

AGENDA No.1

Confirmation of the proceedings of last meeting

Last UTLBC meeting of both Union Territory of DNH and Daman and Diu held separately and accordingly proceeding of which has been circulated among member Banks. No comments / amendments/Suggestions were received so far from any of the members. The house is therefore, requested to confirm the same.

AGENDA No.2

Aadhar Seeding and Aadhar Authentication

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

In the UT of Dadra & Nagar Haveli and Daman & Diu % of Aadhar Seeding, Aadhar authentication and Mobile Seeding as on 31.03.2020 remained 93.35 %, 74.77 % & 94.52 % respectively. All member banks are requested to complete the process of Aadhar Authentication, Aadhar Seeding and Mobile seeding at earliest.

The Summarize position of Aadhar seeding, Aadhar authentication and Mobile Seeding in district of Silvassa, Daman & Diu is as under:

District	Aadhar Seeding (%)	Aadhar Authentication (%)	Mobile Seeding (%)
Silvassa	89.62	69.65	91.44
Daman	99.72 %	65.18%	99.70%
DIU	95.77%	90.85%	96.84%
UT (Total)	93.35%	74.77%	94.52%

District wise- Bank wise Aadhar Seeding, Aadhar Authentication and Mobile Seeding data is as under:

(SILVASSA DISTRICT)

Total no.of Operative /Active CASA A/c as of 31.03.2020								
Sr. No.	Name Of Bank & Branch	Total no.of Operative /Active CASA	AADHAR number have been seeded	% of Aadhar Seeded	No. of CASA accounts in which Aadhar Authentication completed	% CASA Aadhar Authentication	MOBILE Number Seeded in CASA accounts	% of MOBILE Number Seeded in CASA Operative A/C
1	ALLAHABAD BANK	12539	12355	98.53	12337	98.39	12150	96.90

2	ANDHRA BANK	11439	10963	95.84	10963	95.84	11054	96.63
3	BANK OF BARODA	256577	239040	93.17	152721	59.52	235709	91.87
4	BANK OF INDIA	10244	9896	96.60	7635	74.53	9918	96.82
5	BANK OF MAHARASTRA	5561	4800	86.32	4691	84.36	5109	91.87
6	CANARA BANK	19428	18000	92.65	12405	63.85	16900	86.99
7	CENTRAL BANK OF INDIA	9546	9107	95.40	6233	65.29	8753	91.69
8	CORPORATION BANK	8155	7316	89.71	6140	75.29	7200	88.29
9	INDIAN BANK	4771	4727	99.08	4318	90.51	4680	98.09
10	INDIAN OVERSEAS BANK	5951	5804	97.53	4449	74.76	5450	91.58
11	ORIENTAL BANK OF COMMERCE	10783	9777	90.67	6164	57.16	9000	83.46
12	PUNJAB NATIONAL BANK	6966	6860	98.48	6890	98.91	6966	100.00
13	UNION BANK OF INDIA	7246	7230	99.78	5960	82.25	7230	99.78
14	UNITED BANK OF INDIA	4476	4068	90.88	4068	90.88	4212	94.10
15	UCO BANK	7126	6957	97.63	6957	97.63	6957	97.63
16	SYNDICATE BANK	2847	2847	100.00	2847	100.00	2847	100.00
17	SBI GROUP TOTAL	62165	44521	71.62	44521	71.62	49683	79.92
18	CATHOLIC SYRIAN BANK LTD	6228	5917	95.01	5917	95.01	5917	95.01
19	IDBI BANK LTD	18152	16934	93.29	7530	41.48	17254	95.05
20	FEDERAL BANK LTD	3295	3193	96.90	3193	96.90	3221	97.75
21	TAMILNAD MERCANTILE BANK	6038	6038	100.00	6038	100.00	6038	100.00
22	DCB BANK LTD	3868	2724	70.42	2724	70.42	3692	95.45
23	RBL LTD	6551	6205	94.72	6205	94.72	4272	65.21
24	AXIS BANK LTD	16128	13108	81.27	12726	78.91	16128	100.00
25	ICICI BANK LTD	34081	32015	93.94	32015	93.94	31024	91.03
26	INDUSIND BANK LTD	4761	4159	87.36	4159	87.36	4761	100.00
27	HDFC BANK LTD	48116	37910	78.79	35527	73.84	48003	99.77
28	KOTAK MAHINDRA BANK LTD	11875	11048	93.04	9346	78.70	10150	85.47
29	BANDHAN BANK LTD	9848	7505	76.21	3036	30.83	7609	77.26
30	YES BANK LTD	3602	3148	87.40	2966	82.34	3545	98.42
	GRAND TOTAL	618363	554172	89.62	430681	69.65	565432	91.44

(DAMAN DISTRICT):

Total no.of Operative /Active CASA A/c as of 31.03.2020								
Sr.No.	Name Of Bank & Branch	Total no.of Operative /Active CASA	AADHAR number have been seeded	% of Aadhar Seeded	No. of CASA accounts in which Aadhar Authentication completed	% CASA Aadhar Authentication	MOBILE Number Seeded in CASA Account	% of MOBILE Number Seeded in CASA Operative A/C
1	SBI - GROUP	79865	79549	99.60	50443	63.16	79549	99.60
2	BOB	56952	56912	99.93	40418	70.97	56912	99.93
3	UCO BANK	4921	4902	99.61	4868	98.92	4902	99.61
4	ORIENTAL BANK OF COMME	5304	5278	99.51	5267	99.30	5278	99.51
5	UNION BANK OF INDIA	11762	11703	99.50	6326	53.78	11703	99.50
6	CANARA BANK	7896	7856	99.49	5268	66.72	7856	99.49
7	BANK OF INDIA	11728	11677	99.57	6161	52.53	11677	99.57
8	PUNJAB NATIONAL BANK	7648	7637	99.86	6122	80.05	7637	99.86
9	INDIAN BANK	11068	10976	99.17	9251	83.58	10976	99.17
10	CORPORATION BANK	12815	12714	99.21	7551	58.92	12714	99.21
11	CENTRAL BANK OF INDIA	5975	5975	100.00	5012	83.88	5975	100.00
12	BANK OF MAHARASTRA	6212	6212	100.00	5512	88.73	6212	100.00
13	SYNDICATE BANK	1641	1628	99.21	1475	89.88	1628	99.21
	COMM- BANKS	143922	143470	99.69	103231	71.73	143470	99.69
14	CITIZEN CREDIT COOP BANK	2164	2152	99.45		0.00	2152	99.45
15	GSCB DAMAN	29154	29154	100.00		0.00	29154	100.00
	CO- OP BANKS	31318	31306	99.96	0	0.00	31306	99.96
16	HDFC DAMAN	21181	21128	99.75	18489	87.29	21128	99.75
17	DEV CREDIT BANK	4881	4881	100.00	4126	84.53	4881	100.00
18	INDUSIND BANK	1798	1798	100.00	1458	81.09	1798	100.00
19	AXIS BANK	14175	14152	99.84	9348	65.95	14112	99.56
20	ICICI BANK	10415	10415	100.00	8278	79.48	10415	100.00
21	FEDERAL BANK LTD	2532	2532	100.00	2532	100.00	2508	99.05
22	RBL Bank Ltd	3301	3301	100.00	3065	92.85	3301	100.00
23	Kotak Mahindra Bank	121	121	100.00	118	97.52	121	100.00
24	IDBI	10448	10402	99.56	8983	85.98	10402	99.56
25	YES BANK LTD	1055	1054	99.91	921	87.30	1054	99.91
	PVT SEC- BANKS	69907	69784	99.82	57318	81.99	69720	99.73
	TOTAL	325012	324109	99.72	210992	64.92	324045	99.70

(DIU DISTRICT):

BANK	BRANCH	Total eligible A/c	AADH AR SEEDI NG TO A/CS	% to Aadhar seeding to a/c(31.03. 2020)	Authentic ation of Aadhar	% OF Authentic ation of Aadhar	MOBI LE SEEDI NG TO A/CS	% to mobile seeding to a/c(31.03. 2020)
SBI	DIU	6890	6890	100.00%	3676	53.35%	6890	100.00%
SBI	GHOGHLA	1493 5	1493 5	100.00%	13640	91.33%	1493 5	100.00%
SBI	VANAKBA RA	1153 7	1153 7	100.00%	9912	85.91%	1153 7	100.00%
SBI	BUCHERW ADA	6144	6144	100.00%	5994	97.56%	6144	100.00%
SUB TOT		3950 6	39506	100.00%	33222	84.09%	39506	100.00%
BOB(E- DENA)	DIU	3000	3000	100.00%	3000	100.00%	3000	100.00%
BOB(E- DENA)	VANAKBA RA	7081	7081	100.00%	7081	100.00%	7081	100.00%
BOB	DIU	2503	2503	100.00%	2503	100.00%	2503	100.00%
BOI	DIU	9730	9385	96.45%	9385	100.00%	9701	99.70%
CBI	DIU	7713	4650	60.29%	4650	100.00%	4650	60.29%
UCO	DIU	1468	1468	100.00%	1241	84.54%	1468	100.00%
SUB TOT		3149 5	2808 7	89.18%	27860	99.19%	2840 3	90.18%
HDFC	DIU	2768	2087	75.40%	1969	94.35%	2768	100.00%
ICICI	DIU	2023	1963	97.03%	1889	96.23%	2023	100.00%
AXIS	DIU	4494	4494	100.00%	4012	89.27%	4494	100.00%
SUB TOT		9285	8544	92.02%	7870	92.11%	9285	100.00%
GSCB	DIU	4967	4967	100.00%	4711	94.85%	4967	100.00%
GSCB	VANAKBA RA	4381	4381	100.00%	3848	87.83%	4381	100.00%
GSCB	GHOGHLA	5687	5687	100.00%	5275	92.76%	5687	100.00%
GSCB	FUDAM	2660	2660	100.00%	2463	92.59%	2660	100.00%
SUB TOT		1769 5	1769 5	100.00%	16297	92.10%	1769 5	100.00%
G. TOT		9798 1	9383 2	95.77%	85249	90.85%	9488 9	96.84%

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). The progress made by various bank branches under PMJDY and status of Aadhar seeding in district of Daman, Diu and Silvassa is given in below.

Total Accounts: (Silvassa)

(As of 31/03/2020)

Bank	Total A/c As of 30.09.2019	Total A/c As of 31.12.2019	Total A/c As of 31.03.2020	Progress over last quarter
PSBs	120847	121512	124497	2985
Private Banks	4573	4618	4606	-12
Total	125420	126130	129103	2973

Total Accounts: (Daman)

(As of 31/03/2020)

Bank	Total A/c As of 30.10.2019	Total A/c As of 31.12.2019	Total A/c As of 31.03.2020	Progress over last quarter
PSBs	49836	50140	51177	1037
Private Banks	2499	2498	2389	-109
Total	53478	53781	54709	928

Total Accounts: (Diu)

(As of 31/03/2020)

Bank	Total A/c As of 30.10.2019	Total A/c As of 31.12.2019	Total A/c As of 31.03.2020	Progress over last quarter
PSBs	3972	4091	4108	17
Private Banks	1676	1682	1683	1
Total	5648	5773	5791	18

Total Accounts: (UT of DNH, Daman & Diu)**(As of 31/03/2020)**

Bank	Total A/c As of 30.10.2019	Total A/c As of 31.12.2019	Total A/c As of 31.03.2020	Progress over last quarter
PSBs	174655	175743	179782	4039
Private Banks	9891	9941	9821	-120
Total	184546	185684	189603	3919

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

3.2.3 Atal Pension Yojana (APY)

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

Progress under PMJJBY, PMSBY and APY in District of Silvassa, Daman & Diu is as under:

Silvassa District:

Sr. No.	Name of Scheme	No. of Enrolments till 30.10.2019	No. of Enrolments till 30.09.2019	No. of Enrolments till 31.03.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	31920	32061	33624	1563
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	56825	57415	59996	2581
3	Atal Pension Yojana (APY)	13062	13785	14995	1210
	Total	101807	103261	108615	5354

Daman District:

Sr. No.	Name of Scheme	No. of Enrolments till 30.10.2019	No. of Enrolments till 30.09.2019	No. of Enrolments till 31.03.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	25627	25860	26049	189
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	40409	40902	41390	488
3	Atal Pension Yojana (APY)	2898	3040	3216	176
	Total	68934	69802	70655	853

Diu District:

Sr. No.	Name of Scheme	No. of Enrolments till 30.10.2019	No. of Enrolments till 30.09.2019	No. of Enrolments till 31.03.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	6988	6894	7940	1046
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	12842	12718	14257	1539
3	Atal Pension Yojana (APY)	1128	1101	1342	241
	Total	20958	20713	23539	2826

UT of DHN, Daman & Diu

Sr. No.	Name of Scheme	No. of Enrolments till 30.10.2019	No. of Enrolments till 30.09.2019	No. of Enrolments till 31.03.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	64535	64815	67613	2798
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	110076	111035	115643	4608
3	Atal Pension Yojana (APY)	17088	17926	19553	1627
	Total	191699	193776	202809	9033

PMJJBY, PMSBY Claim Summarized position (As on 31.03.2020)

District	Claim Under PMJJBY	Claim under PMSBY	Total Claim (PMJJBY+PMSBY)
Silvassa	67	14	81
Daman	30	3	33
Diu	16	0	16
UT (DNH, D & D)	113	17	130

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

Progress under PMMY in District of Silvassa, Daman & Diu since inception of scheme is as under:

Since inception of the Scheme (Silvassa District)										Amt. in Crores		
Financial Year	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt
2015-16	815	1.65	1.65	254	7.24	7.24	167	12.38	12.38	1236	21.27	21.27
2016-17	2196	7.42	7.41	255	5.03	4.40	136	11.04	10.80	2587	23.49	22.61
2017-18	2437	7.71	7.69	768	13.47	13.41	203	15.61	15.21	3408	36.79	36.30
2018-19	1441	5.16	5.09	1161	17.42	17.05	298	21.93	21.76	2900	44.51	43.91
2019-20 (31.03.2020)	2030	6.61	6.53	570	15.01	14.24	299	22.81	22.02	2899	44.44	42.78
Grand Total	8919	28.55	28.37	3008	58.17	56.34	1103	83.77	82.17	13030	170.50	166.87

Since inception of the Scheme							(Daman District)			Amt. in Crores		
Financial Year	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt
2015-16	289	0.62	0.62	105	2.26	2.26	50	3.09	3.09	444	5.98	5.98
2016-17	391	0.38	0.31	134	3.15	3.02	83	7.05	6.73	608	10.57	10.07
2017-18	384	0.73	0.61	230	5.61	5.48	138	10.93	10.27	749	17.27	16.35
2018-19	180	0.44	0.28	204	5.39	4.99	123	10.19	9.22	507	16.00	14.49
2019-20 (31.03.2020)	262	0.70	0.53	200	5.29	4.99	184	15.95	14.24	646	21.94	19.76
Grand Total	1506	2.87	2.35	873	21.07	20.74	578	47.21	43.55	2954	71.76	66.65

Since inception of the Scheme (Diu District)										Amt. in Crores		
Financial Year	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt
2015-16	205	0.37	0.37	8	0.21	0.21	1	0.06	0.06	214	0.64	0.64
2016-17	27	0.18	0.18	4	0.09	0.09	1	0.08	0.08	35	0.46	0.46
2017-18	45	0.13	0.13	57	1.11	1.11	20	1.54	1.54	122	2.77	2.77
2018-19	38	0.17	0.17	186	3.69	3.69	5	0.33	0.28	229	4.19	4.14
2019-20 (31.03.2020)	51	0.17	0.17	56	0.78	0.78	62	2.98	2.98	169	3.94	3.94
Grand Total	366	1.02	1.02	311	5.88	5.88	89	4.99	4.94	769	12	11.95

Since inception of the Scheme (UT of DNH, D & D)										Amt. in Crores		
Financial Year	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt . Amt	No Of A/Cs	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sanctio n Amt	Disbt. Amt
2015-16	1309	2.64	2.64	367	9.71	9.71	218	15.53	15.53	1894	27.89	27.89
2016-17	2614	7.98	7.9	393	8.27	7.51	220	18.17	17.61	3230	34.52	33.14
2017-18	2866	8.57	8.43	1055	20.19	20	361	28.08	27.02	4279	56.83	55.42
2018-19	1659	5.77	5.54	1551	26.5	25.73	426	32.45	31.26	3636	64.7	62.54
2019-20 (31.03.2020)	2343	7.48	7.23	826	21.08	20.01	545	41.74	39.24	3714	70.32	66.48
Grand Total	10791	32.44	31.74	4192	85.12	82.96	1770	135.97	130.66	16753	254.26	245.47

NPA Detail in PMMY:

District	NPA Status of banks in PMMY as on 31.03.2020		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	59	265	382.96
Daman	39	86	112.19
Diu	18	0	0
UT (DNH, D & D)	116	351	495.15

3.4 Stand up India

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

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

Progress under Stand-Up India (As of 31.03.2020) in District of Silvassa, Daman & Diu is as under:

District	No of Account (Sanctioned)	Amount Sanctioned (In Lakhs)
Silvassa	35	804.77
Daman	33	1638.00
Diu	0	0
UT (DNH , D & D)	68	2442.77

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

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

NPA Detail in SUI:

District	NPA Status of banks in SUI as on 31.03.2020		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	59	0	0
Daman	39	6	382
Diu	18	0	0
UT (DNH, D & D)	116	6	382

3.5 Pradhan Mantri FasalBima Yojana (PMFBY)

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

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

3.6 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme

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

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

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

- **Beneficiary Family** –Economically Weaker Section (EWS – Household income of up to Rs.3.00 lakh) and Low Income Group (LIG - Household income of above Rs. 3.00 lakh and up to Rs.6.00 lakh) family not owning a pucca house in the name of the any of the family members in any part of India.
- **Geographical Coverage** – All 4041 statutory towns as per Census 2011. Further, vide circular dated 9th November 2015, Ministry of Housing and Urban Poverty Alleviation, Government of India has notified that States/UTs will have the flexibility to include in the Mission, the Planning Area as notified with respect to the Statutory town and which surrounds the concerned municipal area.
- House should be in the name of female head of the house, including joint name with male head.
- Interest subsidy eligibility at the rate of 6.50% for a maximum tenure of 20 years for loan amount uptoRs. 6 lakh. The subsidy amount is Approximate Rs 2.20 lakh.
- Carpet area of the house/flat is up to 30 sq. m. for EWS and 60 sq. m. for LIG.
- Carpet area of the house/flat is up to 160 SqMtr for MIG-I and 200 SqMtr for MIG-II

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

Group	Eligibility (Income)	Subsidy Rate	Tenure (Year)	Dwelling Unit Carpet Size (Sq. Mtr.)
EWS	Up to 3,00,000	6.50%	20	30
LIG	Up to 6,00,000	6.50%	20	60
MIG-I	Up to 12,00,000	4.00%	20	160
MIG-II	Up to 18,00,000	3.00%	20	200

District	Since inception of scheme Up to 29.02.2020							
	No. of Housing Loan A/C covered under PMAY	Amt. Of Subsidy Involved in Lacs	Out of which No. of A/C in which Subsidy have been Claimed	Amt. Of Subsidy Claimed in Lacs	No. of A/C in which Subsidy have been Received	Amt. Of Subsidy Received in Lacs	No. of A/C in which Subsidy have been not Received	Amt. Of Subsidy not Received in Lacs
Silvassa	1260	3213.90	1249	3129.73	623	1451.53	626	1678.20
Daman	93	210.54	93	210.54	0	0	0	0

Diu	6	14.34	6	14.34	6	14.34	0	0
UT	1359	3438.78	1348	3354.61	629	1465.87	626	1678.2

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

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

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

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

3.7 Doubling of Farmers' Income by 2022

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

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

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

Banks should revisit their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and 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.
-

3.8 Sukanya Samrudhi Yojana (SSY)

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

The total no. of accounts opened under this scheme since inception i.e. 22/01/2015 in UT of DNH and D & D is **as under**.

District	No of application enrolled since inception
Silvassa	1471
Daman	728
Diu	964
UT (DNH , D & D)	3163

AGENDA No.4

Other Important Issues

4.1 Progress of Rural Self Employment Training Institute-Silvassa

As per Ministry of Rural Development, GOI each lead bank has to establish Rural Self Employment Training Institute (RSETI) in their respective districts. Our Dena Bank has established Dena RSETI in 2012. The RSETI has been graded AA by MoRD for last 3 years.

The details of the training programs organized by the RSETI:

District	Year	No. of Training Batches		% Achievement	No. of Candidate Trained		% Achievement	Candidates Settled			Settlement Ratio
		Target	Achievement		Target	Achievement		With Bank Finance	Without Bank Finance	Total	
Silvassa	2019-20	28	26	93	750	763	102	267	212	509	67%
Daman	2019-20	0	0	0	0	0	0	0	0	0	0
Diu	2019-20	0	0	0	0	0	0	0	0	0	0
UT	2019-20	28	26	93	750	763	102	267	212	509	67%

There is no RSETI centre at District Daman and District Diu.

Category wise, gender wise summary of candidates trained at RSETI

District	RSETI	No. of Trainees				CATEGORY						
		Total	Male	Female	Female %	GEN	SC/ST	OBC	Minority	BPL	BPL %	APL
Silvassa	2019-20	763	206	557	73.00	54	669	30	10	688	90.17	75
Daman	2019-20	0	0	0	0	0	0	0	0	0	0	0
Diu	2019-20	0	0	0	0	0	0	0	0	0	0	0
UT	2019-20	763	206	557	73	54	669	30	10	688	90.17	75

4.2 Availability of Bank Mitras / BCs in SSAs:

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

- 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.

Position of SSA allotted verses covered is as under for district of Silvassa, Daman & Diu:

<u>District</u>	No of SSA allotted	No of SSA Covered
Silvassa	35	30
Daman	7	5
Diu	4	4
UT (DNH,D & D)	46	39

Classification of Model of Banking Correspondent as Banking Outlet

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

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

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

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

4.3 Financial Literacy

4.3.1 Financial Literacy and credit counseling center (FLCC)

District	Sponsored Bank	No. of FLCCs set up by the Lead Bank
Silvassa	BANK OF BARODA	1
Daman	STATE BANK OF INDIA	1
Diu	STATE BANK OF INDIA	1
UT (DNH, D & D)		3

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. Performance of FLC center located at District Silvassa, Daman & Diu verses allotted targets are as under:

District	No. of Rural Banks	Quarterly Target for FLC Camp	FLC Camp Organised
Silvassa	24	72	122
Daman	6	18	12
Diu	4	21	21
UT (DNH, D & D)	34	111	155

Financial Inclusion Fund- A Differentiated Approach

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

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

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

Total cases pending for DM order at district Silvassa, Daman & Diu are as under:

District	No. of cases under SARFAESI pending for DM order	Amt. in Lacs
Silvassa	9	613.78
Daman	0	0
Diu	0	0
UT (DNH,D & D)	9	613.78

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED Dec-19 & March -20 district –Silvassa, Daman & Diu & UT (DNH, D &D)

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

BRANCH EXPANSION AREA WISE

District	Bank Group	Mar-2019	Dec-2019	March-20	Variation over March 2019
Silvassa	Rural Branches	24	24	24	0
	Semi Urban Branches & Others	36	35	35	-1
	TOTAL	60	59	59	-1
Daman	Rural Branches	6	6	6	0
	Semi Urban Branches & Others	33	33	33	0
	TOTAL	39	39	39	0
Diu	Rural Branches	4	4	4	0
	Semi Urban Branches & Others	13	14	14	+1
	TOTAL	17	18	18	+1
UT (DNH,D & D)	Rural Branches	34	34	34	0
	Semi Urban Branches & Others	82	82	82	0
	TOTAL	116	116	116	0

BRANCH EXPANSION SECTOR WISE

District	Bank Group	Mar-2019	Dec-2019	Mar-2020	Variation over March- 2019
Silvassa	Public Sector Bank / Branches	35	33	33	-2
	SBI Group	5	5	5	0
	Private Bank & Other Bank Branches	20	21	21	+1
	TOTAL	60	59	59	-1
Daman	Public Sector Bank / Branches	15	15	15	0
	SBI Group	4	4	4	0
	Private Bank & Other Bank Branches	20	20	20	0
	TOTAL	39	39	39	0
Diu	Public Sector Bank / Branches	5	5	5	0
	SBI Group	4	4	4	0
	Private Bank & Other Bank Branches	8	9	9	+1
	TOTAL	17	18	18	+1
UT (DNH, D & D)	Public Sector Bank / Branches	55	53	53	-2
	SBI Group	13	13	13	0
	Private Bank & Other Bank Branches	48	50	50	+2
	TOTAL	116	116	116	0

ATM POSITION:

District	No of ATM	Out of which (Functional ATM)
Silvassa	156	156
Daman	89	89
Diu	19	18
UT (DNH, D & D)	264	263

DEPOSIT GROWTH:

As of Quarter ended March 2020 the deposit stands at Rs.10062.83 Cr. The deposit has increased by Rs.653.29 Cr as compared to March 2019. On YOY basis UT (Silvassa & Daman and Diu) registered growth of 6.94 %. District wise/ Bank group wise position of Banks are as under:

District	Bank Group	Mar-19	Dec-19	Mar-20	Growth Y-to-Y (%)	Absolute growth over Mar-19
SILVASSA	Public Sector Banks	2410.39	2245.3	2492.41	3.4	82.02
	SBI	292	319.01	345.46	18.31	53.46
	Private Banks	1337.32	1676.2	1552.86	16.12	215.54
	TOTAL	4039.71	4240.4	4390.73	8.69	351.02
DAMAN	Public Sector Banks	745.15	864.45	917.05	23.07	171.9
	SBI	1217.28	1257.89	1287.09	5.73	69.81
	Private Banks	1663.93	1611.18	1574.55	-5.37	-89.38
	TOTAL	3626.36	3733.52	3778.69	4.20	152.33
DIU	Public Sector Banks	514.7	551.09	563.56	9.49	48.86
	SBI	1059.61	1076.64	1123.02	5.98	63.41
	Private Banks	169.16	203.29	206.83	22.27	37.67
	TOTAL	1743.47	1831.02	1893.41	8.6	149.94
UT (DNH, D & D)	Public Sector Banks	3670.24	3660.84	3973.02	8.25	302.78
	SBI	2568.89	2653.54	2755.57	7.27	186.68
	Private Banks	3170.41	3490.67	3334.24	5.17	163.83
	TOTAL	9409.54	9805.05	10062.83	6.94	653.29

Note: figure in (%) growth over previous year

Private sector Bank, SBI & Private sector bank have registered 8.25 %, 7.27 % & 5.17 % respectively on YOY basis.

CREDIT EXPANSION

During the Quarter under ended March-2020, the advance stands at Rs.4127.41 Cr. The Advance has increased by Rs.172.44 Crore as compared to March 2019. On YOY basis UT has registered growth of 4.23 %. District wise and group-wise advance figure is as under:

The Private sector Banks show positive growth in credit expansion (6.67%) followed by Public sector banks which registered 2.83 % growth.

District	Bank Group	Mar-19	Dec-19	Mar-20	Growth Y-to-Y (%)	Absolute growth over Mar-19
SILVASSA	Public Sector Banks	840.45	829.82	841.58	0.13	1.13
	SBI	198.97	206.42	220.45	10.8	21.48
	Private Banks	1472.99	1560.97	1486.5	0.92	13.51
	TOTAL	2512.41	2597.21	2548.53	1.44	36.12
DAMAN	Public Sector Banks	446.69	467.45	476.16	6.60	29.47
	SBI	290.64	247.17	255.25	-12.18	-35.39
	Private Banks	637.81	714.69	758.29	18.89	120.48
	TOTAL	1375.14	1429.31	1489.7	8.33	114.56
DIU	Public Sector Banks	137.95	146.65	147.67	7.04	9.72
	SBI	31.82	35.63	36.04	13.26	4.22
	Private Banks	16.5	19.4	24.32	47.39	7.82
	TOTAL	186.27	201.68	208.03	11.68	21.76
UT (DNH, D & D)	Public Sector Banks	1425.09	1443.92	1465.41	2.83	40.32
	SBI	521.43	489.22	511.74	-1.86	-9.69
	Private Banks	2127.3	2295.06	2269.11	6.67	141.81
	TOTAL	4073.82	4228.2	4246.26	4.23	172.44

CREDIT DEPOSIT RATIO

The Bank group wise CD Ratio as on March-19, Dec-19 & March-2020 is given below:

District	Bank Group	Mar-19	Dec-19	Mar-20	Net effect over Mar-19
SILVASSA	Public Sector Banks	34.87%	36.96%	33.77%	-1.1%
	SBI	68.14%	64.71%	63.81%	-4.33%
	Private Banks	110.14%	93.13%	95.73%	-14.41%
	TOTAL	62.19%	61.25%	58.04%	-4.15%
DAMAN	Public Sector Banks	60%	54%	52%	-8%
	SBI	21%	20%	20%	-1%
	Private Banks	38%	44%	48%	+10%
	TOTAL	37.92%	38.28%	39.42%	+1.50%
DIU	Public Sector Banks	26.80%	26.61%	26.20%	-0.60
	SBI	3.00%	3.31%	3.21%	+0.21
	Private Banks	9.75%	9.54%	11.76%	+2.01
	TOTAL	10.68%	11.01%	10.99%	+0.31
UT (DNH, D & D)	Public Sector Banks	38.83	39.44	36.88	-1.95
	SBI	20.30	18.44	18.57	-1.73
	Private Banks	67.10	65.75	68.05	+0.95
	TOTAL	43.29	43.12	42.20	-1.09

NPA STATUS OF BANKS IN DADRA & NAGAR HAVELI

The total NPA of bank branches at District Silvassa, Daman and Diu & UT (DHH, Daman & Diu) as of 31.03.2020 is as under.

NPA Status of banks in Dadra & Nagar Haveli as of 31.03.2020							
District	No. of Branches	Priority sector		Non-Priority sector		Total NPA	
		No. of a/c	Amt. in lacs	No. of a/c	Amt. in lacs	No. of a/c	Amt. in lacs
Silvassa	59	990	5651.96	470	457.33	1460	6109.29
Daman	39	637	4790.00	408	378.29	1045	2168.29
Diu	18	102	635.75	34	172.66	136	808.41
UT	116	1729	11077.71	912	1008.28	2641	9085.99

PRIORITY SECTOR LENDING

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

DISTRICT	PARAMETER	BENCHMARK	Outstanding (as of Mar-19)		Outstanding (as of Dec-19)		Outstanding (as of Mar-20)		Absolute Growth
			Mar-19 Amt.	% to Adv.a s of Mar-19	Dec-19 Amt.	% to Adv.a s of Dec-19	Mar-20 Amt.	% to Adv.a s of Mar-20	Absolute growth over Mar. 19
Silvassa	Priority Sector	40%	1361.5	54.19	1544.9	59.49	1565.37	61.42	203.85
	Agri. Advances	18%	63.27	2.52	63.59	2.45	63.13	2.48	-0.14
	Weaker Sec-Adv.	10%	195	7.76	234.92	9.05	233.42	9.16	38.42
	DRI Advances	1%	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Daman	Priority Sector	40%	812.6	59.09	897.78	62.81	930.01	62.43	117.41
	Agri. Advances	18%	25.83	1.85	27.33	1.91	28.74	1.93	2.91
	Weaker Sec-Adv.	10%	92.61	6.73	89.42	6.30	89.4	6.25	-3.21
	DRI Advances	1%	0	0	0	0	0	0	0
Diu	Priority Sector	40%	141.55	75.99	153.79	76.26	152.47	73.29	10.92
	Agri. Advances	18%	56.63	30.40	57.18	28.35	59.33	28.52	2.7

	Weaker Sec-Adv.	10%	36.01	19.33	49.5	25.54	34.86	16.75	-1.15
	DRI Advances	1%	0	0	0	0	0	0	0
UT (DNH, D & D)	Priority Sector	40%	2315.6	56.84	2596.56	61.41	2647.85	62.36	332.18
	Agri. Advances	18%	145.73	3.58	148.1	3.50	151.2	3.56	5.47
	Weaker Sec-Adv.	10%	323.62	7.94	373.84	8.84	357.68	8.42	34.06
	DRI Advances	1%	0	0.00	0	0.00	0	0.00	0

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

- Total credit flow to **Priority Sector** stands at Rs.2647.85 Crore (53.14%) as of the Quarter ended March 2020 as against the RBI benchmark of 40%. It has increased by 332.18 Cr over March 2019.
- Total **Agriculture Lending** is Rs.151.20 Crore (3.03%) as on March-2020. It is far below benchmark of 18%. It has increased by only 5.47 Cr over March 2019.
- **Weaker section** advance is Rs.357.68 Crore (7.18 %) as of the Quarter ended March-2020 of Total Advances. It is below benchmark level of 10%.The weaker section advance has increased by 34.06 Cr over March 2019.

Agriculture Advances:

Outstanding under Agriculture Advances has increased by Rs.5.47 Cr. Mar-2020. YOY growth rate is 3.75%.

DISTRICT	Bench mark (Agri advances)	Outstanding as of		Outstanding as of		Outstanding as of	
		Mar-19 Amt.	% to Adv.	Dec-19 Amt.	% to Adv.	Mar-20 Amt.	% to Adv.
SILVASSA	18%	63.27	2.52	63.59	2.45	63.13	2.48
DAMAN	18%	25.83	1.85	27.33	1.91	28.74	1.93
DIU	18%	56.63	30.4	57.18	28.35	59.33	28.52
UT	18%	145.73	3.58	148.1	3.50	151.2	3.56

Weaker Section:

As of March-2019 weaker section advances stood at Rs.323.62 Crore which is 7.94% of total Advance as against benchmark of 10%. On YoY basis, weaker section advances has increased by 34.06 Crore.

(Amount in Rs. Crores)

District	Bench mark weaker section	Outstanding as of		Outstanding as of	
		Mar-19 Amt.	% to Adv.	Mar-20 Amt.	% to Adv.
SILVASSA	10%	195.00	7.76	233.42	9.16
DAMAN	10%	92.61	6.73	89.40	6.25
DIU	10%	36.01	19.33	34.86	16.75
UT (DNH, D & D)	10%	323.62	7.94	357.68	8.42

AGENDA No.6**REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2019-2020 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.**

The summary of target vis-a-vis achievement under Annual Credit Plan 2019–2020 is presented hereunder, whereas branch wise information is provided in Annexure No. 6.

(Amount in Rs. Crores)

DISTRICT	SECTOR	FINANCIAL TARGET	Achievement During the year i.e. 01/04/2019 to 31/03/2020	ACHIEVEMENT %
SILVASSA	Agri.&Allied Activities	41.80	25.21	60.31%
	MSME	204.53	256.31	125.32%
	Housing	99.95	250.34	250.46%
	Education	2.25	1.72	76.44%
	OPS	25.49	17.32	67.95%
	TOTAL	374.02	550.90	147.29%
DAMAN	Agri.&Allied Activities	12.59	7.05	56%
	MSME	171.87	164.36	95%
	Housing	79.90	29.91	37%
	Education	2.12	0.83	39%
	OPS	6.65	21.08	317%
	TOTAL	272.13	223.24	82%
DIU	Agri.&Allied Activities	18.64	27.28	146%
	MSME	17.27	17.65	102%
	Housing	4.39	5.37	122%
	Education	0.59	0.11	13%
	OPS	1.56	0	0%
	TOTAL	42.60	50.41	118%
UT (DNH,D &D)	Agri.&Allied Activities	73.03	59.54	81.53
	MSME	393.67	438.32	111.34
	Housing	184.24	285.62	155.03
	Education	4.96	2.66	53.63
	OPS	33.7	38.4	113.95
	TOTAL	688.75	824.55	119.72

Agriculture & Allied Activities

The achievement as of Quarter ended March-20 is at 81.53 % i.e. Rs.59.54 Crore against the target of Rs. 73.03 Crore. The performance under agriculture sector is unsatisfactory for the quarter ended March- 2020.

Small Scale Industries/ MSME

The achievement under SSI/ MSME Sector as of quarter ended March-20 is 111.34 % i.e. Rs.2.66 Crore against the target of Rs.4.96 Crore. ACP target allotted under MME Sector is surpassed and performance is good.

Housing

The achievement as of Quarter ended Mar-20 under Housing sector is 155.03 % i.e. 285.62 Crore against the target of Rs.184.24 Crore. ACP target under Housing Sector is surpassed with good margin and thus performance is excellent.

Education

The achievement as of Quarter ended March-20 under Education Loan is 53.66 % i.e.2.66 Crore against the target of Rs.4.96 Crore. Performance under Education Sector is poor and all Banks to improve it on priority basis.

Other Priority Sector

The achievement as of Quarter ended March-20 under Other Priority Sector is 113.95 % i.e. Rs.38.41 Crore against the target of Rs.33.70 Crore. The performance under OPS sector is Excellent.

AGENDA No.7

NABARD'S VARIOUS DEVELOPMENTAL AND SUBSIDY LINKED SCHEMES.

1) Scheme for formation of JLG.

Progress of JLGs in district of Silvassa, Daman & Diu and UT during FY 2019-20 are as under:

District	Formation of JLG	Bank Account Open	Bank Credit Linked	Amount. Rs. Cash Credit
Silvassa	52	37	10	925000
Daman	0	0	0	0
Diu	0	0	0	0
UT	52	37	10	925000

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

Progress under Women Self-help group in district of Silvassa, Daman & Diu and UT during FY 2019-20 are as under:

District	Savings linked	Bank Credit Linked	Amount in Rs.
Silvassa	631	380	38000000
Daman	37	0	0
Diu	82	0	0
UT	750	380	38000000

AGENDA No.8

CENTRAL/STATE GOVT. SPONSORED PROGRAMMES /OTHER DEVELOPMENTAL PROGRAMMES IMPLEMENTED

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

8.1 National Rural Livelihood Mission (NRLM)

Progress under NRLM in district of Silvassa, Daman & Diu and UT are as under:

District	Total application sanctioned during FY 2019-20	Total Application disbursed FY 2019-20	O/S in scheme as on 31.03.2020
Silvassa	0	0	0
Daman	0	0	0
Diu	0	0	0
UT	0	0	0

8.2 PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The target for States and UTs is allocated by the Central Nodal Agency KVIC/DIC. Progress under PMEGP Scheme in district of Silvassa, Daman, Diu & UT during FY 2019-20 are as under:

District	No. Of Application Sponsored	No. Of Application Sanctioned	No. of Application Disbursed	No. of Application Rejected/ Returned	No. Of Application Pending
Silvassa	11	09	09	01	01
Daman	15	03	03	03	09
Diu	0	0	0	0	0
UT	26	12	12	4	10

8.3 National Urban Livelihood Mission (NULM)

Progress under NRLM Scheme in district of Silvassa, Daman, Diu & UT during FY 2019-20 are as under:

District	No. Of Application Sponsored	No. Of Application Sanctioned	No. of Application Disbursed	No. of Application Rejected/ Returned	No. Of Application Pending
Silvassa	0	0	0	0	0
Daman	0	0	0	0	0
Diu	0	0	0	0	0
UT	0	0	0	0	0

AGENDA No.9

OTHER DEVELOPMENTAL SCHEMES

9.1 Financing to Minority Community.

As directed by RBI vide their circular dtd. 1.9.2006 and Prime Minister's 15 Point Program for the welfare of the Minority Communities within the overall target of Priority Sector lending and sub-target of 10% of the Weaker Section, due care is to be taken to ensure that the Minority Communities also receive an equitable proportion of the credit.

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

Amounts in Cr.

District	Disbursement during Quarter Dec-2019 A/c Amount		Disbursement during Quarter March-2020 A/c Amount		Outstanding as of March-2020 A/c Amount	
Silvassa	95	7.68	158	6.15	1223	71.82
Daman	4	0.52	5	0.98	679	41.41
Diu	3	0.11	2	0.05	415	11.06
UT	102	8.31	165	7.18	2317	124.29

9.2 Financing to Women Entrepreneurs.

Progress under financing to women Entrepreneurs are as under:

Amounts in Cr

District	Disbursement during the quarter Dec-2019 A/c Amount		Disbursement during the quarter March-2020 A/c Amount		Outstanding as of March-20 A/c Amount	
Silvassa	880	49.32	2389	40.95	9677	397.50
Daman	26	1.57	0	0	1819	61.19
Diu	16	0.92	11	0.76	1052	36.25
UT	922	51.81	2400	41.71	12548	494.94

9.3 Education Loan:

Progress under Education loan of district Silvassa, Daman , Diu & UT are as under:

District	Disbursement during Quarter Dec-19		Disbursement during Quarter March-20		Outstanding as of, March-20		NPA as of, March-20	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
Silvassa	15	0.56	10	0.62	271	11.50	11	0.25
Daman	21	0.68	13	0.26	172	6.64	0	0
Diu	0	0	2	0.11	33	1.70	0	0
UT	36	1.24	25	0.99	476	19.84	0	0

9.4 Finance to SC/ST beneficiaries:

Progress under Financing to SC/ST beneficiaries in district of Silvassa, Daman and Diu & UT are as under:

District	Disbursement during quarter Dec-19		Disbursement during quarter March-2020		Outstanding as of-March 20	
	A/c	Amount	A/c	Amount	A/c	Amount
Silvassa	120	1.96	224	4.25	4053	96.76
Daman	11	0.48	0	0	1211	23.21
Diu	3	0.02	2	0.03	244	5.72
UT	134	2.46	226	4.28	5508	125.69

AGENDA No.10**Expanding and Deepening of Digital Payments Ecosystem and review of progress on quarterly basis:**

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

AGENDA No.12**PROGRESS UNDER COVID LOAN AND EMERGENCY CREDIT LOAN FOR MSME:****(Amt. in Cr.)**

District	Covid Loans		Emergency Credit loan under MSME		Total	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Silvassa	0	0	271	27.82	271	27.82
Daman	0	0	161	7.32	161	7.32
Diu	59	0.18	50	1.45	109	1.63
UT	59	0.18	482	36.59	541	36.77

<u>AGENDA No.11</u>

OTHER Agenda

- **Many Bank branches are not providing details as per the Format given by RBI. Hence, all are requested to take note of the same and submit the data in prescribed format only from next UTLBC meeting. No proper classification is being made and this aspect is required to be improved.**