC CELL – DIU**  
**91<sup>th</sup> UTLBC**

**Women Entrepreneurs:**

**Diu:**

Total financial assistance of Rs. 3094.92 Lakh was given to women entrepreneurs in Diu District.

**Daman:** Financial assistance of Rs 5630.14Lakh 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 5.57% against the benchmark of 5%. The total financial assistance of **Rs. 8725.06**Lakh was given.

**Minority Community**

**Diu:**

Credit flow to minority Community to net Bank Credit stands Rs. 797.78 Lakh in Diu District to 342 Minority Community beneficiaries.

**Daman:**

Financial assistance of Rs. 2977.33 Lakh was given to 632 Minority Community beneficiaries.

**UT of Diu & Daman:**

Credit flow to minority community to net Bank credit in UT of Diu & Daman is Rs.3775.11 Lakh which comes to 2.48%.

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.2782.81 Lakh in 1527 accounts as under:**

Sr. No	Particulars	Outstanding under SC/ST	
		No of accounts	Amount (in Lakh )
1	Diu	359	698.46
2	Daman	1168	2084.35
3	Total	1527	2782.81

**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.
- Many Bank branches are not providing details as per the Format. No proper classification is being made and this aspect is required to be improved.

**AGENDA No.10**

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

**\*\*\*\*\*Thank You\*\*\*\*\***