



यू टी एल बी सी संयोजक (दादरा एवं नगर हवेली एवं दमन एवं दिउ)
बड़ौदा भवन, पांचवा तल, बैंक ऑफ बड़ौदा, अंचल कार्यालय, आर सी
दत्ता रोड, अल्कापुरी, बड़ौदा-390001, फोन: 0265-2316501/45
UTLBC CONVENER (Dadra & Nagar Haveli & Daman & Diu)
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**पाँचवी केंद्र शासित स्तरीय बैंकर्स समिति
बैठक
(दादर एवं नगर हवेली तथा दमन एवं दीव)**

**दिनांक: 30-06-2021
संयोजक बैंक: बैंक आफ बड़ौदा**

AGENDA No.1

Confirmation of the proceedings of last meeting

4th UTLBC meeting of Union Territory of DNH and Daman and Diu after merger of UT of Dadra and Nagar Haveli and UT of Daman and Diu held on 28th April 2021 and accordingly minutes of which has been circulated among member Banks. No comments / amendments/Suggestions were received so far from any of the members. All are 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 31.03.2021 remained 97.22%, 90.72% & 97.38% 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:

	Aadhar Seeding (%)	Aadhar Authentication (%)	Mobile Seeding (%)
Silvassa	94.11%	87.81%	93.13%
Daman	99.75%	91.25%	99.75%
DIU	97.81%	93.12%	99.26%
UT (Total)	97.22%	90.72%	97.38%

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 31.03.2021								
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	BANK OF BARODA	272705	267235	97.99	267512	94.74	267418	96.88
2	ALLAHABAD BANK	12910	12761	98.85	13218	98.53	12900	96.29
3	ANDHRA BANK	11264	10805	95.93	10857	94.81	10960	95.62
4	BANK OF INDIA	12778	12218	95.62	12314	95.41	12814	99.53
5	BANK OF MAHARASTRA	4662	4452	95.50	4469	93.55	4703	98.45
6	CANARA BANK	19046	18160	95.35	18785	79.40	16307	82.10
7	CENTRAL BANK OF INDIA	8356	8296	99.28	8395	99.08	8455	100.00
8	CORPORATION BANK	8090	7321	90.49	7539	90.04	7517	90.07
9	INDIAN BANK	5363	5360	99.94	5513	99.18	5350	96.96
10	INDIAN OVERSEAS BANK	6069	5992	98.73	6159	77.92	5537	88.71
11	IDBI BANK LTD	17483	17283	98.86	17468	42.03	17691	94.73
12	ORIENTAL BANK OF COMMERCE	10481	9580	91.40	9925	93.84	9028	81.85
13	PUNJAB NATIONAL BANK	6870	6705	97.60	6860	97.65	6966	98.72
14	UNION BANK OF INDIA	7416	7216	97.30	7437	92.18	7560	98.71
15	UNITED BANK OF INDIA	4649	4201	90.36	4276	88.31	4469	92.28
16	UCO BANK	7988	7500	93.89	7577	88.43	7608	93.97
17	SYNDICATE BANK	2674	2674	100.00	2800	100.00	2800	100.00
18	SBI GROUP TOTAL	64939	62447	96.16	63266	95.33	50972	76.68
19	CATHOLIC SYRIAN BANK LTD	2879	2875	99.86	3094	99.61	3094	99.61
20	FEDERAL BANK LTD	2866	2866	100.00	2983	100.00	2983	100.00
21	TAMILNAD MERCANTILE BANK	9922	9750	98.27	10135	100.00	10135	98.33
22	DCB BANK LTD	2820	2397	85.00	2625	73.00	3584	99.67
23	RBL LTD	7297	5544	75.98	5591	66.72	6298	79.16
24	AXIS BANK LTD	13250	11280	85.13	11795	84.39	12321	88.16
25	ICICI BANK LTD	35602	33516	94.14	34542	91.42	35024	94.35
26	INDUSIND BANK LTD	5826	5054	86.75	5311	84.94	4334	69.31
27	HDFC BANK LTD	47150	32991	69.97	34640	64.97	49742	99.89
28	KOTAK MAHINDRA BANK LTD	11005	10952	99.52	11546	78.70	10150	85.47
29	BANDHAN BANK LTD	11493	9395	81.75	9476	24.07	10705	90.09
30	YES BANK LTD	2900	2448	84.41	2649	53.68	3204	100.00
	GRAND TOTAL	636753	599274	94.11	608757	87.81	610629	93.13

(DAMAN DISTRICT):

Total No. of Operative /Active CASA A/c as of 31.03.2021								
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	MOBIL E Number Seeded in CASA Account	% of MOBIL E Number Seeded in CASA Operative A/C
1	SBI - GROUP	81007	80844	99.80	80623	99.53	80844	99.80
2	BOB	61023	60998	99.96	60998	99.96	60998	99.96
3	UCO BANK	7028	7023	99.93	7023	99.93	7023	99.93
4	ORIENTAL BANK OF COMME	6182	6173	99.85	6173	99.85	6173	99.85
5	UNION BANK OF INDIA	11872	11849	99.81	11849	99.81	11849	99.81
6	CANARA BANK	8346	8329	99.80	8329	99.80	8329	99.80
7	BANK OF INDIA	11738	11714	99.80	11714	99.80	11714	99.80
8	PUNJAB NATIONAL BANK	8182	8112	99.14	8112	99.14	8112	99.14
9	INDIAN BANK	11078	10986	99.17	10986	99.17	10986	99.17
10	CORPORATIO N BANK	12821	12724	99.24	12724	99.24	12724	99.24
11	CENTRAL BANK OF INDIA	8789	8742	99.47	8742	99.47	8742	99.47
12	BANK OF MAHARASTRA	6214	6212	99.97	6212	99.97	6212	99.97
13	SYNDICATE BANK	1644	1634	99.39	1634	99.39	1634	99.39
	COMM-BANKS	154917	154496	99.73	154496	99.73	154496	99.73
14	CITIZEN CREDIT COOP BANK	4132	4098	99.18	4098	99.18	4098	99.18
15	GSCB DAMAN	29154	29154	100.00	0.00	0.00	29154	100.00
	CO- OP BANKS	33286	33252	99.90	4098	12.31	33252	99.90
16	HDFC DAMAN	21712	21618	99.57	21618	99.57	21618	99.57

17	DEV CREDIT BANK	4991	4981	99.80	4981	99.80	4981	99.80
18	INDUSIND BANK	1801	1798	99.83	1798	99.83	1798	99.83
19	AXIS BANK	14181	14155	99.82	14155	99.82	14155	99.82
20	ICICI BANK	10421	10401	99.81	10401	99.81	10401	100.00
21	FEDERAL BANK LTD	2541	2532	99.65	2532	99.65	2541	100.00
22	RBL Bank Ltd	9200	9176	99.74	9176	99.74	9176	99.74
23	Kotak Mahindra Bank	218	218	100.00	218	100.00	218	100.00
24	IDBI	10511	10444	99.36	10444	99.36	10444	99.36
25	YES BANK LTD	1064	1061	99.72	1061	99.72	1061	99.72
	PVT SEC-BANKS	76640	76384	99.67	76384	99.67	76393	99.68
	TOTAL	345850	344976	99.75	315601	91.25	344985	99.75

(DIU DISTRICT):

Total no.of Operative /Active CASA A/c as of 31.03.2021								
BANK	BRANCH	Total eligible A/c	AADH AR SEEDI NG TO A/CS	% to Aadhar seeding to a/c(31.03.20 21)	Authenticat ion of Aadhar	% OF Authenticat ion of Aadhar	MOBIL E SEEDI NG TO A/CS	% to mobile seeding to a/c(31.03.20 21)
SBI	DIU	7232	7220	99.83%	5003	69%	7232	100%
SBI	GHOGLA	15131	15005	99.17%	14100	94%	15131	100%
SBI	VANAKBAR A	12290	12290	100.00%	10655	87%	12290	100%
SBI	BUCHERWA DA	6150	6150	100.00%	6140	100%	6150	100%
SUB TOT		40803	40665	99.66%	35898	88%	40803	100%
BOB(E-DENA)	DIU	7161	7161	100.00%	7161	100%	7161	100%
BOB(E-DENA)	VANAKBAR A	4925	4925	100.00%	4925	100%	4925	100%
BOB	DIU	9967	9622	96.54%	9622	100%	9967	100%
BOI	DIU	6701	6134	91.54%	6134	100%	6030	90%
CBI	DIU	1612	1612	100.00%	1612	100%	1612	100%
UCO	DIU	30366	29454	97.00%	29454	100%	29695	98%
SUB TOT		3007	1943	64.62%	1875	97%	3007	100%
HDFC	DIU	2296	2289	99.70%	2170	95%	2293	100%
ICICI	DIU	4697	4679	99.62%	4335	93%	4649	99%
AXIS	DIU	136	135	99.26%	134	99%	136	100%
SUB TOT		10136	9046	89.25%	8514	94%	10085	100%

GSCB	DIU	5007	5007	100.00%	4757	95%	5007	100%
GSCB	VANAKBARA	4624	4624	100.00%	4066	88%	4624	100%
GSCB	GHOGLA	5819	5786	99.43%	5385	93%	5808	100%
GSCB	FUDAM	2661	2661	100.00%	2475	93%	2661	100%
SUB TOT		18111	18078	99.82%	16683	92%	18100	100%
G. TOT		99416	97243	97.81%	90549	93%	98683	99%

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 31/03/2021)

Bank	Total A/c As of 31.12.2020	Total A/c As of 31.03.2021	Progress over last quarter
PSBs	139835	141439	1604
Private Banks	4518	4472	- 46
Total	144353	145911	1604

Total Accounts: (Daman)

(As of 31/03/2021)

Bank	Total A/c As of 31.12.2020	Total A/c As of 31.03.2021	Progress over last quarter
PSBs	53902	54467	565
Co Op	1143	1143	0
Private Banks	3628	3507	-121
Total	58673	59117	444

Total Accounts: (Diu)**(As of 31/03/2021)**

Bank	Total A/c As of 31.12.2020	Total A/c As of 31.03.2021	Progress over last quarter
PSBs	4479	5659	1180
Private Banks	2402	2406	4
Co-op Bank	128	128	0
Total	7009	8193	1184

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

Silvassa District:

Sr. No.	Name of Scheme	No. of Enrolments till 31.12.2020	No. of Enrolments till 31.03.2021	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	44235	45383	1148
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	75076	76018	942
3	Atal Pension Yojana (APY)	16421	17427	1006
	Total	135732	138828	3096

Daman District:

Sr. No.	Name of Scheme	No. of Enrolments till 31.12.2020	No. of Enrolments till 31.03.2021	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	28189	28710	521
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	44999	45805	806
3	Atal Pension Yojana (APY)	3992	4164	172
	Total	77180	78679	1499

Diu District:

Sr. No.	Name of Scheme	No. of Enrolments till 31.12.2020	No. of Enrolments till 31.03.2021	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	8860	9118	258
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	15525	16109	584
3	Atal Pension Yojana (APY)	1610	1780	170
	Total	25995	27007	1012

PMJJBY, PMSBY Claim Summarized position (As on 31.03.2021)

District	Claim Under PMJJBY	Claim under PMSBY	Total Claim (PMJJBY+PMSBY)
Silvassa	90	18	108
Daman	41	5	46
Diu	19	1	20
UT (DNH, D & D)	150	24	174

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 (DNH 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	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sancti on Amt	Disbt. Amt	No Of A/Cs	Sanctio n 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	2030	6.61	6.53	570	15.01	14.24	299	22.81	22.02	2899	44.44	42.78
2020-21 (31/03/21)	1226	4.05	4.05	959	9.32	9.32	58	2.17	2.17	2243	15.55	15.55
Grand Total	10145	32.06	32.42	3967	69.84	67.49	1161	73.56	84.34	15273	186.05	182.42

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	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sanctio n Amt	Disbt. Amt	No Of A/Cs	Sancti on 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	14.49

2019-20	262	0.70	0.53	200	5.29	4.99	184	15.95	14.24	646	21.94	19.76
2020-21 (31/03/21)	410	0.65	0.54	241	5.89	5.61	181	15.54	7.84	832	22.08	13.99
Grand Total	1916	3.52	2.89	1114	27.59	26.35	759	62.75	51.39	3786	93.84	80.64

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	51	0.17	0.17	56	0.78	0.78	62	2.98	2.98	169	3.94	3.94
2020-21 (31/03/21)	15	0.045	0.045	51	0.82	0.82	44	4.18	4.18	110	5.04	5.04
Grand Total	381	1.065	1.065	362	6.7	6.7	133	9.17	9.12	879	17.04	16.99

NPA Detail in PMMY:

District	NPA Status of banks in PMMY as on 31.03.2021		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	55	260	389.07
Daman	39	89	114.26
Diu	17	0	0
UT (DNH, D & D)	111	349	503.33

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 31.03.2021) in District of Silvassa, Daman & Diu is as under:

District	No of Account (Sanctioned)	Amount Sanctioned (In Lakhs)
Silvassa	40	898.02
Daman	38	1732

Diu	1	20
UT (DNH , D & D)	79	2650.02

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 31.03.2021		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	55	1749	5715.01
Daman	39	6	382.00
Diu	17	0	0
UT (DNH, D & D)	111	1755	6097.01

3.5 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.

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 up to Rs. 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 Sq. Mtr. for MIG-I and 200 Sq. Mtr. for MIG-II.

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

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

Since inception of scheme Up to 31.03.2021								
District	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	1451	3496.64	1435	3461.16	834	1767.93	601	1693.23
Daman	131	343.41	131	343.41	112	289.05	19	54.36
Diu	10	22.52	10	22.52	6	13.33	4	9.19
UT	1592	3862.57	1576	3827.09	952	2070.31	624	1756.78

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 “up to 120 square meter” to “up to 160 square meter” and in MIG II category from “up to 150 square meter” to “up to 200 square meter”. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017 and hence this enhancement in carpet area will enable more number of borrowers to take benefit of the scheme.

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

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

3.7 Doubling of Farmers’ Income by 2022

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

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

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

Banks should revisit their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and disbursal of loans within specified time limits with an aim for better capital formation in agriculture sector.

Moreover, Lead Banks were advised to ensure the following:

- Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.
- Include “Doubling of Farmers’ Income by 2022” as a regular agenda under Lead Bank Scheme in various forums such as DCC and DLRC.
- Lead Banks to ensure close coordination with Government departments be leveraged to further the objectives of doubling farmers’ income by 2022.

3.8 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	1670
Daman	1892
Diu	1101
UT (DNH , D & D)	4663

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		% Achieve ment	No. of Candidate Trained		% Achieve ment	Candidates Settled			Settlement Ratio
		Target	Achieve ment		Target	Achieve ment		With Bank Finance	Without Bank Finance	Total	
Silvassa	2020-21	23	23	100	550	560	101	138	256	437	78%
Daman	2020-21	0	0	0	0	0	0	0	0	0	0
Diu	2020-21	0	0	0	0	0	0	0	0	0	0
UT	2020-21	23	23	100	550	560	101	138	256	437	78%

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

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	35
Daman	7	6
Diu	0	0
UT (DNH,D & D)	42	41

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	0	72	78
Daman	6	18	34
Diu	4	12	12
UT (DNH, D& D)	10	102	124

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	691.00
Daman	0	0
Diu	0	0
UT (DNH,D & D)	9	691.00

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED December -2020 district –Silvassa, Daman & Diu & UT (DNH, D &D)**

The total number of Bank branches in UT of D&NH and Daman and Diu as of Quarter ended March-21 is 115. Comparative summary of Bank - Branches, group wise is given here under:

BRANCH EXPANSION AREA WISE

District	Bank Group	Dec-19	Mar-20	Mar-21	Variation over March 2020
Silvassa	Rural Branches	24	20	20	0
	Semi Urban Branches	35	35	36	1
	TOTAL	59	55	56	0
Daman	Rural Branches	6	6	6	0
	Semi Urban Branches	33	33	33	0
	TOTAL	39	39	39	0
Diu	Rural Branches	4	4	4	0
	Semi Urban Branches	13	13	13	0
	TOTAL	17	17	17	0
UT (DNH,D & D)	Rural Branches	34	30	30	0
	Semi Urban Branches	81	81	82	1
	TOTAL	115	111	112	0

BRANCH EXPANSION SECTOR WISE

District	Bank Group	Dec-19	Mar-20	Mar-21	Variation over March 2020
Silvassa	Public Sector Bank / Branches	33	29	29	0
	SBI Group	5	5	6	1
	Private Bank & Other Bank Branches	21	21	21	0
	TOTAL	59	55	56	1
Daman	Public Sector Bank / Branches	14	14	14	0
	SBI Group	4	4	4	0
	Private Bank & Other Bank Branches	21	21	21	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	8	8	0
	TOTAL	17	17	17	0
UT (DNH,D & D)	Public Sector Bank / Branches	52	48	48	0
	SBI Group	13	13	14	1
	Private Bank & Other Bank Branches	50	50	50	0
	TOTAL	115	111	112	1

ATM POSITION:

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

DEPOSIT GROWTH:

As of Quarter ended March 2021, the deposit stands at Rs. 1175.89 Cr. The deposit has increased by Rs.1299.24 Cr as compared to March 2020. YTD Growth of UT as a whole over March -2020 is 12.43%.

UT	Bank Group	Dec-19	Mar-20	Mar-21	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	2245.25	2492.41	3414.98	37.02%	922.57	37.02%
	SBI	319.01	345.46	303.65	-12.10%	-41.81	-12.10%
	Private Banks	1676.15	1552.86	1541.14	-0.75%	-11.72	-0.75%
	TOTAL	4240.41	4390.73	5259.77	19.79%	869.04	19.79%
DAMAN	Public Sector Banks	864.45	953.93	863.03	-9.53%	-90.90	-9.53%
	SBI	1257.89	1331.23	1526.72	14.68%	195.49	14.68%
	Co Op Bank	319.99	319.96	246.57	-22.94%	-73.39	-22.94%
	Private	1291.19	1311.20	1350.09	2.97%	38.89	2.97%

	Banks						
	TOTAL	3733.53	3916.33	3986.41	1.79%	70.08	1.79%
DIU	Public Sector Banks	809.51	563.56	830.51	47.37%	266.95	47.37%
	SBI	1160.36	1123.02	1995.71	77.71%	872.69	77.71%
	Co Op Bank	264.18	255.17	262.74	2.97%	7.57	2.97%
	Private Banks	206.13	206.83	219.75	6.25%	12.92	6.25%
	TOTAL	2440.18	2148.59	2508.71	16.76%	360.12	16.76%
UT (DNH, D & D)	Public Sector Banks	3919.21	4009.90	5108.52	27.40%	1098.62	27.40%
	SBI	2737.26	2799.71	3826.08	36.66%	1026.37	36.66%
	Co Op Bank	584.17	575.13	509.31	-11.44%	-65.82	-11.44%
	Private Banks	3173.47	3070.89	3110.98	1.31%	40.09	1.31%
	TOTAL	10414.12	10455.65	11754.89	12.43%	1299.24	12.43%

During the quarter ended March-21 the deposit has increased by 36.66% in case of SBI followed by Public Sector Banks at 27.40%.

CREDIT EXPANSION

During the Quarter under review i.e. March-21, the advance stands at Rs.6120 Cr. The Advance has increased by Rs.1874.01 Crore as compared to March-2020. On YOY basis UT as a whole registered growth of 44%. The group-wise advance is as below:

District	Bank Group	Dec-19	Mar-20	Mar-21	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	829.82	841.58	965.00	14.67%	123.42	14.67%
	SBI	206.42	220.45	221.19	0.34%	0.74	0.34%
	Private Banks	1560.97	1486.50	3141.84	111.36%	1655.34	111.36%
	TOTAL	2597.21	2548.53	4328.38	69.84%	1779.85	69.84%
DAMAN	Public Sector Banks	467.45	476.16	507.28	6.54%	31.12	6.54%
	SBI	247.17	255.25	253.75	-0.59%	-1.50	-0.59%
	Co Op Bank	148.41	153.14	144.64	-5.55%	-8.50	-5.55%
	Private Banks	566.28	605.15	664.45	9.80%	59.30	9.80%

	TOTAL	1429.31	1489.71	1570.13	5.40%	80.42	5.40%
DIU	Public Sector Banks	40.59	28.82	42.55	47.64%	13.73	47.64%
	SBI	33.33	36.04	35.03	-2.80%	-1.01	-2.80%
	Co Op Bank	118.92	118.85	114.59	-3.58%	-4.26	-3.58%
	Private Banks	28.15	24.32	29.67	22.00%	5.35	22.00%
	TOTAL	220.99	208.03	221.84	6.64%	13.81	6.64%
UT (DNH, D & D)	Public Sector Banks	1337.86	1346.56	1514.83	12.50%	168.27	12.50%
	SBI	486.92	511.74	509.97	-0.35%	-1.77	-0.35%
	Co Op Bank	267.33	271.99	259.23	-4.69%	-12.76	-4.69%
	Private Banks	2155.40	2115.97	3835.96	81.29%	1719.99	81.29%
	TOTAL	4247.51	4246.27	6120.35	44.13%	1874.08	44.13%

The Private Banks show positive growth in credit expansion (81.29%) followed by Public Sector Bank (12.50%) whereas SBI has registered negative growth

CREDIT DEPOSIT RATIO

The Bank group wise CD Ratio is given below:

District	Bank Group	Dec-19	Mar-2020	Mar-21	Net Effect over March-20
SILVASSA	Public Sector Banks	37.0%	33.8%	28.3%	-5.5%
	SBI Groups	64.7%	63.8%	72.8%	9.0%
	Private Banks	93.1%	95.7%	203.8%	108.1%
	Total	61.3%	58.0%	82.3%	24.3%
DAMAN	Public Sector Banks	54.0%	52.0%	59.0%	7.0%
	SBI	20.0%	20.0%	17.0%	-3.0%
	Private Banks	44.0%	48.0%	49.0%	1.0%
	TOTAL	38.3%	39.4%	39.4%	0.0%
DIU	Public Sector Banks	14.9%	18.0%	14.4%	-3.7%
	SBI	2.9%	3.2%	2.9%	-0.3%
	Private Banks	8.5%	11.8%	13.5%	1.7%

	TOTAL	9.1%	9.7%	8.8%	-0.8%
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NPA STATUS OF BANKS IN DADRA & NAGAR HAVELI & Diu and Daman

The total NPA of bank branches at District Silvassa, Daman and Diu & UT (DHH, Daman & Diu) as of 31.03.2021 is as under.

NPA Status of banks in Dadra & Nagar Haveli as of 31.03.2021							
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	55	1006	4931.66	743	783.35	1749	5715.01
Daman	39	634	4595.46	408	378.29	1042	4973.75
Diu	17	74	299.17	74	180.72	148	479.89
UT	111	1714	9826.29	1225	1342.36	2939	11168.65

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	BEN CH MAR K	Outstanding (as of Mar-20)		Outstanding (as of Mar-21)		Absolute Growth
			Mar-20 Amt.	% to Adv.as of Mar-20	Mar-21 Amt.	% to Adv.as of Sept-20	Absolute growth over March 20
Silvassa	Priority Sector	40%	1565.37	61.42%	1716.29	39.65%	150.92
	Agri. Advances	18%	63.13	2.48%	74.24	1.72%	11.11
	Weaker Sec-Adv.	10%	233.42	9.16%	203.36	4.70%	-30.06
	DRI Advances	1%	0.00	0.00%	0.00	0.00%	0.00
Daman	Priority Sector	40%	930.01	62.43%	1045.18	66.57%	115.17
	Agri. Advances	18%	28.74	1.93%	30.10	1.92%	1.36

	Weaker Sec-Adv.	10%	89.4	6.00%	174.68	11.13%	85.28
	DRI Advances	1%	0.00	0.00%	0.00	0.00%	0.00
Diu	Priority Sector	40%	152.47	73.29%	168.71	76.05%	16.24
	Agri. Advances	18%	59.33	28.52%	66.23	29.85%	6.90
	Weaker Sec-Adv.	10%	34.86	16.76%	45.64	20.57%	10.78
	DRI Advances	1%	0.00	0.00%	0.00	0.00%	0.00
UT (DNH, D & D)	Priority Sector	40%	2647.85	62.36%	2930.18	47.88%	282.33
	Agri. Advances	18%	151.2	3.56%	170.57	2.79%	19.37
	Weaker Sec-Adv.	10%	357.68	8.42%	423.68	6.92%	66.00
	DRI Advances	1%	0.00	0.00%	0.00	0.00%	0.00

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

DIST	Bank Group	As at 31.03.2020			As at 31.03.2021		
		Total Advances	PS Advances	As% to Total Advances	Total Advances	PS Advances	As% to Total Advances
SILVASS	Public Sector Banks	841.58	736.55	87.52%	965.35	849.53	88.00%
	SBI Group	220.45	181.1	82.15%	221.19	173.21	78.31%
	Private sector Banks	1486.5	647.72	43.57%	3141.84	693.55	22.07%
	Total	2548.53	1565.37	61.42%	4328.38	1716.29	39.65%
DAMAN	Public Sector Banks	476.16	417.79	87.74%	507.28	429.15	84.60%
	SBI Group	255.25	165.67	64.90%	253.75	179.12	70.59%
	Co-op Bank	153.14	97.81	63.87%	144.64	97.81	67.62%
	Private sector Banks	605.15	248.72	41.10%	664.45	339.09	51.03%

	Total	1489.71	930.01	62.43%	1570.13	1045.18	66.57%
DIU	Public Sector Banks	28.82	17.79	61.73%	42.55	33.31	78.28%
	SBI Group	36.04	15.55	43.15%	35.03	17.67	50.44%
	Co-op Bank	118.85	106.7	89.78%	114.59	104.85	91.50%
	Private sector Banks	24.32	12.43	51.11%	29.67	12.88	43.41%
	Total	208.03	152.47	73.29%	221.84	168.71	76.05%
UT (DNH, D & D 0	Public Sector Banks	1346.56	1172.13	87.05%	1515.18	1311.99	86.59%
	SBI Group	511.74	362.32	70.80%	509.97	370	72.55%
	Co-op Bank	1758.49	852.23	48.46%	3401.07	896.21	26.35%
	Private sector Banks	3178	1826.52	57.47%	5022.5	2068.26	41.18%
	Total	2173.9	1500.27	69.01%	2299.25	1643.04	71.46%

Agriculture Advances:

Outstanding under Agriculture Advances has increased by Rs.19.37 cr. over Mar-2020 and Agriculture advance stood 2.79% of total advance against the benchmark of 18 %.

DISTRICT	Bench mark (Agri advances)	Outstanding as of		Outstanding as of	
		Mar-20 Amt.	% to Adv.	Mar-21 Amt.	% to Adv.
SILVASSA	18%	63.13	2.48%	74.24	1.72%
DAMAN	18%	28.74	1.93%	30.10	1.92%
DIU	18%	59.33	28.52%	66.23	29.85%
UT	18%	151.20	3.56%	170.57	2.79%

Weaker Section:

As of 31st March-2021 weaker section advances stood at Rs.423.68 Crore which is 6.92% of total Advance as against benchmark of 10%. On YoY basis, weaker section advances has increased by 66 Crore.

(Amount in Rs. Crores)

District	Bench	Outstanding	Outstanding
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	mark weaker section	as of		as of	
		Mar-20 Amt.	% to Adv.	Mar-21 Amt.	% to Adv.
SILVASSA	10%	233.42	9.16%	203.36	4.70%
DAMAN	10%	89.40	6.00%	174.68	11.13%
DIU	10%	34.86	16.75%	45.64	20.58%
UT (DNH, D & D)	10%	357.68	8.42%	423.68	6.92%

AGENDA No.6

REVIEW OF PROGRESS UNDER ANNUAL CREDIT PLAN (ACP) 2020-2021 FOR FRESH LENDING TO PRIORITY SECTOR ADVANCES.

The summary of target vis-a-vis achievement under Annual Credit Plan 2020–2021 is presented hereunder.

(Amount in Rs. Crores)

DISTRICT	SECTOR	FINANCIAL TARGET	Achievement During the year i.e. 01/04/2020 to 31/03/2021 (till 31.03.2021)	ACHIEVEMENT %
SILVASSA	Agri.&Allied Activities	40.25	19.27	47.88%
	MSME	247.79	842.37	339.95%
	Housing	117.12	223.56	190.88%
	Education	2.67	2.37	88.76%
	OPS	29.52	1.72	5.83%
	TOTAL	437.35	1089.29	249.07%
DAMAN	Agri.&Allied Activities	12.27	3.02	24.61%
	MSME	172.7	175.29	101.50%
	Housing	87.97	20.68	23.51%
	Education	2.84	1.33	46.83%
	OPS	6.82	4.25	62.32%
	TOTAL	282.61	204.57	72.39%
DIU	Agri.&Allied Activities	20.88	28.08	134.48%
	MSME	19.14	15.91	83.12%
	Housing	4.87	0.65	13.35%
	Education	0.65	0.60	92.31%

	OPS	1.73	0.00	0.00%
	TOTAL	47.28	45.26	95.73%
UT (DNH,D &D)	Agri.&Allied Activities	73.4	50.37	68.62%
	MSME	439.63	1033.57	235.10%
	Housing	209.96	244.89	116.64%
	Education	6.16	4.30	69.81%
	OPS	38.07	5.97	15.68%
	TOTAL	767.24	1339.12	174.54%

Agriculture & Allied Activities

Achievement under Agriculture and Allied activities for Quarter ended March-21 remained at 68.62% i.e. Rs.50.37 Crore of disbursement against the target of Rs. 73.40 Crore for whole FY 2020-21. The performance under Agriculture sector is satisfactory.

Small Scale Industries/ MSME

The achievement under SSI/ MSME Sector as of quarter ended March-21 is 235.10% i.e. Rs.1033.57 Crore against the target of Rs.439.63 Crore allotted for whole FY 2020-2021. The Performance under MSME Sector is very good.

Housing

The achievement as of Quarter ended Sept-20 under Housing sector is 116.64 % i.e. 244.89 Crore against the target of Rs.209.96 Crore allotted for whole FY 2020-2021. Performance under Housing Sector is very good.

Education

The achievement as of Quarter ended March-21 under Education Loan is 69.81% i.e.4.30 Crore against the target of Rs.6.16 Crore allotted for whole FY 2020-2021. Performance under Education Sector is good.

Other Priority Sector

The achievement as of Quarter ended March-21 under Other Priority Sector is 15.68 % i.e. Rs.5.97 Crore against the target of Rs. 38.07 Crore allotted for whole FY 2020-2021. The performance under OPS sector need improvement.

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 2020-21 are as under:

District	Formation of JLG	Bank Account Open	Bank Credit Linked	Amount. Rs. Cash Credit
Silvassa	528	528	329	329
Daman	0	0	0	0
Diu	0	0	0	0
UT	528	528	329	329

3) 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 2020-21 are as under:

District	Savings linked	Bank Credit Linked	Amount in lakh
Silvassa	528	329	329
Daman	37	0	0
Diu	83	0	0
UT	648	329	329

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 2020-21	Total Application disbursed FY 2020-21	O/S in scheme as on 31.03.2021
Silvassa	0	0	0
Daman	0	0	0

Diu	0	0	0
UT	0	0	0

Under NRLM scheme no application has been sponsored by DRDA during current FY 2020-2021.

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, and Diu & UT during FY 2020-21 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	9	7	6	2	0
Daman	11	2	2	7	2
Diu	1	1	1	0	0
UT	21	10	9	9	2

8.3 National Urban Livelihood Mission (NULM)

Progress under NRLM Scheme in district of Silvassa, Daman, and Diu & UT during FY 2020-21 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. 01.09.2006 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 March-21 are given in the following table. The Bank wise details are given in annexures 11.

Amounts in Cr.

District	Outstanding as of Mar-20		Disbursement during Quarter March-2021		Outstanding as of March-21	
	A/c	Amount	A/c	Amount	A/c	Amount
Silvassa	1223	71.82	454	26.00	1255	79.91
Daman	679	24.41	34	2.32	712	26.73
Diu	415	11.06	7	0.60	417	9.99
UT	2317	107.29	495	28.92	2384	116.63

9.2 Financing to Women Entrepreneurs.

Progress under financing to women Entrepreneurs are as under:

Amounts in Cr

District	Outstanding as of, Mar-2020		Disbursement during the quarter Mar-21		Outstanding as of Mar-21	
	A/c	Amount	A/c	Amount	A/c	Amount
Silvassa	9677	397.50	3102	35.09	8650	240.32
Daman	1819	57.19	32	8.38	1851	65.57
Diu	1052	36.25	100	2.62	1008	40.77
UT	12548	490.94	3234	46.09	11509	346.66

9.3 Education Loan:

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

Amount in Cr

District	Outstanding as of, Mar-20 A/c Amount		Disbursement during Quarter Mar-21 A/c Amount		Outstanding as of, Mar-21 A/c Amount		NPA as of, Mar-21 A/c Amount	
Silvassa	271	11.50	45	2.81	295	14.67	14	0.36
Daman	132	5.82	34	1.33	145	6.49	0	0
Diu	33	1.70	1	0.03	32	2.00	0	0
UT	436	19.02	80	4.17	472	23.16	14	0.36

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:

(Amt. in Crores)

District	Outstanding as of, Mar-20 A/c Amount		Disbursement during quarter Mar-21 A/c Amount		Outstanding as of, Mar- 21 A/c Amount	
Silvassa	4053	96.76	1400	75.00	5354	195.64
Daman	1211	23.21	16	2.08	1227	25.29
Diu	244	5.72	19	1.63	280	7.28
UT	5508	125.69	1435	78.71	6861	228.21

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 endeavor 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 and Bank of Baroda is convening the meeting of sub-committee formed for expanding and deepening of digital payments ecosystem. All Banks/branches of Silvassa and Daman are advised to implement suitable steps for making identified district Silvassa & Daman 100 % digital enabled.

AGENDA No.11

PROGRESS UNDER COVID LOAN AND EMERGENCY CREDIT LOAN FOR MSME:

(Amt. in Crore)

District	Emergency Credit loan under MSME		Total	
	A/c	Amt.	A/c	Amt.
Silvassa	1021	690.74	1021	690.74
Daman	322	23.78	322	23.78
Diu	50	1.45	50	1.45
UT	1393	715.97	1393	715.97

AGENDA No.12

OTHER Agenda

PM SVANIDHI Scheme:

Ministry of Housing & Urban Affairs (MoHUA) has launched "PM Street Vendor's Atma Nirbhar Nidhi" (PM SVANidhi) under Atma Nirbhar Bharat package, a special microcredit facility for providing affordable loan to street vendors to resume their livelihoods. Based on guidelines issued by MoHUA, our Bank has approved 'PM SVANIDHI' Scheme for implementation in our Bank

The highlights of the Scheme are as under:

The proposed scheme is introduced by Ministry of Housing and Urban Affairs (MoHUA), Govt. of India, with the following objectives:

- To facilitate working capital loan up to Rs. 10,000 to street vendors.
- To incentivize regular repayment; and to reward digital transactions. (Maximum Cash Back up to Rs 1200/- for Digital Transaction)
- The Scheme is available to all street vendors engaged in vending in urban areas on or before March 24, 2020.
- The tenure of loan is one year on which MoHUA will give interest subsidy @7% p.a. up to 31st March 2022 for all standard accounts.
- The loans under the scheme shall be covered under Graded Guarantee Cover by CGTMSE, without any fees, which will be operated on portfolio basis as under:
First Loss Default (Up to 5%): 100%.
Second Loss (beyond 5% up to 15%): 75% of default portfolio.
Maximum guarantee coverage will be 15% of the year portfolio.
- Small Industries Development Bank of India (SIDBI) will be the implementation Partner of the MoHUA for scheme administration.

The latest progress under PM SVANIDHI scheme is as under:

PM SVANIDHI Progress as of 31.03.2021					
District	Total Applications	Applications at Market Place	Applications Picked Up	Applications Sanctioned	Applications Disbursed
	A+B+C	A	B	C	D
Silvassa	1353	18	415	329	591
Daman	295	6	46	14	229
Diu	150	0	31	119	107
UT (DNH , D & D)	1798	24	492	462	927
