

BANKING AT A GLANCE IN UNION TERRITORY- JUNE, 2021

PARAMETERS	June, 2020	March, 2021	Jun-21	Growth over March 2021(Q-o-Q)	Growth over June 2020(Y-o-Y)
TOTAL No. OF BRANCHES	115	112	112	0	-3
CATEGORY OF BRANCHES					
RURAL	34	31	31	0	-3
SEMI - URBAN	81	81	81	0	0
URBAN	0	0	0	0	0
METRO	0	0	0	0	0
TOTAL	115	112	112	0	-3
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	10834.35	11754.89	12239.91	485.02	1405.56
ADVANCES	5814.46	6120.35	6304.52	184.17	490.06
CREDIT DEPOSIT RATIO	53.67	52.07	51.51	37.97	34.87
PS ADVANCES	2699.81	2930.18	3048.67	118.49	348.86
(% to advances)	(46.43%)	(47.87%)	(48.35%)	(4.04%)	(5.99%)
AGRI ADVANCES	154.88	170.56	185.02	14.46	30.14
(% to advances)	(2.66%)	(2.78%)	(2.93%)	(8.47%)	(19.46%)
MSME ADVANCES		1644.76	1566.24	-78.52	184.8
(% to advances)		(26.86%)	(24.83%)	(-4.76%)	
WEAKER SEC.ADV	445.19	423.68	492.58	68.9	47.39
(% to advances)	(7.65%)	(6.92%)	(7.81%)	(16.26%)	(10.64%)

Details as per Annexure-1

Position of Kisan Credit Cards for the period ended					
	June, 2020	March, 2021	Jun-21	Growth over March 2021(Q-o-Q)	Growth over June 2020(Y-o-Y)
Accounts	1237	1470	1421	-49	184
Amount	1691	2322	2227	-95	536

AGENDA No.1**Confirmation of the proceedings of last meeting**

The proceedings of the 5th meeting of Union Territory Level Bankers Committee for the quarter ended March, 2021 held through circulation of agenda on 30th June, 2021 were circulated to all the members vide letter dated 22nd July, 2021. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2**FOLLOW-UP ACTION ON PENDING ISSUES:**

NIL

AGENDA No.3**IMPLEMENTATION OF FINANCIAL INCLUSION:****3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.06.2021:

No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
Rural	Urban	Total				
57722	155698	213420	193327	90.59	148331	80.29

District -wise position in terms of Aadhaar Seeding, Zero Balance Accounts and RuPay card issued in **PMJDY Accounts** is @ **Annexure-2(A)**.

Position with respect to operative CASA accounts as of 30.06.2021:

Total Operative CASA A/cs (in lakhs)	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
10.84	96.5	89.83	95.19

As per the progress report dated **30.06.2021** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the UT stood at **90.59%** and average Aadhaar authentication stood at **89.83%**, whereas the National average under Aadhaar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **95.19%** against the National Average of **80.94%**.

The District-wise position in terms of operative CASA accounts is @ **Annexure-2(B)**.

3.2 Social Security Schemes

A. PMSBY and PMJJBY

Progress in enrollments and claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2021 is as below:

Total enrollment	PMJJBY	PMSBY
	84445	139580
Claim settlement status as on 30.06.2021		
Claims lodged	181	28
Claims Paid	167	21
Claims Rejected	11	5
Claims under process	3	2
Settlement %age	93.91	83

Major Reasons for rejections of cases:

PMJJBY – Death during the lien period of the policy i.e. Death within 45 days of policy initiation

PMSBY – Death due to causes other than accident as per Post Mortem/ FIR Report/ Not covered under the policy

The District wise enrolment under Social Security Schemes is available @ [Annexure-3](#).

B. Atal Pension Yojana (APY)

Performance during the FY 2021-22 under APY is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2021-22	Achievement	Achievement (%)
1	Public Sector Banks	63	4410	524.00	11.88
2	Private Banks	39	1840	21	1.14
3	Co-op. Banks	10	10	10	100.00
4	RRBs	0	0	0	0
Grand Total		112	6260	555	8.87

Total number of enrolments in the UT under the scheme so far is 555.

Bank-wise achievement of targets for FY 2021-22 is @ [Annexure-4](#).

Targets under APY for 2021-22, as provided by PFRDA is as under:

Category	Targets per Branch for FY 2021-22
Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank)	70
Regional Rural Bank	70
Private Banks (Other than ICICI, AXIS, HDFC, IDBI)	30

Banks are requested to sensitize their Branches and gear up efforts for achieving APY targets.

3.3 Financial Inclusion Plan:

A. Opening of Banking Outlets in Unbanked Rural Centers and geo tagging of Banking Touch Points

After successfully Banking all Uncovered Rural Centers of Tier IV and Tier V areas, Banks need to focus in extending services in Tier VI areas (Population below 5000).

In all the three district of UT, there is no URC.

Banks to ensure that while ensuring availability of Banking Touch Points in the allotted villages, it has also been advised by the DFS to map the Geo Coordinates (Latitude & Longitude) of Banking Touch Points on the Jan Dhan Darshak Application, as in the absence of non-mapping of Geo Coordinates on the Jan Dhan Darshak Application, the said village despite having availability of Banking Touch Point, would be treated as Uncovered.

The Dept. of Financial Services, MoF, GoI vide its letter reference No. F.No.08.04.2014-FI dated 29th January 2020 has advised –

- a) LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
- b) Concerned Banks to timely redress the feedbacks provided by LDMs pertaining to Banking Touch Points on the Jan Dhan Darshak Application

The DFS also provided user manual for accessing the JDD application and SLBC has already shared the same amongst Banks and LDMs. However, it has been repeatedly underscored by the DFS that LDMs are not providing feedbacks regarding Banking Touch Points on the JDD app and Banks are also not timely redressing the feedbacks provided by LDMs.

Hence, all LDMs and Banks are once again requested to ensure regularly accessing the JDD application and inputting/ redressing the feedbacks on the JDD app, as advised by the DFS.

3.4. Financial Literacy Camps

Conduct of Financial Literacy camps by FLCs for the quarter ended June, 2021

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Bank of Baroda	1	58	63
2	State bank of India	1	12	9
3	State Bank of India	1	2	10
	Total	3	72	82

Conduct of FL camps by Rural branches for the quarter ended June 2021:

Total _78_ camps have been conducted by **_31_ Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended June 2021. The category wise % age target achievement by Banks is as under:

Sr.	Category of Bank	Rural full-fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achiv.
1	Public Sector Banks	25	72	76	102.46
2	RRBs	2	4	1	25
3	Pvt. Sector Banks	4	9	1	50
Total		31	85	78	91.76

The Bank wise percentage (%) of Target achievement is given @ **Annexure-5 A,B**

Acknowledging the difficulties being faced by Banks / FLCs in holding of Financial Literacy Camps in this COVID pandemic, it has been advised by the RBI to organize the Financial Literacy Camps through virtual modes, which indeed can give on hand experience of Digital literacy, particularly in rural areas. The RBI has also shared audio-visual material, which may be played while holding these camps, so as to create awareness about Financial Literacy among the masses. The material can be obtained from RBI site.

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. The Regional Office of NABARD, Ahmedabad vide its email dated 14th June 2021 has informed that grant / assistance by NABARD to Banks for various Financial Inclusion activities will continue to be guided by circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019. Accordingly NABARD will extend support for various grants/ financial assistance for the FY 2021-22 as per the circular.

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

3.5 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.

3.6 Rural Self Employment Training Institutes (RSETI):

A. Progress in construction of RSETI premises

No.	Particulars	Name. of District	Progress
1	RSETIs functioning in own building		Yes
2	Land yet to be allotted		NA
3	Tendering under process and approval lying at Bank Level		NA
4	Construction work under progress		NA
Total			

B. No. of training programs conducted by RSETIs and Settlement Ratio

Name of Rseti: Silvassa

Quarter ended	No. of training programmes conducted during the year 2021-22	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2021-22	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June 2021	1	204	24	5763	2030	1354	3654
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June 2021	4	17	3	24	00	00	

(Figures in brackets show category wise percentage of number of trainees)

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2021** to **30/06/2021** is as under:

(Amt. in Crores)

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	225	0.72	214	2.62	43	3.26	482	6.6
Other Agency	0	0	0	0	0	0	0	0
Total	225	0.72	214	2.62	43	3.26	482	6.6

(Other Agencies comprise Foreign Banks, Non NBFC- MFIs, NBFC- MFIs & NBFCs)

District / category-wise detail of performance under MUDRA is given @ **Annexure-6-A**

Outstanding and NPA under MUDRA in terms of amount since inception till **30/06/2021** is here under:

(Amt. in Crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
34.34	1.53	80.14	2.03	110.5	1.34	225.02	4.91

District / category-wise details of NPA against Outstanding in MUDRA loans are given @ **Annexure-6-B.**

4.2 Implementation of “Stand up India”

The Stand Up India Scheme was launched on 05th April 2016 and aims to promote entrepreneurship among the Schedule Caste / Schedule Tribe and Women by facilitating Bank loans of value between Rs 10 lakh to Rs 1 Crore to at least one SC / ST borrower and one woman borrower per Bank Branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and services sector. In 2019-20 it was decided to extend the State Up India Scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

Hon’ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: “To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and Women, I propose to reduce the margin money requirement from 25% to 15% and to also include loans for activities allied to agriculture.”

In this context, the DFS, MoF, Gol vide its letter dated 09th March 2021 informed about changes approved in the Stand Up India scheme as under:

- (i) The extend of margin money to be brought by the borrower may be reduced from **“upto 25%” to “upto 15%”** of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- (ii) Loans for enterprises in **“Activities allied to agriculture”** e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food and agro-processing etc. (excluding crop loans, land improvement such as canals, irrigation wells) and services supporting these activities shall be eligible for coverage under the scheme.

All Banks are requested to apprise their field functionaries about the changes in the “Stand up India” scheme, which can go a long way in improving performance under the scheme. Cumulative progress as of **30/06/2021** under Stand Up India in Union Territory is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
79	915.54	79	912.51

The district wise details are given @ **Annexure-7.**

Banks are requested to improve the performance under the scheme, as it aims to mitigate not only social disparity but also gender inequality by enabling and empowering the deprived sections through credit from Banks.

4.3 Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme

As of **30.06.2021**, total Rs.37.5 Crores subsidy has been disbursed to the 1608 beneficiaries in the UT. The PLI / Bank wise details are given @ **Annexure-8.**

Position as of 30.06.2021		
Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)
Banks	1608	37.5

4.4 Emergency Credit Line Guarantee Scheme (ECLGS):

In recognition of the continuing adverse impact of COVID 19 pandemic on certain service sectors, the Central Govt. has now extended the scope of Emergency Credit Line Guarantee Scheme (ECLGS) through introduction of ECLGS 3.0 to cover business enterprises in Hospitality, Travel and Tourism, Leisure and Sports sectors, which had total outstanding credit not exceeding Rs 500 Crores and over dues, if any, not more than 60 days as on 29.02.2020.

ECLGS 3.0 would involve extension of credit of up to 40% of total credit outstanding across all lending institutions as on 29.02.2020. The tenor of loans granted under ECLGS 3.0 shall be 6 years including moratorium period of 2 years.

Further, the validity of all ECLGS i.e. ECLGS 1.0, ECLGS 2.0 and ECLGS 3.0 has been extended up to 30.06.2021 or till exhaustion of Rs. 3 Lakh Crores allocated under the scheme whichever is earlier.

The loans provided under ECLGS 2.0 will have 5 year tenor, with a 12 month moratorium or repayment of principal. Rest other guidelines of the scheme remain unchanged.

No of Applications received	Sanction		Disbursement		Return/Rejected	
	Account	Amount	Account	Amount	Account	Amount
5607	2350	963.71	1726	856.91	89	0.74

All Banks are requested to optimize extension granted under ECLGS, which could now be extended to many other sectors also, ultimately leading to reigniting the growth of engine of the Economy.

District wise status under ECLGS is given @ Annexure -9

4.5 PM SVANidhi: Scheme for Street Vendors :

The progress in Gujarat State under the scheme as on 30.06.2021 is tabulated hereunder:

Picked up applications	Sanctioned Applications	Disbursed applications	Applications returned by Banks	Total applications	Sanction (%)
(A)	(B)	(C)	(D)	(E) = A + B + D	(F) = (B / E*100)
313	332	1015	531	2090	57.54

The district wise details are given @ **Annexure-10**

To review the progress under the PM SVANidhi Scheme, VC held on 16.06.2021 under the joint chair of Secretary, Ministry of Housing and Urban affairs and Secretary, Dept. of Financial Services, MoF, Gol. Following are the points emerged from the VC to be actioned by the Banks:

- Special Drive : “Sankalp se Siddhi” to be organized by Banks to disburse all sanctioned applications and sanction all the eligible pending applications by 15th August 2021.
- All the ineligible / returned applications to be reviewed by 15th July 2021.
- Second working capital limit to be extended to Street vendors who have paid up their first working capital.
- Banks to mark all Repaid / Prepaid Loans as “Closed” to enable applicants to avail second working capital limit.
- Expeditiously process eligible claims under PMJJBY for the street vendors who have succumbed to COVID or to any other morbidities.

Expand Digital onboarding of Street Vendors under “Main bhi Digital 2.0” campaign from 1st July 2021.

The Gujarat Urban Livelihood Mission (GULM) has assigned targets for 2nd working capital limit to various Urban Local Bodies (ULBs) for the street vendors who have adhered to credit discipline and paid up their first limit of working capital.

In order to alleviate the hardships of Street vendors and also to smoothen as well as expedite the loan processing under the PM SVANidhi scheme, the Govt. of Gujarat has waived the stamp duties to be borne by the Street Vendors under the scheme.

With dwindling of second wave of COVID and gradual restoration of normalcy, all Banks are requested to reach out to affected vendors and extend the benefits of the scheme to the eligible applicants.

4.6 Deepening of Digital Payment

As per the latest report dated 30.06.2021 submitted by Daman and Dadra and Nagar Haveli on deepening of Digital Payment, the progress is as under:

Total SB accounts	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility	Number of SB accounts ineligible for any of Digital Banking products
1067875	80.9	43.895	57.98	83.6	93.535	48093

Diu is also included in the list, the first meeting of which was held on 02.09.2021.

The progress under the deepening of digital payments is provided at Annexure-11.

The pandemic of COVID 19 has in a way presented an opportunity for furthering the use of Digital Banking avenues, as the dealing with traditional mode of cash is fraught with the risk of infection / transmission of virus.

To promote Digital Banking on a larger scale, Govt. is also requested to incorporate linking extension of benefits under various welfare schemes with use of Digital Banking products, which can serve dual purpose of promoting Digital Banking along with extending welfare benefits.

Besides acquainting the customers about the use of Digital Banking, it is also important to create awareness about the safeguards which need to be strictly adhered to while using Digital Baking modes, as in the recent times, instances are galore about the frauds being committed by miscreants to deceit customers by calling in the disguise of Bank officials and demanding OTP/ sending link for KYC update etc.

Banks to ensure that requests from law enforcement agencies to freeze account / provide trail of transactions towards the lodgment of cyber fraud incident are attended promptly, which can help not only in nabbing the culprit but also in minimizing the loss on account of fraud.

4.7 Discussion on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks.

No such project is working in UT.

4.8 Review of restructuring of loans in natural calamity affected districts in State, if any.

NIL

4.9 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

4.10 Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the UT:

One success story on Social security schemes, shared by LDM Daman is illustrated below:

“One day BM approach me and requested to convey meeting at Govt. College Daman and we arranged meeting in consultation with Principal.

We discussed about the Social Security schemes and all Bank's Schemes with professors, after discussion they immediately ready for enrolment under PMJJBY and PMSBY , they all also appreciated APY by whole heatedly and we cover around 25 lives under PMJJBY and PMSBY simultaneously we also book two Housing Loans.

Once we had meeting with senior officer Sh.Bahadur singh shekhawat of Vikrant extrusion and Orient packaging, Daman with BM Kapil Verma Kadaiya road branch and made a presentation about the SSS and different loan schemes of GOI(Mudra, PMSGP, SUI) and we covered about of 80 lives under PMJJBY and PMSBY.

We only need to discuss and explore the Social Security Schemes and other loan schemes of Govt.of India and may help the peoples and New entrepreneurs who wish to continue his/her business under the various govt. Schemes.

In Daman District Total enrollment under PMSBY,PMJJBY and APY are 46899, 29537 and 4337”.

4.11 Discussion on Market Intelligence like Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public/ Banking Related Cyber Frauds, phishing, etc.

No such incident reported during last quarter.

4.12 Any issues remaining unresolved at DCC/DLRC meeting. NIL

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2021:

During the year 2021-22, total number of bank branches in UT stood at 112. given in **Annexure- 12.**

BRANCH EXPANSION

Particulars	Total no. of branches for the year ended			
	June, 2020	June, 2021	March, 2021	Variation over March 2021
State Bank of India	13	14	14	0
Nationalised Banks	53	49	49	0
RRBs	0	0	0	0
Co-Operative Banks	10	10	10	0
Private Sector Banks	39	39	39	0
Small Finance Banks	0	0	0	0
Total	115	112	112	0

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by Rs. 218.73 Crores in absolute terms from Rs. 11888.15 Crores as of March, 2021 to Rs. 12106.88 Crores as of June, 2021 registering growth of 15.93% as against 9.03% growth for the previous year.

The banks groupwise deposit growth and level as of March, 2021 are given below. The bankwise and districtwise details are given in **Annexure – 13**.

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2021
	June, 2020	June, 2021	March, 2021	
State Bank of India	2813.4	3116.71	3117.35	-0.64 (-0.02%)
Nationalised Banks	4322.67	5274.73	5111.39	163.34 (3.19%)
RRBs	0	0	0	0
Co-Operative Banks	582.76	587.02	509.31	77.71 (15.25%)
Pvt. Sector Banks	3116.51	3128.42	3150.1	-21.68 (-0.68%)
Small Finance Banks	0	0	0	0
TOTAL	10835.34	12106.88	11888.15	218.73 (1.83%)

(Figures in the brackets indicate % growth over previous quarter).

The highest percentagewise growth was registered by Co-operative Banks (15.25%) followed by Nationalized Banks (3.19%).

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 186.5 Crores in absolute terms from Rs. 6119.17 Crores as of March, 2021 to Rs. 6305.67 Crores as of June, 2021 registering a growth of 3.04%, as against 8.44% as of June 2020 (Y-o-Y basis).

The banks groupwise credit growth and level as of June, 2021 are given below. The bankwise and districtwise details are given in **Annexure – 14**.

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2021
	June, 2020	June, 2021	March, 2021	
State Bank of India	507.72	503.29	508.8	-5.51 (-1.08%)
Nationalised Banks	1382.32	1534.34	1515.18	19.16 (1.26%)
RRBs	0	0	0	0
Co-Operative Banks	272.82	250.95	259.23	-8.28 (-3.19%)
Pvt. Sector Banks	3651.6	4017.09	3835.96	181.13 (4.72%)
Small Finance Banks	0	0	0	0
Total	5814.46	6305.67	6119.17	186.5 (3.04%)

(Figures in the brackets indicate % growth over previous quarter).

During the year 2021-22, the overall growth in outstanding advances was 3.04%, which was mainly contributed in percentage terms by Private Sector Banks (4.72%) followed by nationalized Banks(1.26%).Other Banks have registered negative growth.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE YEAR ENDED			Variation over March, 2021
	June, 2020	June, 2021	March, 2021	
State Bank of India	83.11	74.36	92.77	-18.41(-19.84%)
Nationalised Banks	88.92	84.36	92.39	-8.03(-8.69%)
RRBs	0	0	0	0
Co-Operative Banks	93.51	85.41	102.61	-17.2 (-16.76%)
Pvt. Sector Banks	246.91	262.9	266.33	-3.43 (-1.28%)
Conventional CD Ratio	45.78	43.25	43.51	-0.26 (-0.59%)

The conventional CD ratio of all three districts together, stood at 43.25%, decreased by 0.59% over March, 2021.

The districtwise details are given in **Annexure – 15**.

CD Ratio Below 40%

As of March, 2021, the CD Ratio in the following 2 districts was below 40%.For Daman, CD ratio marginally improved by 0.25 points over March 2021 while by 0.22 points over March 2020.All the Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio June, 2020	CD Ratio March, 2020	CD Ratio March, 2021	CD Ratio June, 2021	Variation over March, 2021
1	Daman	38.64	39.42	39.39	39.64	0.25
2	DIU	9.01	8.36	8.84	8.84	0

From the above table, it can be seen that CD Ratio of 2 districts has marginally improved over March 2020 and March 2021 but below 40%.

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Daman	191173	4232.06	1677.49	39.64%	0.022	0.008
2	Diu	52076	2614.81	218.72	8.84%	0.05	0.004

From the above table it is inferred that:

- (1) The deposit is high in these districts while credit off take is very low. The NRI deposit are very high in these two districts.
- (2) The population of Diu is only 0.5 lakh and major economical activity is fisheries where demand of credit is low. Also there is large migratory population.
- (3) No big projects at present in the district. The government is requested to come up with large projects which can create employment avenues and enable Banks to boost up lending activities which can ultimately lead to improvement in CD ratio.

PRIORITY SECTOR LENDING:

An analysis of the performance in terms of the targets is presented as under :

I. The % wise growth under various areas of priority sectors in respect of **All Banks** (Excluding RRBs and SFBs) was as under:

(Amt. in Rs. Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over June, 2020(Y-o- Y)	% increase over June, 2020(Y- o-Y)
		June, 2020	% Achi. of NBC	June, 2021	% Achi. of NBC		
Priority Sectors	40%	2699.81	58.96	3048.67	61.36	348.86	12.92
Agri. Adv.	18%	154.88	11.14	185.02	11.18	30.14	19.46
Weaker Section Adv.	10%	380.99	9.15	492.58	12.84	111.59	29.29

(% of achievement based on total advances of previous year, as per RBI guidelines)

It reveals from the above data that the Priority Sector Advances and weaker section advance have surpassed the benchmark, but in agriculture, the benchmark level could not be achieved.

The district wise details are given as per **Annexure-16,(A) & (B)**

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of June, 2021 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	RRBs	All Banks
PS ADVs	56.56	61.02	28.93	44.61	-	61.36
AGRI. ADVs	2.38	12.05	2.08	21.53	-	11.18
WS ADVs	14.78	18.65	3.82	28.22	-	12.84

From the above table, it can be observed that banks have achieved the benchmark level under PS Advances and weaker section while could not be achieved in case of agriculture. Performance of Private sector banks is required to be improved in PS advances. The performance of SBI, other nationalized and private sector banks need much improvement in case of Agriculture. Under Weaker Section advances, private sector banks need much efforts.

The Member Banks which are below the benchmark are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

AGENDA No.6

PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2021-22:

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2021-22 for the financial year ended June 2021 of the UT is given in **Annexure - 17**.

The summary of target vis-a-vis achievement for financial year ended June 2021 under Priority Sector Annual Credit Plan 2021-22 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2021-22		Disbt.during the FY 2021-22		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
	Agriculture	5798	62.11	647	12.06	11.16	19.42
	Of which Farm Credit	3110	22.98	151	2.94	4.86	12.79
	MSME	2714	528.85	898	76.51	33.09	14.47
	Export Credit	12	3.35	0	0	0.00	0.00
	Education	230	7.74	25	0.93	10.87	12.02
	Housing	1928	282.74	446	43.68	23.13	15.45
	Other PSA	1037	17.08	85	2.07	8.20	12.12
7	Total PSA	14829	924.85	2252	138.19	15.19	14.94

The overall achievement in disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter June 2021, for Priority Sectors by all the Banks was 15.19% in respect of targets in number of accounts and 14.94% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Agriculture – 19.42% followed by Housing – 15.45%, MSME – 14.47%, Other PSA – 12.12%, and Education – 12.02%.

The sector-wise and districtwise details under Priority Sector Advances are given in **Annexure – 17**,

AGENDA No.7

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended June, 2021.

The Gross Advances of the Banks in the UT Rs. 6004.83 Crores and Gross NPA is Rs. 92.81 Crores i.e 1.55% as of June, 2021.Consolidated details are as per **Annexure - 18**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	101.47	0.69	0.68
Agri. Term Loan	83.55	4.57	5.47
Total Agriculture	185.02	5.26	2.84
MSME	1566.24	39.05	2.49
Other PS	1064.59	26.61	2.50
Total Priority Sector	2847.92	74.16	2.60
Non Priority Sector	3156.9	11.6135	0.37
Total Advances	6004.83	92.81	1.55
Others			
Housing Loan	852.38	5.63	0.66
Education Loan	19.49	0.53	2.72

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position.

AGENDA No. 8

PROGRESS UNDER GOVT. SPON. PROG. FOR FY 2021-22, JUNE, 2021;-

The Summary of performance for the quarter ended June, 2021 in implementation of various bankable schemes sponsored by Central/State Government is presented hereunder.

Comparative target vis-à-vis achievement under Central Govt. Spon. Programmes.

Period ended	PMEGP	DAY-NULM
March, 2021	52.11% (No.) 122.23% (M.M.)	

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2021-22)	7 (No) 9 MM (Amt.)	0
Sponsored (No.)	11	0
Sanctioned (No.)	2	0
Sanctioned (Amt)	M.M. 0.5	0
Retd./Rejtd. (No.)	9	0
Pending (No.)	0	0
% achievement (No.)	18.18	0
% achievement (Amt.)	M.M. 4.5	0

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP) and Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

As per the progress report at the year ended June, 2021, against 11 sponsored applications, banks have sanctioned 02 applications, i.e. 18.18% achievement in no and 4.5% in margin money.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
FY 2020-21	0	0	0	0	0	0
FY 2021-22	0	0	0	0	0	0

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2021-22						
Target (Number)	0	0	0	0	0	0
Sponsored (No)	0	0	0	0	0	0
Sanctioned (No)	0	0	0	0	0	0
Retd./Rejtd. (No)	0	0	0	0	0	0
Pending (No)	0	0	0	0	0	0
% achievement	0	0	0	0	0	0

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the year and the outstanding at the quarter ended June, 2021 to Minority Communities & Women Entrepreneurs by Banks are given in following tables, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 19 & 20**.

MINORITY COMMUNITIES :

(Rs. in Crores)

Particulars	March, 2021		June, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	493	30.98	151	8.16
Outstanding	2383	115.09	2529	121.61

Fresh loans of Rs.8.16 Crores were disbursed by the Banks to 151 beneficiaries belonging to Minority Communities during the quarter ended June, 2021. The outstanding reached to the level of Rs. 121.61 Crores in 2529 accounts as of June, 2021.

The share of advances to Minority Community to Priority Sector Advances stood at 3.98% at the quarter ended June, 2021.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	March, 2021		June, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3224	37.99	654	25.84
Outstanding	9871	280.66	12432	505.65

Fresh credit to the tune of Rs. 25.84 Crores to 654 beneficiaries was extended in the UT during the quarter ended June, 2021. The outstanding advances reached at the level of Rs. 505.65 Crores in 12432 accounts and stood at 8.02 % of Net Bank Credit.

Member Banks are requested to boost up the financing to the Women Entrepreneurs.

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. in crores)

Particulars	March, 2021		June., 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	319	90.71	468	47.45
Outstanding	11936	962.79	11793	184.49

As per the information made available by the member banks, fresh loans worth Rs 47.45 Crores have been granted to 468 beneficiaries during the quarter ended June, 2021 under Housing Finance. The outstanding level reached to Rs. 184.49 Crores in 11793 accounts as of June., 2021. Bankwise details are given in **Annexure - 21.**

(iii) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the quarter ended June., 2021 is as under :

(A) Savings Bank account details :

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended June, 2021			Total No. of Savings Bank accounts as on June., 2021		
	No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
Total No.of SHG Savings A/Cs	35	342	0.34	648	6378	348.08
Out of above, Women SHG	35	342	0.34	648	6378	348.08

(B) SHG Grading and Sanction :

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 2021			Cummulative A/cs Graded and Sanctioned during the FY 2021-22		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	35	35	35	35	35	35
Out of above, Women SHG	35	35	35	35	35	35

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement during the quarter ended June., 2021				Total loan disbursed during the FY 2021-22			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
Total SHGs	35	35	35	35	35	35	35	35
Of above, Women SHG	35	35	35	35	35	35	35	35

(D) Loan Outstanding and NPA**(Amt. in Rs.lakh)**

Loans Outstanding as on		Loans outstanding		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
Loans outstanding	March 2021	310	299	310	299
	June. 2021	329	329	329	329

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	March 2021	-	-	-	-
	June. 2021	-	-	-	-

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :**(Rs. in Crores)**

Particulars	March, 2020		March 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	87	4.74	25	0.93
Outstanding	472	23.16	479	23

During the year, Banks have disbursed Education loans to 25 students to the tune of Rs. 0.93 Crores. The outstanding under Education loans stood at Rs. 23 Crores in 479 accounts as of June, 2021.

Bankwise details are given in **Annexure - 22**.

(v) KISAN CREDIT CARD (KCC) :

The number of outstanding KCCs in the UT has decreased from 1470 as of March, 2021 to 1421 as of June, 2021 showing net decrease of 49 KCCs during the quarter ended June 2021.

(vi) ADVANCES TO SC & ST BENEFICIARIES :

Outstanding as of ,March 2021		Disbursement during quarter Jun-21			Outstanding as of, Jun- 21		
A/c	Amount	A/c	Amount	Amount	A/c	Amount	Amount
1211	23.21	13	0.48		1226	23.64	

The outstanding advances to SC/ST beneficiaries as of March, 2021 was Rs. 23.21 Crores in 1211 accounts, forming 5.48% of Weaker Section advances. During FY 2021-22, up to quarter June 2021 was 13 accounts and amount of Rs.0.48 crores. Similarly, the outstanding advances to SC/ST beneficiaries as of June, 2021 was Rs. 23.64 Crores in 1226 accounts, forming 4.79 % of Weaker Section advances.

(vi) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 263 ATMs in the UT as of June, 2021. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of March 2021	No. of ATMs	
		December, 2020	March , 2021
Metro	0	0	0
Urban	0	0	0
Semi-urban	81	202	202
Rural	31	61	61
Total	112	263	263

Banks have set up good number of ATMs in Semi-urban centres, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

AGENDA No. 10

Saturation Drive for Jan Suraksha Schemes: Department of Financial Services, MoF, GOI, in a VC held on 28.09.2021, lauched a year long Saturation drive for PM Jan Suraksha Schemes(PMJSS) like PMJJBY, PMSBY and APY in order to achieve saturation and to connect every entitled person with government's insurance and pension schemes. In this connection, all Lead banks, Addressee banks were advised to take immediate necessary steps for inetiating a campaign for enrollment of persons eligible for PMJSS through arranging digital/ physical camps/ drives, the first round of which will begin from 02.10.2021. Banks to take help of Electoral rolls of their polling area in which branch is located for identifying the beneficiaries. In first phase focus will on persons of age group 18-21 years, PMJDY account holders and credit beneficiaries like PMMY etc. The letter from DFS with necessary guidelines is attached alongwith. All member banks and LDM's are requested to go through it for observing necessary implementation and compliance.
