

## **AGENDA No.1**

### **Confirmation of the proceedings of last meeting**

2<sup>nd</sup> 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 30.09.2020 remained 96.68 %, 77.61 % & 95.61 % 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	92.83	75.96	90.21
Daman	99.74	67.48	99.74
DIU	97.47	89.41	96.90
UT (Total)	96.68	77.61	95.61

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

**(SILVASSA DISTRICT)**

<b>Total no.of Operative /Active CASA A/c as of 30.09.2020</b>								
<b>Sr.No.</b>	<b>Name Of Bank &amp; Branch</b>	<b>Total no.of Operative /Active CASA</b>	<b>AADHAR number have been seeded</b>	<b>% of Aadhar Seeded</b>	<b>No. of CASA accounts in which Aadhar Authentication completed</b>	<b>% CASA Aadhar Authentication</b>	<b>MOBILE Number Seeded in CASA accounts</b>	<b>% of MOBILE Number Seeded in CASA Operative A/C</b>
1	BANK OF BARODA	258919	241382	93.23	155063	59.89	238146	91.98
2	ALLAHABAD BANK	13137	12958	98.64	12940	98.50	12650	96.29
3	ANDHRA BANK	11629	10991	94.51	10991	94.51	11040	94.94
4	BANK OF INDIA	12625	12437	98.51	12059	95.52	12301	97.43
5	BANK OF MAHARASTRA	5850	5380	91.97	5244	89.64	5538	94.67
6	CANARA BANK	24468	21272	86.94	21272	86.94	21692	88.65
7	CENTRAL BANK OF INDIA	9844	9584	97.36	6763	68.70	9087	92.31
8	CORPORATION BANK	8272	7367	89.06	6205	75.01	7425	89.76
9	INDIAN BANK	5363	5310	99.01	5330	99.38	5350	99.76
10	INDIAN OVERSEAS BANK	6114	6027	98.58	4736	77.46	5460	89.30
11	IDBI BANK LTD	18557	17331	93.39	7713	41.56	17614	94.92
12	ORIENTAL BANK OF COMMERCE	10979	9925	90.40	10351	94.28	9028	82.23
13	PUNJAB NATIONAL BANK	7012	6930	98.83	6930	98.83	6966	99.34
14	UNION BANK OF INDIA	7468	7416	99.30	6646	88.99	7410	99.22
15	UNITED BANK OF INDIA	4757	4179	87.85	4179	87.85	4422	92.96
16	UCO BANK	7636	7462	97.72	7191	94.17	7436	97.38
17	SYNDICATE BANK	3786	3786	100.00	3786	100.00	3786	100.00
18	SBI GROUP TOTAL	65523	63294	96.60	45009	68.69	50014	76.33
19	CATHOLIC SYRIAN BANK LTD	6368	6057	95.12	6047	94.96	5999	94.21
20	FEDERAL BANK LTD	2777	2750	99.03	2658	95.71	2750	99.03
21	TAMILNAD MERCANTILE BANK	295	6368	6057	95.12	6047	94.00	5999
22	DCB BANK LTD	3783	2724	72.01	2724	72.01	3553	93.92
23	RBL LTD	6543	5345	81.69	5345	81.69	586	8.96
24	AXIS BANK LTD	13741	10828	78.80	10828	78.80	12031	87.56
25	ICICI BANK LTD	35378	33119	93.61	33819	95.59	32324	91.37
26	INDUSIND BANK LTD	5401	4565	84.52	4159	77.00	4761	88.15
27	HDFC BANK LTD	48504	37478	77.27	35109	72.38	48406	85.47

28	KOTAK MAHINDRA BANK LTD	11875	11048	93.04	9346	78.70	10150	85.47
29	BANDHAN BANK LTD	10447	9071	86.83	9071	86.83	9306	89.08
30	YES BANK LTD	3298	2762	83.75	2762	83.75	3298	100.00
	GRAND TOTAL	630349	585146	92.83	478784	75.96	568623	90.21

**(DAMAN DISTRICT):**

<b>Total No.of Operative /Active CASA A/c as of 30.09.2020</b>								
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	80083	79847	99.71	53456	66.75	79847	99.71
2	BOB	56982	56923	99.90	40918	71.81	56923	99.90
3	UCO BANK	5028	5023	99.90	4921	97.87	5023	99.90
4	ORIENTAL BANK OF COMME	5313	5301	99.77	5267	99.13	5301	99.77
5	UNION BANK OF INDIA	11772	11721	99.57	6876	58.41	11721	99.57
6	CANARA BANK	7906	7888	99.77	5862	74.15	7888	99.77
7	BANK OF INDIA	11738	11688	99.57	6565	55.93	11688	99.57
8	PUNJAB NATIONAL BANK	7658	7647	99.86	6358	83.02	7647	99.86
9	INDIAN BANK	11078	10986	99.17	9426	85.09	10986	99.17
10	CORPORATION BANK	12821	12724	99.24	7652	59.68	12724	99.24
11	CENTRAL BANK OF INDIA	6081	6049	99.47	5424	89.20	6049	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	144235	143796	99.70	106356	73.74	143796	99.70
14	CITIZEN CREDIT COOP BANK	2164	2152	99.45	1243	57.44	2152	99.45

15	GSCB DAMAN	29154	29154	100.00		0.00	29154	100.00
	CO- OP BANKS	31318	31306	99.96	1243	3.97	31306	99.96
16	HDFC DAMAN	21512	21454	99.73	20059	93.25	21454	99.73
17	DEV CREDIT BANK	4891	4881	99.80	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	9348	65.92	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	3303	3301	99.94	3065	92.79	3301	99.94
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	70390	70221	99.76	58935	83.73	70221	99.76
	TOTAL	326026	325170	99.74	219990	67.48	325170	99.74

**(DIU DISTRICT):**

Total no.of Operative /Active CASA A/c as of 30.09.2020								
BANK	BRANCH	Total eligible A/c	AADH AR SEEDING TO A/CS	% to Aadhar seeding to a/c(30.09.2020)	Authenticat ion of Aadhar	% OF Authenticat ion of Aadhar	MOBIL E SEEDING TO A/CS	% to mobile seeding to a/c(30.09.2020)
SBI	DIU	6973	6973	100.00%	3721	53.36%	6973	100.00%
SBI	GHOGLA	14955	14955	100.00%	13695	91.57%	14955	100.00%
SBI	VANAKBARA	11865	11865	100.00%	10205	86.01%	11865	100.00%
SBI	BUCHERWADA	6148	6148	100.00%	6045	98.32%	6148	100.00%
<b>SUB TOT</b>		<b>39941</b>	<b>39941</b>	<b>100.00%</b>	<b>33666</b>	<b>84.29%</b>	<b>39941</b>	<b>100.00%</b>
BOB(E-DENA)	DIU	3054	3054	100.00%	3054	100.00%	3054	100.00%
BOB(E-DENA)	VANAKBARA	7112	7112	100.00%	7112	100.00%	7112	100.00%
BOB	DIU	4474	4474	100.00%	4474	100.00%	4474	100.00%
BOI	DIU	9813	9468	96.48%	9468	100.00%	9791	99.78%
CBI	DIU	7805	6670	85.46%	4695	70.39%	4695	60.15%
UCO	DIU	1548	1548	100.00%	1548	100.00%	1548	100.00%
<b>SUB TOT</b>		<b>33806</b>	<b>32326</b>	<b>95.62%</b>	<b>30351</b>	<b>93.89%</b>	<b>30674</b>	<b>90.74%</b>

HDFC	DIU	2912	1990	68.34%	1875	94.22%	2912	100.00%
ICICI	DIU	2182	2056	94.23%	1938	94.26%	2182	100.00%
AXIS	DIU	4563	4529	99.25%	4015	88.65%	4561	99.96%
<b>SUB TOT</b>		<b>9657</b>	<b>8575</b>	<b>88.80%</b>	<b>7828</b>	<b>91.29%</b>	<b>9655</b>	<b>99.98%</b>
GSCB	DIU	4993	4993	100.00%	4735	94.83%	4993	100.00%
GSCB	VANAKBA RA	4452	4452	100.00%	3882	87.20%	4452	100.00%
GSCB	GHOGLA	5743	5743	100.00%	5302	92.32%	5743	100.00%
GSCB	FUDAM	2660	2660	100.00%	2475	93.05%	2660	100.00%
<b>SUB TOT</b>		<b>17848</b>	<b>17848</b>	<b>100.00%</b>	<b>16394</b>	<b>91.85%</b>	<b>17848</b>	<b>100.00%</b>
<b>G. TOT</b>		<b>101252</b>	<b>98690</b>	<b>97.47%</b>	<b>88239</b>	<b>89.41%</b>	<b>98118</b>	<b>96.90%</b>

### **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 30/09/2020)**

<b>Bank</b>	<b>Total A/c As of 31.03.2020</b>	<b>Total A/c As of 30.09.2020</b>	<b>Progress over last quarter</b>
PSBs	134604	138224	3620
Private Banks	4612	4602	-10
<b>Total</b>	<b>139216</b>	<b>142826</b>	<b>3610</b>

##### **Total Accounts: (Daman)**

**(As of 30/09/2020)**

<b>Bank</b>	<b>Total A/c As of 31.03.2020</b>	<b>Total A/c As of 30.09.2020</b>	<b>Progress over last quarter</b>
PSBs	51177	52458	1281
Co Op	1143	1143	0
Private Banks	2389	2941	552
<b>Total</b>	<b>54709</b>	<b>56542</b>	<b>1833</b>

**Total Accounts: (Diu)****(As of 30/09/2020)**

<b>Bank</b>	<b>Total A/c As of 31.03.2020</b>	<b>Total A/c As of 30.09.2020</b>	<b>Progress over last quarter</b>
PSBs	4108	4253	145
Private Banks	1683	1705	22
Co-op Bank	128	128	0
Total	5919	6086	167

**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:**

<b>Sr. No.</b>	<b>Name of Scheme</b>	<b>No. of Enrolments till 30.06.2020</b>	<b>No. of Enrolments till 30.09.2020</b>	<b>Progress over last Quarter</b>
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	40234	42785	2251
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	69491	74221	4730
3	Atal Pension Yojana (APY)	15169	15903	734
	<b>Total</b>	<b>124894</b>	<b>132909</b>	<b>8015</b>

**Daman District:**

<b>Sr. No.</b>	<b>Name of Scheme</b>	<b>No. of Enrolments till 30.06.2020</b>	<b>No. of Enrolments till 30.09.2020</b>	<b>Progress over last Quarter</b>
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	27519	27799	280
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	43964	44446	483
3	Atal Pension Yojana (APY)	3598	3671	73
	<b>Total</b>	<b>75081</b>	<b>75916</b>	<b>5261</b>

**Diu District:**

<b>Sr. No.</b>	<b>Name of Scheme</b>	<b>No. of Enrolments till 30.06.2020</b>	<b>No. of Enrolments till 30.09.2020</b>	<b>Progress over last Quarter</b>
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	8046	8368	322
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	14368	14804	436
3	Atal Pension Yojana (APY)	1350	1465	115
	<b>Total</b>	<b>23764</b>	<b>24637</b>	<b>873</b>

### PMJJBY, PMSBY Claim Summarized position (As on 30.09.2020)

District	Claim Under PMJJBY	Claim under PMSBY	Total Claim (PMJJBY+PMSBY)
Silvassa	77	16	93
Daman	35	4	39
Diu	16	0	16
UT (DNH, D & D)	128	20	148

### 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:

Financial Year	Since inception of the Scheme (DNH District)									Amt. in Crores		
	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	
2015-16	815	1.65	1.65	254	7.24	7.24	167	12.38	12.38	1236	21.27	21.27
2016-17	2196	7.42	7.41	255	5.03	4.40	136	11.04	10.80	2587	23.49	22.61
2017-18	2437	7.71	7.69	768	13.47	13.41	203	15.61	15.21	3408	36.79	36.30
2018-19	1441	5.16	5.09	1161	17.42	17.05	298	21.93	21.76	2900	44.51	43.91
2019-20	2030	6.61	6.53	570	15.01	14.24	299	22.81	22.02	2899	44.44	42.78
2020-21 (30/09/20)	539	0.8	0.71	274	5.21	3.91	111	7.08	4.68	924	13.09	9.3
Grand Total	9458	29.35	29.08	3282	63.38	60.25	1214	90.85	86.85	13954	183.59	176.17

Financial Year	Since inception of the Scheme (Daman District)									Amt. in Crores		
	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 (30/09/20)	257	0.50	0.28	112	2.59	1.77	58	4.97	2.90	427	8.06	4.95



<b>Grand Total</b>	<b>1763</b>	<b>3.37</b>	<b>2.63</b>	<b>985</b>	<b>24.29</b>	<b>22.51</b>	<b>636</b>	<b>52.18</b>	<b>46.45</b>	<b>3381</b>	<b>79.82</b>	<b>71.60</b>
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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 (30/09/20)	5	0.009	0.009	12	0.19	0.19	30	2.46	2.38	47	2.66	2.58
<b>Grand Total</b>	<b>371</b>	<b>1.029</b>	<b>1.029</b>	<b>323</b>	<b>6.07</b>	<b>6.07</b>	<b>119</b>	<b>7.45</b>	<b>7.32</b>	<b>816</b>	<b>14.66</b>	<b>14.53</b>

### NPA Detail in PMMY:

District	NPA Status of banks in PMMY as on 30.09.2020		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	59	259	387.07
Daman	39	86	112.19
Diu	17	0	0
UT (DNH, D & D)	<b>115</b>	<b>345</b>	<b>499.26</b>

### 3.4 Stand up India

Hon'ble Prime Minister has launched "Stand up India" scheme on 5<sup>th</sup> April, 2016 with the objective to facilitate Bank loans between Rs. 10 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](http://www.standupmitra.in)) is also launched by the Govt. of India.

**Progress under Stand-Up India (As of 30.09.2020) in District of Silvassa, Daman & Diu is as under:**

District	No of Account (Sanctioned)	Amount Sanctioned (In Lakhs)
<b>Silvassa</b>	36	821.50
<b>Daman</b>	33	1562
<b>Diu</b>	1	15
<b>UT (DNH , D &amp; D)</b>	<b>70</b>	<b>2398.5</b>

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 30.09.2020		
	No. of Branches	No. of a/c	Amt. in lacs
Silvassa	0	0	0
Daman	39	6	382.00
Diu	0	0	0
UT (DNH, D & D)	39	6	382.00

### **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 30.09.2020							
	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
<b>Silvassa</b>	<b>1359</b>	<b>3378.16</b>	<b>1330</b>	<b>3289.64</b>	<b>745</b>	<b>1627.68</b>	<b>599</b>	<b>1660.34</b>
<b>Daman</b>	<b>128</b>	<b>339.21</b>	<b>128</b>	<b>339.21</b>	<b>105</b>	<b>281.17</b>	<b>23</b>	<b>58.04</b>
<b>Diu</b>	<b>10</b>	<b>22.52</b>	<b>10</b>	<b>22.52</b>	<b>6</b>	<b>13.33</b>	<b>4</b>	<b>9.19</b>
<b>UT</b>	<b>1497</b>	<b>3739.89</b>	<b>1468</b>	<b>3651.37</b>	<b>856</b>	<b>1922.18</b>	<b>626</b>	<b>1727.57</b>

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**.

<b>District</b>	<b>No of application enrolled since inception</b>
Silvassa	1572
Daman	1741
Diu	986
<b>UT (DNH , D &amp; D )</b>	<b>4299</b>

## **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	26	6	23	750	143	19	2	75	77	54%
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	26	6	23	750	143	19	2	75	77	54%

**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:**

<b>District</b>	<b>No of SSA allotted</b>	<b>No of SSA Covered</b>
<b>Silvassa</b>	35	30
<b>Daman</b>	7	5
<b>Diu</b>	0	0
<b>UT (DNH,D &amp; D)</b>	<b>42</b>	<b>35</b>

**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)

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

#### 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:

<b>District</b>	<b>No. of Rural Banks</b>	<b>Quarterly Target for FLC Camp</b>	<b>FLC Camp Organised</b>
Silvassa	24	72	72
Daman	6	18	8
Diu	4	12	16
UT (DNH, D & D)	34	102	96

#### 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:

<b>District</b>	<b>No. of cases under SARFAESI pending for DM order</b>	<b>Amt. in Lacs</b>
<b>Silvassa</b>	10	707.50
<b>Daman</b>	0	0
<b>Diu</b>	0	0
<b>UT (DNH,D &amp; D)</b>	<b>10</b>	<b>707.50</b>

**AGENDA No.5****REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED Sept -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 Sept-20 is 115. Comparative summary of Bank - Branches, group wise is given here under:

**BRANCH EXPANSION AREA WISE**

<b>District</b>	<b>Bank Group</b>	<b>Sept-19</b>	<b>Mar-20</b>	<b>Sept-20</b>	<b>Variation over March 2020</b>
Silvassa	Rural Branches	24	24	24	0
	Semi Urban Branches	35	35	35	0
	TOTAL	59	59	59	0
Daman	Rural Branches	6	6	6	0
	Semi Urban Branches	0	0	0	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	48	48	48	0
	TOTAL	115	115	115	0



**BRANCH EXPANSION SECTOR WISE**

<b>District</b>	<b>Bank Group</b>	<b>Sept-19</b>	<b>Mar-20</b>	<b>Sept-20</b>	<b>Variation over March 2020</b>
Silvassa	Public Sector Bank / Branches	33	33	33	0
	SBI Group	5	5	5	0
	Private Bank & Other Bank Branches	21	21	21	0
	<b>TOTAL</b>	<b>59</b>	<b>59</b>	<b>59</b>	<b>0</b>
Daman	Public Sector Bank / Branches	15	15	15	0
	SBI Group	4	4	4	0
	Private Bank & Other Bank Branches	20	20	20	0
	<b>TOTAL</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>0</b>
Diu	Public Sector Bank / Branches	5	5	5	0
	SBI Group	4	4	4	0
	Private Bank & Other Bank Branches	8	8	8	0
	<b>TOTAL</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>0</b>
UT (DNH,D & D)	Public Sector Bank / Branches	53	53	53	0
	SBI Group	13	13	13	0
	Private Bank & Other Bank Branches	49	49	49	0
	<b>TOTAL</b>	<b>115</b>	<b>115</b>	<b>76</b>	<b>0</b>

**ATM POSITION:**

<b>District</b>	<b>No of ATM</b>	<b>Out of which (Functional ATM)</b>
Silvassa	156	156
Daman	89	89
Diu	19	19
<b>UT (DNH, D &amp; D)</b>	<b>264</b>	<b>264</b>

**DEPOSIT GROWTH:**

As of Quarter ended Sept 2020, the deposit stands at Rs. 11331.14 Cr. The deposit has increased by Rs.875.49 Cr as compared to March 2020. YTD Growth of UT as a whole over March -2020 is 8.37%.

UT	Bank Group	Sept-19	Mar-20	Sept-20	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	2292.50	2492.41	3170.59	38.30%	+678.18	<b>27.20</b>
	SBI	316.05	345.46	292.10	-7.57%	-53.36	<b>-15.44</b>
	Private Banks	1713.36	1552.86	1614.70	-5.75%	+61.84	<b>3.98</b>
	TOTAL	4321.91	4390.73	5077.39	17.48%	+686.66	<b>15.63</b>
DAMAN	Public Sector Banks	855.51	953.93	910.19	6.39%	-43.77	<b>-4.58</b>
	SBI	1251.17	1331.23	1429.49	14.25 %	+98.26	<b>7.38</b>
	Co Op Bank	327.38	319.96	240.08	-26.7%	-79.88	<b>-24.97</b>
	Private Banks	1347.09	1311.20	1293.94	-3.95%	-17.26	<b>-1.32</b>
	TOTAL	3781.16	3916.33	3873.71	2.45	-42.62	<b>-1.09</b>
DIU	Public Sector Banks	529.11	563.56	769.19	45.37	+205.63	<b>36.49</b>
	SBI	1052.15	1123.02	1148.52	9.16	+25.5	<b>2.27</b>
	Co Op Bank	254.95	255.17	262.74	3.06	+7.57	<b>2.97</b>
	Private Banks	194.18	206.83	199.59	2.79	-7.24	<b>-3.50</b>
	TOTAL	2030.39	2148.59	2380.04	17.22	+231.45	<b>10.77</b>
UT (DNH, D & D)	Public Sector Banks	3677.12	4009.9	4849.97	31.90	+840.07	<b>20.95</b>
	SBI	2619.37	2799.71	2870.11	9.57	+70.4	<b>2.51</b>
	Co Op Bank	582.33	575.13	502.82	-13.65	-72.31	<b>-12.57</b>
	Private Banks	3254.63	3070.89	3108.23	-4.50	+37.34	<b>1.22</b>
	TOTAL	10133.46	10455.65	11331.14	11.82	875.49	<b>8.37</b>

During the Half year ended Sept-20 the deposit has increased by 20.95 % in case of Public Sector Banks followed by SBI at 2.51 %.

### **CREDIT EXPANSION**

During the Quarter under review i.e. Sept-20, the advance stands at Rs.6029.95 Cr. The Advance has increased by Rs.1783.68 Crore as compared to March-2020. On YOY basis UT as a whole registered growth of 42.01 %. The group-wise advance is as below:

District	Bank Group	Sept-19	Mar-20	Sept-20	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	815.59	841.58	914.3	12.10%	72.72	8.64
	SBI	208.1	220.45	216.69	4.12%	-3.76	-1.7
	Private Banks	1451.13	1486.5	3167.06	118.24%	1680.56	113.05
	TOTAL	2474.82	2548.53	4298.05	73.67%	1749.52	68.64
DAMAN	Public Sector Banks	475.06	476.16	499.06	5.05%	22.9	4.81%
	SBI	251.17	255.25	252.35	0.47%	-2.9	-1.14%
	Co Op Bank	142.95	153.14	141.95	-0.70%	-11.19	-7.31%
	Private Banks	523.68	605.15	608.92	16.28%	3.77	0.62%
	TOTAL	1392.88	1489.71	1507.48	8.23%	17.77	1.19%
DIU	Public Sector Banks	26.74	28.82	37.55	40.43%	8.73	30.29%
	SBI	33.69	36.04	39.44	17.07%	3.4	9.43%
	Co Op Bank	122.24	118.85	199.92	63.55%	81.07	68.21%
	Private Banks	17.4	24.32	27.51	58.10%	3.19	13.12%
	TOTAL	200.07	208.03	224.42	12.17%	16.39	7.88%
UT (DNH, D & D)	Public Sector Banks	1317.39	1346.56	1450.91	10.14%	104.35	7.75%
	SBI	492.96	511.74	508.48	3.15%	-3.26	-0.64%
	Co Op Bank	265.19	271.99	341.87	28.92%	69.88	25.69%
	Private Banks	1992.21	2115.97	3803.49	90.92%	1687.52	79.75%
	TOTAL	4067.77	4246.27	6029.95	48.24%	1783.68	42.01%

The Private Banks show positive growth in credit expansion (79.75 %) followed by Public Sector Bank (25.69 %) 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	Sept-20	Net Effect over March-20
SILVASSA	Public Sector Banks	35.58%	33.77%	28.84%	-4.93%
	SBI Groups	65.85%	63.81%	74.18%	10.37 %
	Private Banks	84.69%	95.73%	196.14%	100.41%
	Total	57.26%	58.04%	84.65%	26.61%
DAMAN	Public Sector Banks	56%	52%	55%	-1%
	SBI	20%	20%	18%	-2%
	Private Banks	39%	48%	47%	8%
	TOTAL	36.84%	39.42%	38.92%	2%
DIU	Public Sector Banks	19.00%	18.04%	15.26%	-2.78%
	SBI	3.20%	3.21%	3.43%	0.22%
	Private Banks	8.96%	11.76%	13.78%	2.02%
	TOTAL	9.85%	9.68%	9.43%	-0.25%

## 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 30.09.2020 is as under.

NPA Status of banks in Dadra & Nagar Haveli as of 30.09.2020							
District	No. of Branches	Priority sector		Non-Priority sector		Total NPA	
		No. of a/c	Amt. in lacs	No. of a/c	Amt. in lacs	No. of a/c	Amt. in lacs
Silvassa	59	863	4101.21	472	421.49	1335	4522.70
Daman	39	653	5222	408	378.29	1061	5600.29
Diu	17	110	666.58	71	234.04	181	900.62
UT	115	1626	9989.8	951	1033.81	2577	11024

## 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 Sept-20)		Absolute Growth
			Mar-20 Amt.	% to Adv.as of Mar-20	Sept-20 Amt.	% to Adv.as of Sept-20	
Silvassa	Priority Sector	40%	1565.37	61.42%	1686.35	39.24%	120.98
	Agri. Advances	18%	63.13	2.48%	67.24	1.56%	4.11
	Weaker Sec-Adv.	10%	233.42	9.16%	302.33	7.03%	68.91
	DRI Advances	1%	0	0.00%	0	0.00%	0
Daman	Priority Sector	40%	930.01	62.43%	978.64	64.92%	48.63
	Agri. Advances	18%	28.74	1.93%	29.63	1.97%	0.89
	Weaker Sec-Adv.	10%	89.4	6.00%	89.58	5.94%	0.18
	DRI Advances	1%	0	0.00%	0	0.00%	0
Diu	Priority Sector	40%	152.47	73.29%	168.85	75.24%	16.38
	Agri. Advances	18%	59.33	28.52%	66.01	29.41%	6.68
	Weaker Sec-Adv.	10%	34.86	16.76%	33.95	15.13%	-0.91
	DRI Advances	1%	0	0.00%	0	0.00%	0
<b>UT (DNH, D &amp; D )</b>	<b>Priority Sector</b>	<b>40%</b>	<b>2647.85</b>	62.36%	<b>2833.84</b>	<b>47.00%</b>	185.99
	<b>Agri. Advances</b>	<b>18%</b>	<b>151.2</b>	3.56%	<b>162.88</b>	<b>2.70%</b>	11.68
	<b>Weaker Sec-Adv.</b>	<b>10%</b>	<b>357.68</b>	8.42%	<b>425.86</b>	<b>7.06%</b>	68.18
	<b>DRI Advances</b>	<b>1%</b>	<b>0</b>	0.00%	<b>0</b>	<b>0.00%</b>	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 30.09.2020		
		Total Advances	PS Advances	As% to Total Advances	Total Advances	PS Advances	As% to Total Advances
SILVASS	Public Sector Banks	841.58	736.55	87.52	914.30	787.13	86.09
	SBI Group	220.45	181.10	82.15	216.69	171.11	78.96
	Private sector Banks	1486.50	647.72	43.57	3167.06	728.11	22.99
	Total	2548.53	1565.37	61.42	4298.05	1686.35	39.24
DAMAN	Public Sector Banks	476.16	417.79	88%	499.06	417.63	84%
	SBI Group	255.25	165.67	65%	252.35	176.67	70%
	Co-op Bank	153.14	97.81	64%	147.14	97.81	66%
	Private sector Banks	605.15	248.72	41%	608.92	286.52	47%
	Total	1489.71	930.01	62.43%	1507.48	978.64	65%
DIU	Public Sector Banks	28.82	17.79	61.73%	37.55	28.43	75.71%
	SBI Group	36.04	15.55	43.15%	39.44	16.85	42.72%
	Co-op Bank	118.85	106.70	89.78%	119.92	109.31	91.15%
	Private sector Banks	24.32	12.43	51.11%	27.51	14.27	51.87%
	Total	208.03	152.47	73.29%	224.42	168.85	75.24%
UT (DNH, D & D 0	Public Sector Banks	1346.56	1172.13	87.05%	1450.91	1233.19	84.99%
	SBI Group	511.74	362.32	70.80%	508.48	364.63	71.71%
	Co-op Bank	271.99	204.51	75.19%	267.06	207.12	77.56%
	Private sector Banks	2115.97	908.87	42.95%	3803.49	1028.9	27.05%
	Total	4246.26	2647.83	62.36%	6029.94	2833.84	47.00%

### 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.	Sept-20 Amt.	% to Adv.
SILVASSA	18%	63.13	2.48	67.24	1.56
DAMAN	18%	28.74	1.93%	29.63	1.97%
DIU	18%	59.33	28.52%	66.01	29.41
UT	18%	151.2	3.56%	162.88	2.70%

### Weaker Section:

As of 30<sup>th</sup> Sept-2020 weaker section advances stood at Rs.425.86 Crore which is 7.06 % of total Advance as against benchmark of 10%. On YoY basis, weaker section advances has increased by 68.18 Crore.

(Amount in Rs. Crores)

District	Bench mark weaker section	Outstanding as of		Outstanding as of	
		Mar-20 Amt.	% to Adv.	Sept-20 Amt.	% to Adv.
SILVASSA	10%	233.42	9.16	302.33	7.03
DAMAN	10%	89.40	6.00	89.58	5.94
DIU	10%	34.86	16.75%	33.95	15.13%
UT (DNH, D & D)	10%	357.68	8.42%	425.86	7.06%

**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)

<b>DISTRICT</b>	<b>SECTOR</b>	<b>FINANCIAL TARGET</b>	<b>Achievement During the year i.e. 01/04/2020 to 31/03/2021 (till 30.09.2020)</b>	<b>ACHIEVEMENT %</b>
<b>SILVASSA</b>	<b>Agri.&amp;Allied Activities</b>	40.25	11.81	29.34%
	<b>MSME</b>	247.79	456.27	184.14%
	<b>Housing</b>	117.12	41.66	35.57%
	<b>Education</b>	2.67	0.78	29.21%
	<b>OPS</b>	29.52	2.57	8.71%
	<b>TOTAL</b>	437.35	513.09	117.32%
<b>DAMAN</b>	<b>Agri.&amp;Allied Activities</b>	12.27	2.57	20.95%
	<b>MSME</b>	172.7	80.17	46.42%
	<b>Housing</b>	87.97	12.15	13.81%
	<b>Education</b>	2.84	0.59	20.77%
	<b>OPS</b>	6.82	3.68	53.96%
	<b>TOTAL</b>	282.61	99.16	35.09%
<b>DIU</b>	<b>Agri.&amp;Allied Activities</b>	20.88	14.99	71.79%
	<b>MSME</b>	19.14	9.08	47.44%
	<b>Housing</b>	4.87	0.29	5.95%
	<b>Education</b>	0.65	0.42	64.62%
	<b>OPS</b>	1.73	0	0.00%
	<b>TOTAL</b>	47.28	24.79	52.43%
<b>UT (DNH,D &amp;D)</b>	<b>Agri.&amp;Allied Activities</b>	73.4	29.37	40.01%
	<b>MSME</b>	439.63	545.52	124.09%
	<b>Housing</b>	209.96	54.1	25.77%
	<b>Education</b>	6.16	1.79	29.06%
	<b>OPS</b>	38.07	6.25	16.42%
	<b>TOTAL</b>	767.22	637.03	83.03%



### **Agriculture & Allied Activities**

Achievement under Agriculture and Allied activities for Quarter ended Sept-20 remained at 40.01 % i.e. Rs.29.37 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 Sept-20 is 124.09 % i.e. Rs.542.52 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 Sept-20 under Housing sector is 25.77 % i.e. 54.10 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 Sept-20 under Education Loan is 29.06 % i.e.1.79 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 June-20 under Other Priority Sector is 16.42 % i.e. Rs.6.25 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:

<b>District</b>	<b>Formation of JLG</b>	<b>Bank Account Open</b>	<b>Bank Credit Linked</b>	<b>Amount. Rs. Cash Credit</b>
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:

<b>District</b>	<b>Savings linked</b>	<b>Bank Credit Linked</b>	<b>Amount in lakh</b>
<b>Silvassa</b>	<b>528</b>	<b>329</b>	<b>329</b>
<b>Daman</b>	<b>37</b>	<b>0</b>	<b>0</b>
<b>Diu</b>	<b>82</b>	<b>0</b>	<b>0</b>
<b>UT</b>	<b>647</b>	<b>329</b>	<b>329</b>

**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 30.09.2020
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	7	2	2	1	4
Daman	5	0	0	1	4
Diu	0	0	0	0	0
UT	12	2	2	2	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 dtd. 1.9.2006 and Prime Minister's 15 Point Program for the welfare of the Minority Communities within the overall target of Priority Sector lending and sub-target of 10% of the Weaker Section, due care is to be taken to ensure that the Minority Communities also receive an equitable proportion of the credit.

The summary of fresh loans disbursed to minority community entrepreneurs and outstanding advances as of 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 Sept-2020		Outstanding as of Sept-20	
	A/c	Amount	A/c	Amount	A/c	Amount
<b>Silvassa</b>	1223	71.82	137	21.50	1360	85.26
<b>Daman</b>	679	41.41	15	1.23	694	42.64
<b>Diu</b>	<b>415</b>	<b>11.06</b>	29	2.36	400	9.78
<b>UT</b>	<b>2317</b>	<b>124.29</b>	<b>181</b>	<b>25.09</b>	<b>2454</b>	<b>137.68</b>

#### 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 Sept-20		Outstanding as of Sept-20	
	A/c	Amount	A/c	Amount	A/c	Amount
<b>Silvassa</b>	9677	397.50	665	47.37	9850	449.57
<b>Daman</b>	1819	61.19	14	3.36	1835	64.55
<b>Diu</b>	1052	36.25	17	1.47	950	32.51
<b>UT</b>	<b>12548</b>	<b>494.94</b>	<b>696</b>	<b>52.2</b>	<b>12635</b>	<b>546.63</b>

### 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 Sept-20 A/c Amount		Outstanding as of, Sept-20 A/c Amount		NPA as of, Sept-20 A/c Amount	
	Silvassa	271	11.50	16	0.58	278	12.10	11
Daman	172	6.64	15	0.59	178	6.88	0	0
Diu	33	1.70	4	0.42	30	1.71	0	0
<b>UT</b>	<b>476</b>	<b>8.34</b>	<b>35</b>	<b>1.59</b>	<b>486</b>	<b>20.69</b>	<b>11</b>	<b>0.22</b>

### 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 Sept-20 A/c Amount		Outstanding as of, Sept- 20 A/c Amount	
	<b>Silvassa</b>	4053	96.76	463	5.61	4410
<b>Daman</b>	1211	23.21	5	0.62	1216	23.83
<b>Diu</b>	<b>244</b>	<b>5.72</b>	17	1.35	261	7.07
<b>UT</b>	<b>5508</b>	<b>125.69</b>	<b>485</b>	<b>7.58</b>	<b>5887</b>	<b>155.43</b>

**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)**

<b>District</b>	<b>Emergency Credit loan under MSME</b>		<b>Total</b>	
	<b>A/c</b>	<b>Amt.</b>	<b>A/c</b>	<b>Amt.</b>
<b>Silvassa</b>	1271	75.21	1271	75.21
<b>Daman</b>	322	23.78	322	23.78
<b>Diu</b>	50	1.45	50	1.45
<b>UT</b>	<b>1643</b>	<b>100.44</b>	<b>1643</b>	<b>100.41</b>

## 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 31<sup>st</sup> 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:

<b>PM SVANIDHI Progress as of 30.09.2020</b>					
<b>District</b>	Total Applications	Applications at Market Place	Applications Picked Up	Applications Sanctioned	Applications Disbursed
	<b>A+B+C</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
Silvassa	1485	195	479	399	412
Daman	325	27	137	21	140
Diu	154	12	6	136	56
<b>UT (DNH , D &amp; D )</b>	<b>1964</b>	<b>234</b>	<b>622</b>	<b>556</b>	<b>608</b>

