

AGENDA No.1

Confirmation of the proceedings of last meeting

4th UTLBC meeting of both 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 25.11.2020 and accordingly minutes 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 31.12.2020 remained 97.53%, 86.31% & 96.79 % 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	94.54%	89.07%	90.91%
Daman	99.75%	77.32%	99.75%
DIU	98.31%	92.55%	99.72%
UT (Total)	97.53%	86.31%	96.79%

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 31.12.2020								
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	BANK OF BARODA	272705	267141	97.96	261252	95.80	267418	96.88
2	ALLAHABAD BANK	12900	12751	98.84	12751	98.84	12900	96.36
3	ANDHRA BANK	11256	10797	95.92	10797	95.92	10972	95.66
4	BANK OF INDIA	12529	12346	98.54	11978	95.60	12301	97.46
5	BANK OF MAHARASTRA	6053	5376	88.82	5225	86.32	5547	89.71
6	CANARA BANK	21362	19319	90.44	16346	76.52	19831	89.53
7	CENTRAL BANK OF INDIA	10118	9665	95.52	9465	93.55	9325	91.81
8	CORPORATION BANK	8065	7200	89.27	7120	88.28	7490	90.03
9	INDIAN BANK	5565	5445	97.84	5350	96.14	5650	98.52
10	INDIAN OVERSEAS BANK	6069	5992	98.73	4697	77.39	5537	88.71
11	IDBI BANK LTD	17458	17258	98.85	7656	43.85	17657	94.72
12	ORIENTAL BANK OF COMMERCE	10481	9580	91.40	9802	93.52	9028	81.85
13	PUNJAB NATIONAL BANK	6870	6705	97.60	6705	97.60	6966	98.72
14	UNION BANK OF INDIA	7207	7157	99.31	6387	88.62	7410	99.22
15	UNITED BANK OF INDIA	4610	4155	90.13	4155	90.13	4469	93.03
16	UCO BANK	7779	7291	93.73	7082	91.04	7378	93.25
17	SYNDICATE BANK	3860	3660	94.82	3660	94.82	3786	94.98
18	SBI GROUP TOTAL	65489	62956	96.13	62364	95.23	50165	74.92
19	CATHOLIC SYRIAN BANK LTD	6155	5843	94.93	5818	94.52	5999	92.76
20	FEDERAL BANK LTD	2428	2428	100.00	2428	100.00	2548	100.00
21	TAMILNAD MERCANTILE BANK	5636	5515	97.85	5515	97.85	5915	97.69
22	DCB BANK LTD	2925	2475	84.62	2475	84.62	3553	93.92
23	RBL LTD	6139	5405	88.04	5302	86.37	6298	92.64
24	AXIS BANK LTD	13250	11280	85.13	11280	85.13	12321	88.16
25	ICICI BANK LTD	35093	33512	95.49	32916	93.80	35024	95.66
26	INDUSIND BANK LTD	4974	4308	86.61	3902	78.45	4334	80.24
27	HDFC BANK	45395	34152	75.23	31638	69.69	33244	69.20

	LTD							
28	KOTAK MAHINDRA BANK LTD	11005	10952	99.52	9035	82.10	10150	85.47
29	BANDHAN BANK LTD	11005	9301	84.52	2900	26.35	10222	89.82
30	YES BANK LTD	2931	2485	84.78	1680	57.32	3237	100.00
	GRAND TOTAL	637312	602450	94.53	567681	89.07	596675	90.91

(DAMAN DISTRICT):

Total No. of Operative /Active CASA A/c as of 31.12.2020								
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	80582	80375	99.74	69709	86.51	80375	99.74
2	BOB	61023	60998	99.96	46327	75.92	60998	99.96
3	UCO BANK	7028	7023	99.93	6928	98.58	7023	99.93
4	ORIENTAL BANK OF COMME	6162	6153	99.85	5891	95.60	6153	99.85
5	UNION BANK OF INDIA	11872	11849	99.81	9856	83.02	11849	99.81
6	CANARA BANK	8146	8129	99.79	7123	87.44	8129	99.79
7	BANK OF INDIA	11738	11714	99.80	9581	81.62	11714	99.80
8	PUNJAB NATIONAL BANK	8182	8112	99.14	7123	87.06	8112	99.14
9	INDIAN BANK	11078	10986	99.17	9426	85.09	10986	99.17
10	CORPORATION BANK	12821	12724	99.24	10358	80.79	12724	99.24
11	CENTRAL BANK OF INDIA	8789	8742	99.47	8125	92.45	8742	99.47
12	BANK OF MAHARASTRA	6214	6212	99.97	5612	90.31	6212	99.97
13	SYNDICATE BANK	1644	1634	99.39	1475	89.72	1634	99.39
	COMM-BANKS	154697	154276	99.73	127825	82.63	154276	99.73

14	CITIZEN CREDIT COOP BANK	4132	4098	99.18	2387	57.77	4098	99.18
15	GSCB DAMAN	29154	29154	100.00		0.00	29154	100.00
	CO- OP BANKS	33286	33252	99.90	2387	7.17	33252	99.90
16	HDFC DAMAN	21512	21454	99.73	20059	93.25	21454	99.73
17	DEV CREDIT BANK	4891	4881	100.00	4126	84.36	4881	99.80
18	INDUSIND BANK	1801	1798	99.83	1458	80.96	1798	99.83
19	AXIS BANK	14181	14155	99.82	12302	86.75	14155	99.82
20	ICICI BANK	10421	10421	100.00	8278	79.44	10421	100.00
21	FEDERAL BANK LTD	2541	2541	100.00	2532	99.65	2541	100.00
22	RBL Bank Ltd	9200	9176	99.74	7878	85.63	9176	99.74
23	Kotak Mahindra Bank	165	165	100.00	165	100.00	165	100.00
24	IDBI	10511	10444	99.36	8983	85.46	10444	99.36
25	YES BANK LTD	1064	1061	99.72	921	86.56	1061	99.72
	PVT SEC-BANKS	76287	76096	99.75	66702	87.44	76096	99.75
	TOTAL	344852	343999	99.75	266623	77.32	343999	99.75

(DIU DISTRICT):

Total no.of Operative /Active CASA A/c as of 31.12.2020								
BANK	BRANCH	Total eligible A/c	AADH AR SEEDING TO A/CS	% to Aadhar seeding to a/c(31.12.2020)	Authenticat ion of Aadhar	% OF Authenticat ion of Aadhar	MOBIL E SEEDING TO A/CS	% to mobile seeding to a/c(31.12.2020)
SBI	DIU	7232	7220	99.83%	4971	68.85%	7232	100.00%
SBI	GHOGLA	15001	15001	100.00%	13745	91.63%	15001	100.00%
SBI	VANAKBARA	12128	12128	100.00%	10425	85.96%	12128	100.00%
SBI	BUCHERWADA	6150	6150	100.00%	6067	98.65%	6150	100.00%
SUB TOT		40511	40499	99.97%	35208	86.94%	40511	100.00%
BOB(E-DENA)	DIU	3054	3054	100.00%	3054	100.00%	3054	100.00%
BOB(E-DENA)	VANAKBARA	7122	7122	100.00%	7122	100.00%	7122	100.00%
BOB	DIU	4526	4526	100.00%	4526	100.00%	4526	100.00%
BOI	DIU	9945	9600	96.53%	9600	100.00%	9927	96.53%

CBI	DIU	4095	3860	94.26%	3860	100.00%	3840	94.26%
UCO	DIU	1558	1558	100.00%	1558	100.00%	1558	100.00%
SUB TOT		30300	29720	98.09%	29720	100.00%	30027	98.09%
HDFC	DIU	3007	1943	64.62%	1875	96.50%	3007	100.00%
ICICI	DIU	2246	2239	99.69%	2097	93.66%	2246	100.00%
AXIS	DIU	4605	4605	100.00%	4298	93.33%	4597	99.83%
SUB TOT		9858	8787	89.14%	8270	94.12%	9850	99.92%
GSCB	DIU	4997	4997	100.00%	4739	94.84%	4997	100.00%
GSCB	VANAKBARA	4534	4534	100.00%	3965	87.45%	4534	100.00%
GSCB	GHOGLA	5775	5775	100.00%	5375	93.07%	5775	100.00%
GSCB	FUDAM	2663	2663	100.00%	2475	92.94%	2663	100.00%
SUB TOT		17969	17969	100.00%	16554	92.13%	17969	100.00%
G. TOT		98638	96975	98.31%	89752	92.55%	98357	99.72%

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 31/12/2020)

Bank	Total A/c As of 31.03.2020	Total A/c As of 31.12.2020	Progress over last quarter
PSBs	134604	139835	5231
Private Banks	4612	4518	-94
Total	139216	144353	5137

Total Accounts: (Daman)

(As of 31/12/2020)

Bank	Total A/c As of 31.03.2020	Total A/c As of 31.12.2020	Progress over last quarter
PSBs	51177	53902	2725
Co Op	1143	1143	0
Private Banks	2389	3628	1239
Total	54709	58247	3964

Total Accounts: (Diu)**(As of 31/12/2020)**

Bank	Total A/c As of 31.03.2020	Total A/c As of 31.12.2020	Progress over last quarter
PSBs	4253	4479	226
Private Banks	1705	2402	697
Co-op Bank	128	128	0
Total	6086	7009	923

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 30.09.2020	No. of Enrolments till 31.12.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	42785	44235	1450
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	74221	75076	855
3	Atal Pension Yojana (APY)	15903	16421	518
	Total	132909	135732	2823

Daman District:

Sr. No.	Name of Scheme	No. of Enrolments till 30.09.2020	No. of Enrolments till 31.12.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	27709	28189	480
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	44446	44999	553
3	Atal Pension Yojana (APY)	3671	3992	321
	Total	75916	77168	1354

Diu District:

Sr. No.	Name of Scheme	No. of Enrolments till 30.09.2020	No. of Enrolments till 31.12.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	8368	8860	492
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	14804	15525	721
3	Atal Pension Yojana (APY)	1465	1610	145

	Total	24637	25995	1358
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PMJJBY, PMSBY Claim Summarized position (As on 31.12.2020)

District	Claim Under PMJJBY	Claim under PMSBY	Total Claim (PMJJBY+PMSBY)
Silvassa	81	17	98
Daman	35	4	39
Diu	17	0	17
UT (DNH, D & D)	133	21	154

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	Sancti on 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	2030	6.61	6.53	570	15.01	14.24	299	22.81	22.02	2899	44.44	42.78
2020-21 (31/12/20)	1271	2.98	4.66	749	11.67	10.53	181	12.64	11.82	2201	27.29	24.89
Grand Total	10190	31.53	33.03	3757	69.84	66.87	1284	96.41	93.99	15231	197.79	191.76
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	14.49
2019-20	262	0.7	0.53	200	5.29	4.99	184	15.95	14.24	646	21.94	19.76
2020-21 (31/12/20)	343	0.53	0.39	174	4.36	3.36	157	14.56	6.79	674	19.45	10.54
Grand Total	1849	3.40	2.74	1047	26.06	24.10	735	61.77	50.34	3628	91.21	77.19

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 (31/12/20)	11	0.025	0.025	41	0.72	0.72	44	3.48	3.48	96	4.22	4.22
Grand Total	377	1.045	1.045	352	6.6	6.6	133	8.47	8.42	865	16.22	16.17

NPA Detail in PMMY:

District	NPA Status of banks in PMMY as on 31.12.2020		
	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 31.12.2020) in District of Silvassa, Daman & Diu is as under:

District	No of Account (Sanctioned)	Amount Sanctioned (In Lakhs)
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Silvassa	39	883.02
Daman	38	1732
Diu	1	20
UT (DNH , D & D)	78	2635.02

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 Stand upmitra 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 31.12.2020		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	0	0	0
Daman	39	6	382.00
Diu	17	0	0
UT (DNH, D & D)	56	6	382

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

District	Since inception of scheme Up to 31.12.2020							
	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	1407	3378.95	1389	3381.37	780	1673.70	609	1707.67
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	1548	3744.88	1530	3747.3	898	1976.08	632	1771.22

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	1617
Daman	1876
Diu	1012
UT (DNH , D & D)	4505

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	2020-21	23	14	61	550	336	61	35	195	230	68%
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	14	61	550	336	61	35	195	230	68%

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>	<u>No of SSA allotted</u>	<u>No of SSA Covered</u>
Silvassa	35	30
Daman	7	6
Diu	0	0
UT (DNH,D & D)	42	36

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	20	72	78
Daman	6	18	23
Diu	4	12	12
UT (DNH, D & D)	30	102	113

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
Daman	4	12
Diu	0	0
UT (DNH,D & D)	13	703

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 December-20 is 116. Comparative summary of Bank - Branches, group wise is given here under:

BRANCH EXPANSION AREA WISE

District	Bank Group	Sept-19	Mar-20	Dec-20	Variation over March 2020
Silvassa	Rural Branches	24	24	20	-4
	Semi Urban Branches	35	35	35	0
	TOTAL	59	59	55	-4
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	34	34	0
	Semi Urban Branches	82	82	82	0
	TOTAL	116	116	116	0

BRANCH EXPANSION SECTOR WISE

District	Bank Group	Sept-19	Mar-20	Dec-20	Variation over March 2020
Silvassa	Public Sector Bank / Branches	33	33	29	-4
	SBI Group	5	5	5	0
	Private Bank & Other Bank Branches	21	21	21	0
	TOTAL	59	59	55	-4
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	52	48	0
	SBI Group	13	13	13	0
	Private Bank & Other Bank Branches	50	50	50	0
	TOTAL	115	115	115	0

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 Dec. 2020, the deposit stands at Rs. 11793.90 Cr. The deposit has increased by Rs. 1338.26 Cr as compared to March 2020. YTD Growth of UT as a whole over March is 16.07%.

UT	Bank Group	Sept-19	Mar-20	Dec-20	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	2245.25	2492.41	3499.29	50.31	1006.88	40.40
	SBI	319.01	345.46	298.48	-5.94	-46.98	-13.60
	Private Banks	1676.15	1552.86	1594.8	-5.24	41.94	2.70
	TOTAL	4240.41	4390.73	5392.57	26.24	1001.84	22.82
DAMAN	Public Sector Banks	855.51	953.93	866.93	1.20	-87	-9.12
	SBI	1251.17	1331.23	1476.1	16.90	144.87	10.88

	Co Op Bank	327.38	319.96	260.6	-20.87	-59.36	-18.55
	Private Banks	1347.09	1311.2	1357.47	0.79	46.27	3.53
	TOTAL	3781.16	3916.33	3961.11	4.59	44.78	1.14
DIU	Public Sector Banks	551.09	563.56	809.51	45.85	245.95	43.64
	SBI	1076.6	1123.02	1160.4	7.46	37.38	3.33
	Co Op Bank	260.62	255.17	264.18	1.40	9.01	3.53
	Private Banks	203.29	206.83	206.13	1.37	-0.7	-0.34
	TOTAL	2091.6	2148.6	2440.2	16.22	291.6	13.57
UT (DNH, D & D)	Public Sector Banks	3651.85	4009.9	5175.73	38.00	1165.83	29.07
	SBI	2646.78	2799.71	2934.98	10.29	135.27	4.83
	Co Op Bank	588	575.13	524.78	-10.99	-50.35	-8.75
	Private Banks	3226.53	3070.89	3158.4	-2.22	87.51	2.85
	TOTAL	10113.16	10455.63	11793.9	16.07	1338.26	12.80

During the third quarter ended December-2020 the deposit has increased by 38% in case of Public Sector Banks followed by SBI at 10.29%.

CREDIT EXPANSION

During the Quarter under review i.e. Dec-2020, the advance stands at Rs. 6101.36Cr. The Advance has increased by Rs. 1855.1Crore as compared to March-2020. On YOY basis UT as a whole registered growth of 44.97%. The group-wise advance is as below:

District	Bank Group	Sep-19	Mar-20	Dec-20	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	829.82	841.58	951.55	14.46	109.97	13.07
	SBI	206.42	220.45	219.03	5.72	-1.42	-0.64
	Private Banks	1560.97	1486.5	3176.59	108.69	1690.09	113.70
	TOTAL	2597.21	2548.53	4347.18	68.67	1798.65	70.58

DAMAN	Public Sector Banks	475.06	476.16	497.79	4.77	21.63	4.54
	SBI	251.17	255.25	246.13	-1.97	-9.12	-3.57
	Co Op Bank	142.95	153.14	144.55	1.04	-8.59	-5.61
	Private Banks	523.68	605.15	644.73	20.00	39.58	6.54
	TOTAL	1392.88	1489.71	1533.22	9.42	43.51	2.92
DIU	Public Sector Banks	26.33	28.82	40.59	49.48	11.77	40.84
	SBI	35.63	36.04	33.33	-6.38	-2.71	-7.52
	Co Op Bank	120.32	118.85	118.92	-1.18	0.07	0.06
	Private Banks	19.4	24.32	28.15	35.98	3.83	15.75
	TOTAL	201.68	208.03	220.99	9.28	12.96	6.23
UT (DNH, D & D)	Public Sector Banks	1331.21	1346.56	1489.93	11.79	143.37	10.65
	SBI	493.22	511.74	498.49	1.03	-13.25	-2.59
	Co Op Bank	263.27	271.99	263.47	0.07	-8.52	-3.13
	Private Banks	2104.05	2115.97	3849.47	82.49	1733.5	81.92
	TOTAL	4191.75	4246.26	6101.36	44.97	1855.1	43.69

The Private Banks show positive growth in credit expansion (81.92%) followed by Public Sector Bank (10.65%) whereas SBI has registered negative growth.

CREDIT DEPOSIT RATIO

The Bank group wise CD Ratio is given below:

District	Bank Group	Sept-19	Mar-2020	Dec-20	Net Effect over March-20
SILVASSA	Public Sector Banks	36.96%	33.77%	27.19%	-6.58%
	SBI Groups	64.71%	63.81%	73.38%	9.57 %
	Private Banks	93.13%	95.73%	199.18%	103.45%
	Total	61.25%	58.04%	80.61%	22.57%

DAMAN	Public Sector Banks	56%	52%	57%	5%
	SBI	20%	20%	17%	-3%
	Private Banks	39%	48%	47%	-1%
	TOTAL	36.84%	39.42%	38.71%	-0.42%
DIU	Public Sector Banks	18.34%	18.04%	14.86%	-3.18%
	SBI	3.31%	3.21%	2.87%	-0.34%
	Private Banks	9.54%	11.76%	8.45%	-3.31%
	TOTAL	9.73%	9.68%	9.06%	-0.62%

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 31.12.2020 is as under.

NPA Status of banks in Dadra & Nagar Haveli as of 31.12.2020							
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	55	869	4150.58	474	423.04	1343	4573.62
Daman	39	640	4795	408	378.29	1048	5173.29
Diu	17	89	447.67	70	75.18	159	522.85
UT	111	1598	9393.25	952	876.51	2550	10269.76

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 Dec-20)		Absolute Growth
			Mar-20 Amt.	% to Adv.as of Mar-20	Dec-20 Amt.	% to Adv.as of Sept-20	

Silvassa	Priority Sector	40%	1565.37	61.42%	1698.51	39.07%	
	Agri. Advances	18%	63.13	2.48%	66.41	1.53%	
	Weaker Sec-Adv.	10%	233.42	9.16%	343.81	7.91%	
	DRI Advances	1%	0	0%	0	0%	
Daman	Priority Sector	40%	930.01	62.43%	1010.99	65.94%	
	Agri. Advances	18%	28.74	1.93%	30	1.96%	
	Weaker Sec-Adv.	10%	89.4	6.00%	89.69	5.85%	
	DRI Advances	1%	0	0.00%	0	0.00%	
Diu	Priority Sector	40%	152.47	73.29%	165.76	75.01%	
	Agri. Advances	18%	59.33	28.52%	65.4	29.59%	
	Weaker Sec-Adv.	10%	34.86	16.75%	36.51	16.52%	
	DRI Advances	1%	0	0	0	0	
UT (DNH, D & D)	Priority Sector	40%	2647.85	62%	2875.26	46%	
	Agri. Advances	18%	151.2	4%	161.81	3%	
	Weaker Sec-Adv.	10%	357.68	8%	470.01	8%	
	DRI Advances	1%	0	0%	0	0%	

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 31.12.2020		
		Total Advances	PS Advances	As% to Total Advances	Total Advances	PS Advances	As% to Total Advances
SILVASS	Public Sector Banks	841.58	736.55	88%	951.55	815.89	86%
	SBI Group	220.45	181.1	82%	219.03	171.75	78%
	Private sector Banks	1486.5	647.72	44%	3176.59	710.87	22%
	Total	2548.53	1565.37	61%	4347.18	1698.51	39%
DAMAN	Public	476.16	417.79	88%	497.8	415.96	84%

	Sector Banks						
	SBI Group	255.25	165.67	65%	246.13	176.67	72%
	Co-op Bank	153.14	97.81	64%	144.53	97.81	68%
	Private sector Banks	605.15	248.72	41%	644.73	320.55	50%
	Total	1489.71	930.01	62%	1533.21	1010.99	66%
DIU	Public Sector Banks	28.82	17.79	62%	40.59	30.25	75%
	SBI Group	36.04	15.55	43%	33.33	13.05	39%
	Co-op Bank	118.85	106.7	90%	118.92	108.67	91%
	Private sector Banks	24.32	12.43	51%	28.15	13.79	49%
	Total	208.03	152.47	73%	220.99	165.76	75%
UT (DNH, D & D 0)	Public Sector Banks	1346.56	1172.13	87%	1489.94	1262.1	85%
	SBI Group	511.74	362.32	71%	498.49	361.47	73%
	Co-op Bank	271.99	204.51	75%	263.45	206.48	78%
	Private sector Banks	2115.97	908.87	43%	3849.47	1045.21	27%
	Total	4246.27	2647.85	62%	6101.38	2875.26	47%

Agriculture Advances:

Outstanding under Agriculture Advances has increased by Rs.11.68 cr. over Mar-2020 and Agriculture advance stood 2.70 % of total advance against the benchmark of 18 %.

DISTRICT	Bench mark (Agri advances)	Outstanding as of		Outstanding as of	
		Mar-20 Amt.	% to Adv.	Dec-20 Amt.	% to Adv.
SILVASSA	18%	63.59	2.48%	63.13	2.48%
DAMAN	18%	28.74	1.93%	30.00	1.96%
DIU	18%	59.33	28.52%	65.40	29.59%
UT	18%	151.66	4%	158.53	3%

Weaker Section:

As of 31st Dec 2020 weaker section advances stood at Rs. 470.01 Crore which is 8% of total

Advance as against benchmark of 10%. On YoY basis, weaker section advances has increased by 112.33 Crore.

(Amount in Rs. Crores)

District	Bench mark weaker section	Outstanding as of		Outstanding as of	
		Mar-20 Amt.	% to Adv.	Dec-20 Amt.	% to Adv.
SILVASSA	10%	233.42	9.16%	343.81	7.91%
DAMAN	10%	89.40	6.00%	89.69	5.85%
DIU	10%	34.86	16.75%	36.51	16.52%
UT (DNH, D & D)	10%	357.68	8.42%	470.01	7.60%

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 31.12.2020)	ACHIEVEMENT %
SILVASSA	Agri.&Allied Activities	40.25	16.87	41.91%
	MSME	247.79	477.26	192.61%
	Housing	117.12	82.22	70.20%
	Education	2.67	1.81	67.79%
	OPS	29.52	2.70	9.15%
	TOTAL	437.35	580.86	132.81%
DAMAN	Agri.&Allied Activities	12.27	2.99	24.37%
	MSME	172.70	136.08	78.80%
	Housing	87.97	16.23	18.45%
	Education	2.84	1.11	39.08%
	OPS	6.82	3.25	47.65%
	TOTAL	282.61	159.68	56.50%
DIU	Agri.&Allied	20.88	21.84	104.60%

	Activities			
	MSME	19.14	11.25	58.78%
	Housing	4.87	0.49	10.06%
	Education	0.65	0.57	87.69%
	OPS	1.73	0	0.00%
	TOTAL	47.28	34.16	72.25%
UT (DNH,D &D)	Agri.&Allied Activities	73.40	41.70	56.81%
	MSME	439.63	624.59	142.07%
	Housing	209.96	98.94	47.12%
	Education	6.16	3.49	56.66%
	OPS	38.07	5.95	15.63%
	TOTAL	767.22	774.67	100.97%

Agriculture & Allied Activities

Achievement under Agriculture and Allied activities for Quarter ended Dec-20 remained at 56.81% i.e. Rs.41.70 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 Dec-20 is 142.07 % i.e. Rs.624.59 Crore against the target of Rs.439.63 Crore allotted for whole FY 2020-2021. The Performance under MSME Sector is good.

Housing

The achievement as of Quarter ended Dec-20 under Housing sector is 47.12% i.e. 98.94 Crore against the target of Rs.209.96 Crore allotted for whole FY 2020-2021. Performance under Housing Sector is Poor.

Education

The achievement as of Quarter ended Dec-20 under Education Loan is 56.66% i.e.3.49 Crore against the target of Rs.6.16 Crore allotted for whole FY 2020-2021. Performance under Education Sector is poor.

Other Priority Sector

The achievement as of Quarter ended Dec-20 under Other Priority Sector is 15.63% i.e. Rs.5.95 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	0	0	0	0
Daman	0	0	0	0
Diu	0	0	0	0
UT	0	0	0	0

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 31.12.2020
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 EMPOLYMENT GENERATION PROGRAMEE (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	8	5	5	1	2
Daman	9	0	0	3	6
Diu	0	0	0	0	0
UT	17	5	5	4	8

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 dated. 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 Sept-2020 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 Dec-2020		Outstanding as of Dec-20	
	A/c	Amount	A/c	Amount	A/c	Amount
Silvassa	1223	71.82	304	19.88	1510	101.66
Daman	679	24.41	31	2.18	712	30.30
Diu	415	11.06	23	1.97	417	9.92
UT	2317	107.29	358	24.03	2639	141.88

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 Dec-20		Outstanding as of Dec-20	
	A/c	Amount	A/c	Amount	A/c	Amount
Silvassa	9677	397.50	2449	42.43	10760	456.42
Daman	1819	57.19	21	4.06	1840	61.25
Diu	1052	36.25	13	1.06	916	32.88
UT	12548	490.94	2483	47.55	13516	550.55

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 Dec-20 A/c Amount		Outstanding as of, Dec-20 A/c Amount		NPA as of, Dec-20 A/c Amount	
	Silvassa	271	11.50	13	1.03	287	12.69	11
Daman	132	5.82	30	1.11	148	6.64	0	0
Diu	33	1.70	3	0.25	32	1.94	0	0
UT	436	19.02	46	2.39	467	21.27	11	0.22

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 Dec-20 A/c Amount		Outstanding as of, Dec-20 A/c Amount	
	Silvassa	4053	96.76	173	3.09	4121
Daman	1211	23.21	9	1.34	1220	24.55
Diu	244	5.72	16	1.22	260	6.94
UT	5508	125.69	198	5.65	5601	156.57

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	2372	589.88	2372	589.88
Daman	322	23.78	322	23.78
Diu	50	1.45	50	1.45
UT	2744	615.11	2744	615.11

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 31.12.2020					
District	Total Applications	Applications at Market Place	Applications Picked Up	Applications Sanctioned	Applications Disbursed
	A+B+C	A	B	C	D
Silvassa	1620	22	414	347	569
Daman	380	0	51	15	230
Diu	150	0	31	119	107
UT (DNH , D & D)	2150	22	496	481	906

