

## **AGENDA No.1**

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

1<sup>st</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 circulation basis with due permission of Advisor to Administrator of UT (DNH and Daman and Diu) and accordingly proceeding of which has been circulated among member Banks. No comments / amendments/Suggestions were received so far from any of the members. The house is therefore, requested to confirm the same.

## **AGENDA No.2**

### **Aadhar Seeding and Aadhar Authentication**

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

In the UT of Dadra & Nagar Haveli and Daman & Diu % of Aadhar Seeding, Aadhar authentication and Mobile Seeding as on 30.06.2020 remained 93.28 %, 75.46 % & 94.46 % 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	89.62%	70.70%	91.39%
Daman	99.74%	65.12%	99.74%
DIU	95.50%	90.96%	96.79%
UT (Total)	93.28%	75.46%	94.46%

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 30.06.2020**

<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	ALLAHABAD BANK	12735	12556	98.59	12538	98.45	12340	96.90
2	ANDHRA BANK	11471	10907	95.08	10907	95.08	10970	95.63
3	BANK OF BARODA	258307	240770	93.21	154451	59.79	237534	91.96
4	BANK OF INDIA	12667	12001	94.74	9790	77.29	9947	78.53
5	BANK OF MAHARASTRA	5652	5281	93.44	5193	91.88	5521	97.68
6	CANARA BANK	24468	21272	86.94	21272	86.94	21692	88.65
7	CENTRAL BANK OF INDIA	9625	9215	95.74	6293	65.38	8822	91.66
8	CORPORATION BANK	8186	7347	89.75	6171	75.38	7230	88.32
9	INDIAN BANK	5587	5378	96.26	4970	88.96	5587	100.00
10	INDIAN OVERSEAS BANK	5951	5804	97.53	4449	74.76	5450	91.58
11	ORIENTAL BANK OF COMMERCE	10983	9977	90.84	6364	57.94	9021	82.14
12	PUNJAB NATIONAL BANK	6966	6860	98.48	6890	98.91	6966	100.00
13	UNION BANK OF INDIA	7352	7295	99.22	6525	88.75	7230	98.34
14	UNITED BANK OF INDIA	4582	4068	88.78	4068	88.78	4300	93.85
15	UCO BANK	7314	7143	97.66	7143	97.66	7114	97.27
16	SYNDICATE BANK	3041	3035	99.80	3010	98.98	3001	98.68
17	SBI GROUP TOTAL	62623	45237	72.24	44838	71.60	50069	79.95
18	CATHOLIC SYRIAN BANK LTD	6269	5958	95.04	5941	94.77	5958	95.04
19	IDBI BANK LTD	18361	17145	93.38	7555	41.15	17432	94.94
20	FEDERAL BANK LTD	2907	2883	99.17	2883	99.17	2907	100.00
21	TAMILNAD MERCANTILE BANK	6038	6038	100.00	6038	100.00	6038	100.00
22	DCB BANK LTD	3892	2779	71.40	2779	71.40	3622	93.06
23	RBL LTD	6551	6205	94.72	6205	94.72	4272	65.21
24	AXIS BANK LTD	16128	13108	81.27	12726	78.91	16128	100.00
25	ICICI BANK LTD	34671	32589	93.99	32589	93.99	31524	90.92

26	INDUSIND BANK LTD	4761	4159	87.36	4159	87.36	4761	100.00
27	HDFC BANK LTD	48504	37478	77.27	35109	72.38	48406	99.80
28	KOTAK MAHINDRA BANK LTD	11875	11048	93.04	9346	78.70	10150	85.47
29	BANDHAN BANK LTD	10122	8965	88.57	3100	30.63	9334	92.21
30	YES BANK LTD	3627	3173	87.48	2991	82.46	3545	97.74
	<b>GRAND TOTAL</b>	<b>631216</b>	<b>565674</b>	<b>89.62</b>	<b>446293</b>	<b>70.70</b>	<b>576871</b>	<b>91.39</b>

**(DAMAN DISTRICT):**

<b>Total No. of Operative /Active CASA A/c as of 30.06.2020</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 Account</b>	<b>% of MOBILE Number Seeded in CASA Operative A/C</b>
1	<b>SBI - GROUP</b>	<b>79924</b>	<b>79679</b>	<b>99.69</b>	50443	63.11	<b>79679</b>	99.69
2	BOB	56982	56923	<b>99.90</b>	40418	70.93	56923	99.90
3	UCO BANK	5021	5008	<b>99.74</b>	4868	96.95	5008	99.74
4	ORIENTAL BANK OF COMME	5313	5301	<b>99.77</b>	5267	99.13	5301	99.77
5	UNION BANK OF INDIA	11772	11721	<b>99.57</b>	6326	53.74	11721	99.57
6	CANARA BANK	7906	7888	<b>99.77</b>	5268	66.63	7888	99.77
7	BANK OF INDIA	11738	11688	<b>99.57</b>	6161	52.49	11688	99.57
8	PUNJAB NATIONAL BANK	7658	7647	<b>99.86</b>	6122	79.94	7647	99.86
9	INDIAN BANK	11078	10986	<b>99.17</b>	9251	83.51	10986	99.17
10	CORPORATION BANK	12821	12724	<b>99.24</b>	7551	58.90	12724	99.24
11	CENTRAL BANK OF INDIA	5981	5975	<b>99.90</b>	5012	83.80	5975	99.90
12	BANK OF MAHARASTRA	6214	6212	<b>99.97</b>	5512	88.70	6212	99.97
13	SYNDICATE BANK	1644	1634	<b>99.39</b>	1475	89.72	1634	99.39
	<b>COMM- BANKS</b>	<b>144128</b>	<b>143707</b>	<b>99.71</b>	103231	71.62	<b>143707</b>	99.71
14	CITIZEN CREDIT COOP BANK	2164	2152	<b>99.45</b>		0.00	2152	99.45
15	GSCB DAMAN	29154	29154	<b>100.00</b>		0.00	29154	100.00
	<b>CO- OP BANKS</b>	<b>31318</b>	<b>31306</b>	<b>99.96</b>	0	0.00	<b>31306</b>	99.96
16	HDFC DAMAN	21201	21134	<b>99.68</b>	18489	87.21	21134	99.68
17	DEV CREDIT BANK	4891	4881	<b>100.00</b>	4126	84.36	4881	99.80
18	INDUSIND BANK	1801	1798	<b>99.83</b>	1458	80.96	1798	99.83
19	AXIS BANK	14181	14155	<b>99.82</b>	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	135	135	100.00	118	87.41	135	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
	<b>PVT SEC-BANKS</b>	<b>70049</b>	<b>69871</b>	<b>99.75</b>	<b>57318</b>	<b>81.83</b>	<b>69871</b>	<b>99.75</b>
	<b>TOTAL</b>	<b>325419</b>	<b>324563</b>	<b>99.74</b>	<b>210992</b>	<b>64.84</b>	<b>324563</b>	<b>99.74</b>

**(DIU DISTRICT):**

<b>Total No. of Operative /Active CASA A/c as of 30.06.2020</b>								
<b>BANK</b>	<b>BRANCH</b>	<b>Total eligib le A/c</b>	<b>AADH AR SEEDI NG TO A/CS</b>	<b>% to Aadhar seeding to a/c (31.03.20 20)</b>	<b>Authentica tion of Aadhar</b>	<b>% OF Authentica tion of Aadhar</b>	<b>MOBI LE SEEDI NG TO A/CS</b>	<b>% to mobile seeding to a/c(31.03.2 020)</b>
SBI	DIU	6890	6890	100.00%	3676	53.35%	6890	100.00%
SBI	GHOGLA	14940	14940	100.00%	13680	91.57%	14940	100.00%
SBI	VANAKBA RA	11562	11562	100.00%	9912	85.73%	11562	100.00%
SBI	BUCHERW ADA	6146	6146	100.00%	6028	98.08%	6146	100.00%
<b>SUB TOT</b>		<b>39538</b>	<b>39538</b>	<b>100.00%</b>	<b>33296</b>	<b>84.21%</b>	<b>39538</b>	<b>100.00%</b>
<b>BOB(E-DENA)</b>	DIU	3050	3050	100.00%	3050	100.00%	3050	100.00%
<b>BOB(E-DENA)</b>	VANAKBA RA	7085	7085	100.00%	7085	100.00%	7085	100.00%
BOB	DIU	2700	2700	100.00%	2700	100.00%	2700	100.00%
BOI	DIU	9738	9393	96.46%	9393	100.00%	9709	99.70%
CBI	DIU	7745	4610	59.52%	4610	100.00%	4610	59.52%
UCO	DIU	1482	1482	100.00%	1300	87.72%	1482	100.00%
<b>SUB TOT</b>		<b>31800</b>	<b>28320</b>	<b>89.06%</b>	<b>28138</b>	<b>99.36%</b>	<b>28636</b>	<b>90.05%</b>
HDFC	DIU	2870	1995	69.51%	1880	94.24%	2870	100.00%
ICICI	DIU	2057	1975	96.01%	1893	95.85%	2057	100.00%
AXIS	DIU	4494	4494	100.00%	4012	89.27%	4494	100.00%
<b>SUB TOT</b>		<b>9421</b>	<b>8464</b>	<b>89.84%</b>	<b>7785</b>	<b>91.98%</b>	<b>9421</b>	<b>100.00%</b>
GSCB	DIU	4978	4978	100.00%	4720	94.82%	4978	100.00%
GSCB	VANAKBA RA	4405	4405	100.00%	3871	87.88%	4405	100.00%
GSCB	GHOGLA	5707	5707	100.00%	5295	92.78%	5707	100.00%
GSCB	FUDAM	2667	2667	100.00%	2470	92.61%	2667	100.00%
<b>SUB TOT</b>		<b>17757</b>	<b>17757</b>	<b>100.00%</b>	<b>16356</b>	<b>92.11%</b>	<b>17757</b>	<b>100.00%</b>
<b>G. TOT</b>		<b>98516</b>	<b>94079</b>	<b>95.50%</b>	<b>85575</b>	<b>90.96%</b>	<b>95352</b>	<b>96.79%</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 30/06/2020)**

<b>Bank</b>	<b>Total A/c As of 31.03.2020</b>	<b>Total A/c As of 30.06.2020</b>	<b>Progress over last quarter</b>
PSBs	124497	134604	10107
Private Banks	4606	4612	6
Total	129103	139216	10113

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

**(As of 30/06/2020)**

<b>Bank</b>	<b>Total A/c As of 31.03.2020</b>	<b>Total A/c As of 30.06.2020</b>	<b>Progress over last quarter</b>
PSBs	51177	51704	527
Co Op	1143	1143	0
Private Banks	2389	3637	1248
Total	54709	56484	1775

#### **Total Accounts: (Diu)**

**(As of 30/06/2020)**

<b>Bank</b>	<b>Total A/c As of 31.03.2020</b>	<b>Total A/c As of 30.06.2020</b>	<b>Progress over last quarter</b>
PSBs	3768	4108	340
Private Banks	823	1683	860
Co-op Bank	129	128	-1
Total	4720	5919	1199

### **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 31.03.2020</b>	<b>No. of Enrolments till 31.07.2020</b>	<b>Progress over last Quarter</b>
1	<b>Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)</b>	33624	40234	6610
2	<b>Pradhan Mantri Suraksha Bima Yojana (PMSBY)</b>	59996	69491	9495
3	<b>Atal Pension Yojana (APY)</b>	14995	15169	174
	<b>Total</b>	<b>108615</b>	<b>124894</b>	<b>16279</b>

**Daman District:**

Sr. No.	Name of Scheme	No. of Enrolments till 31.03.2020	No. of Enrolments till 31.07.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	26049	27519	1470
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	41390	43964	2574
3	Atal Pension Yojana (APY)	3216	3598	382
	<b>Total</b>	<b>70655</b>	<b>75081</b>	<b>4426</b>

**Diu District:**

Sr. No.	Name of Scheme	No. of Enrolments till 31.03.2020	No. of Enrolments till 31.07.2020	Progress over last Quarter
1	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	7940	8277	337
2	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	14257	14651	394
3	Atal Pension Yojana (APY)	1342	1415	73
	<b>Total</b>	<b>23539</b>	<b>24343</b>	<b>804</b>

**PMJJBY, PMSBY Claim Summarized position (As on 30.06.2020)**

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

**3.3 Pradhan Mantri MUDRA Yojana:**

For the development of micro and small units the Hon'ble Prime Minister has launched MUDRA (Micro Units and Development & Refinance Agency) on 8th April-2015 as new financial entity for developing and refinancing last mile financial intermediaries like Banks, NBFCs, MFIs, etc. As per NSSO estimate about Rs.5.77crore such units exists in the country and a great majority of them are outside the formal Banking fold and are unable to sustain or grow due to lack of finance or repaying on informal channels, which are very expensive

or unreliable. On the same day PMMY (Pradhan Mantri MUDRA Yojana) was launched to 'fund the unfunded' by bringing such enterprises to the formal financing system and extending affordable credit to them.

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

Since inception of the Scheme (Silvassa District)										Amt. in Crores		
Financial Year	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt	No Of A/Cs	Sanction Amt	Disbt. Amt
2015-16	815	1.65	1.65	254	7.24	7.24	167	12.38	12.38	1236	21.27	21.27
2016-17	2196	7.42	7.41	255	5.03	4.40	136	11.04	10.80	2587	23.49	22.61
2017-18	2437	7.71	7.69	768	13.47	13.41	203	15.61	15.21	3408	36.79	36.30
2018-19	1441	5.16	5.09	1161	17.42	17.05	298	21.93	21.76	2900	44.51	43.91
2019-20	2030	6.61	6.53	570	15.01	14.24	299	22.81	22.02	2899	44.44	42.78
2020-21 (14/08/20)	186	0.22	0.18	159	3.16	2.61	44	2.80	2.44	389	6.18	5.23
Grand Total	9105	28.77	28.55	3167	61.33	58.95	1147	86.57	84.61	13419	176.68	172.10

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 (14/08/20)	176	0.28	0.17	91	1.89	1.16	103	9.62	3.86	370	11.79	5.19
Grand Total	1682	3.15	2.52	964	23.59	21.9	681	56.83	47.41	3324	83.55	71.84

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 (14/08/20)	4	0.004	0.004	7	0.11	0.11	22	1.79	1.79	33	1.91	1.91
Grand Total	370	1.024	1.024	318	5.99	5.99	111	6.78	6.73	802	13.91	13.86



### **NPA Detail in PMMY:**

<b>District</b>	<b>NPA Status of banks in PMMY as on 30.06.2020</b>		
	<b>No. of Branches</b>	<b>No. of a/c</b>	<b>Amt. in lacs</b>
Silvassa	59	255	381.71
Daman	39	86	112.19
Diu	17	0	0
UT (DNH, D & D)	<b>115</b>	<b>341</b>	<b>493.9</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 30.06.2020) in District of Silvassa, Daman & Diu is as under:**

<b>District</b>	<b>No of Account (Sanctioned)</b>	<b>Amount Sanctioned (In Lakhs)</b>
<b>Silvassa</b>	36	828.77
<b>Daman</b>	<b>33</b>	<b>1638.00</b>
<b>Diu</b>	<b>0</b>	<b>0</b>
<b>UT (DNH , D &amp; D)</b>	<b>69</b>	2466.77

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

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

- Review the bank wise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

### **NPA Detail in SUI:**

District	NPA Status of banks in SUI as on 30.06.2020		
	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

Since inception of scheme Up to 30.07.2020								
District	No. of Housing Loan A/C covered under PMAY	Amt. Of Subsidy Involved in Lacs	Out of which No. of A/C in which Subsidy have been Claimed	Amt. Of Subsidy Claimed in Lacs	No. of A/C in which Subsidy have been Received	Amt. Of Subsidy Received in Lacs	No. of A/C in which Subsidy have been not Received	Amt. Of Subsidy not Received in Lacs
<b>Silvassa</b>	1319	3350.32	1307	3271.31	724	1769.02	583	1502.29
<b>Daman</b>	124	327.01	124	327.01	101	269.01	23	58.09
<b>Diu</b>	10	22.52	10	22.52	6	13.33	4	9.19
<b>UT</b>	<b>1453</b>	<b>3599.85</b>	<b>1441</b>	<b>3620.84</b>	<b>831</b>	<b>2051.36</b>	<b>610</b>	<b>1569.57</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**.

District	No of application enrolled since inception
Silvassa	1549
Daman	1726
Diu	975
UT (DNH , D & D )	2701

## **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	0	0	750	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0

**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:

- 100% BC activation in allotted SSAs.
- Availability of adequate infrastructure with BCs enabling them to extend required banking services in the SSAs/ villages.
- 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>	4	4
<b>UT (DNH,D &amp; D)</b>	<b>46</b>	<b>39</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	5
Daman	6	18	12
Diu	4	21	7
UT (DNH, D & D)	34	111	24

#### **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 June -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 June-20 is 115. Comparative summary of Bank - Branches, group wise is given here under:

**BRANCH EXPANSION AREA WISE**

District	Bank Group	Jun-19	Mar-20	Jun-20	Variation over March 2020
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>Mar-20</b>	<b>Jun-20</b>	<b>Variation over March 2020</b>
Silvassa	Public Sector Bank / Branches	33	33	0
	SBI Group	5	5	0
	Private Bank & Other Bank Branches	21	21	0
	<b>TOTAL</b>	<b>59</b>	<b>59</b>	<b>0</b>
Daman	Public Sector Bank / Branches	15	15	0
	SBI Group	4	4	0
	Private Bank & Other Bank Branches	20	20	0
	<b>TOTAL</b>	<b>39</b>	<b>39</b>	<b>0</b>
Diu	Public Sector Bank / Branches	5	5	0
	SBI Group	4	4	0
	Private Bank & Other Bank Branches	4	4	0
	<b>TOTAL</b>	<b>13</b>	<b>13</b>	<b>0</b>
UT (DNH,D & D)	Public Sector Bank / Branches	53	53	<b>0</b>
	SBI Group	13	13	0
	Private Bank & Other Bank Branches	45	45	0
	<b>TOTAL</b>	<b>111</b>	<b>111</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 June 2020, the deposit stands at Rs. 10834.35 Cr. The deposit has increased by Rs.771.50 Cr as compared to March 2020. YTD Growth of UT as a whole over March -2020 is 7.67%.

UT	Bank Group	Jun-19	Mar-20	Jun-20	Growth Y-to-Y (%)	Absolute growth over Mar-20	Absolute growth over Mar-20 %
SILVASSA	Public Sector Banks	2140.97	2492.41	2612.04	22.00%	119.63	<b>4.80%</b>
	SBI	290.91	345.46	355.52	22.21%	10.06	<b>2.91%</b>
	Private Banks	1550.50	1552.86	1592.05	2.68%	39.19	<b>2.52%</b>
	TOTAL	3982.38	4390.73	4559.61	14.49%	168.88	<b>3.85%</b>
DAMAN	Public Sector Banks	773.06	917.05	953.93	23.40%	36.88	<b>4.02%</b>
	SBI	1205.83	1287.09	1331.23	10.40%	44.14	<b>3.43%</b>
	Co Op Bank	322.77	318.93	319.96	-0.87%	1.03	<b>0.32%</b>
	Private Banks	1174.63	1255.62	1311.20	11.63%	55.58	<b>4.43%</b>
	TOTAL	3476.29	3778.71	3916.33	12.66%	137.62	<b>3.64%</b>
DIU	Public Sector Banks	768.99	563.56	1019.50	32.58%	455.94	<b>80.90%</b>
	SBI	1066.75	1123.02	1125.65	5.52%	2.63	<b>0.23%</b>
	Private Banks	183.71	206.83	213.26	16.09%	6.43	<b>3.11%</b>
	TOTAL	2019.45	1893.41	2358.41	16.78%	465	<b>24.56%</b>
UT (DNH, D & D)	Public Sector Banks	3683.02	3973.02	4585.47	24.50%	612.45	<b>15.42%</b>
	SBI	2563.49	2755.57	2812.4	9.71%	56.83	<b>2.06%</b>
	Co Op Bank	322.77	318.93	319.96	-0.87%	1.03	<b>0.32%</b>
	Private Banks	2908.84	3015.31	3116.51	7.14%	101.2	<b>3.36%</b>
	TOTAL	9478.12	10062.85	10834.35	14.31%	771.5	<b>7.67%</b>

During the Quarter ended June-20 the deposit has increased by 15.42 % in case of Public Sector Banks followed by Private Sector Bank at 3.36 %.

## **CREDIT EXPANSION**

During the Quarter under review i.e. June-20, the advance stands at Rs.5814.46 Cr. The Advance has increased by Rs.1568.19 Crore as compared to March-2020. On YOY basis UT as a whole registered growth of 43.55 %. The group-wise advance is as below:

<b>District</b>	<b>Bank Group</b>	<b>Jun-19</b>	<b>Mar-20</b>	<b>Jun-20</b>	<b>Growth Y-to-Y (%)</b>	<b>Absolute growth over Mar-20</b>	<b>Absolute growth over Mar-20 %</b>
<b>SILVASSA</b>	Public Sector Banks	826.97	841.58	854.19	3.29%	12.61	<b>1.50%</b>
	SBI	200.77	220.45	216.33	7.75%	-4.12	<b>-1.87%</b>
	Private Banks	1429.29	1486.50	3018.46	111.19%	1531.96	<b>103.06%</b>
	<b>TOTAL</b>	<b>2457.03</b>	<b>2548.53</b>	<b>4088.98</b>	<b>66.42%</b>	<b>1540.45</b>	<b>60.44%</b>
<b>DAMAN</b>	Public Sector Banks	492.80	476.16	496.16	0.68%	20	<b>4.20%</b>
	SBI	252.62	255.25	254.69	0.82%	-0.56	<b>-0.22%</b>
	Co Op Bank	141.28	153.14	153.22	8.45%	0.08	<b>0.05%</b>
	Private Banks	513.26	605.15	609.01	18.66%	3.86	<b>0.64%</b>
	<b>TOTAL</b>	<b>1399.97</b>	<b>1489.71</b>	<b>1513.09</b>	<b>8.08%</b>	<b>23.38</b>	<b>1.57%</b>
<b>DIU</b>	Public Sector Banks	144.19	147.67	151.57	5.12%	3.9	<b>2.64%</b>
	SBI	32.37	36.04	36.70	13.38%	0.66	<b>1.83%</b>
	Private Banks	16.80	24.32	24.12	43.57%	-0.2	<b>-0.82%</b>
	<b>TOTAL</b>	<b>193.36</b>	<b>208.03</b>	<b>212.39</b>	<b>9.84%</b>	<b>4.36</b>	<b>2.10%</b>
<b>UT (DNH, D &amp; D)</b>	Public Sector Banks	1463.96	1465.41	1501.92	2.59%	36.51	<b>2.49%</b>
	SBI	485.76	511.74	507.72	4.52%	-4.02	<b>-0.79%</b>
	Co Op Bank	141.28	153.14	153.22	8.45%	0.08	<b>0.05%</b>
	Private Banks	1959.35	2115.97	3651.59	86.37%	1535.62	<b>72.57%</b>
	<b>TOTAL</b>	<b>4050.36</b>	<b>4246.27</b>	<b>5814.46</b>	<b>43.55%</b>	<b>1568.19</b>	<b>36.93%</b>

The Private Banks show positive growth in credit expansion (72.57 %) followed by Public Sector Bank (2.49 %) whereas SBI and Co-operative Banks have registered negative growth.

## **CREDIT DEPOSIT RATIO**

The Bank group wise CD Ratio is given below:

<b>District</b>	<b>Bank Group</b>	<b>Jun-19</b>	<b>Mar-2020</b>	<b>Jun-20</b>	<b>Net Effect over March-20</b>
<b>SILVASSA</b>	<b>Public Sector Banks</b>	38.63%	33.77%	32.70%	-1.07%
	<b>SBI Groups</b>	69.02%	63.81%	60.85%	-2.96 %
	<b>Private Banks</b>	92.18%	95.73%	189.60%	93.87%
	<b>Total</b>	61.70%	58.04%	89.68%	31.64%
<b>DAMAN</b>	<b>Public Sector Banks</b>	64%	52%	52%	0.00%
	<b>SBI</b>	21%	20%	19%	-1.00%
	<b>Private Banks</b>	44%	48%	46%	-2.00%
	<b>TOTAL</b>	40.27	39.42%	38.64%	-0.78%
<b>DIU</b>	<b>Public Sector Banks</b>	18.75%	18.04%	14.87%	-3.17
	<b>SBI</b>	3.03%	3.21%	3.26%	0.05
	<b>Private Banks</b>	9.15%	11.76%	11.31%	-0.45
	<b>TOTAL</b>	9.57%	9.68%	9.01%	-0.67

## **NPA STATUS OF BANKS IN DADRA & NAGAR HAVELI**

The total NPA of bank branches at District Silvassa, Daman and Diu & UT (DHH, Daman & Diu) as of 30.06.2020 is as under.

<b>NPA Status of banks in Dadra &amp; Nagar Haveli as of 30.06.2020</b>							
<b>District</b>	<b>No. of Branches</b>	<b>Priority sector</b>		<b>Non-Priority sector</b>		<b>Total NPA</b>	
		<b>No. of a/c</b>	<b>Amt. in lacs</b>	<b>No. of a/c</b>	<b>Amt. in lacs</b>	<b>No. of a/c</b>	<b>Amt. in lacs</b>
<b>Silvassa</b>	59	886	4420.53	617	528.54	1503	4949.07
<b>Daman</b>	39	653	5222	408	378.29	1061	5600.29
<b>Diu</b>	17	0	437.02	0	91.84	0	528.86
<b>UT</b>	<b>115</b>	<b>1539</b>	<b>10079.6</b>	<b>1025</b>	<b>998.67</b>	<b>2564</b>	<b>11078.2</b>

## **PRIORITY SECTOR LENDING**

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

<b>DISTRICT</b>	<b>PARAMETER</b>	<b>BEN CH MAR K</b>	<b>Outstanding (as of Mar-20)</b>		<b>Outstanding (as of Jun-20)</b>		<b>Absolute Growth</b>
			<b>Mar-20 Amt.</b>	<b>% to Adv.as of Mar- 20</b>	<b>Jun-19 Amt.</b>	<b>% to Adv.as of Mar- 20</b>	
Silvassa	Priority Sector	40%	1565.37	61.44%	1592.62	38.95%	27.25
	Agri. Advances	18%	63.13	2.48%	62.33	1.52%	-0.8
	Weaker Sec- Adv.	10%	233.42	9.16%	259.1	6.34%	25.68
	DRI Advances	1%	0	0.00%	0	0.00%	0
Daman	Priority Sector	40%	930.01	62.43%	947.22	62.60%	17.21
	Agri. Advances	18%	28.74	1.93%	28.82	1.90%	0.08
	Weaker Sec- Adv.	10%	89.4	6.00%	89.67	5.93%	0.27
	DRI Advances	1%	0	0.00%	0	0.00%	0
Diu	Priority Sector	40%	152.47	73.29%	159.97	75.32%	7.5
	Agri. Advances	18%	59.33	28.52%	63.73	30.01%	4.4
	Weaker Sec- Adv.	10%	34.86	16.76%	32.22	15.17%	-2.64
	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>	<b>62.36%</b>	<b>2699.81</b>	<b>46.43%</b>	<b>51.96</b>
	<b>Agri. Advances</b>	<b>18%</b>	<b>151.2</b>	<b>3.56%</b>	<b>154.88</b>	<b>2.66%</b>	<b>3.68</b>
	<b>Weaker Sec- Adv.</b>	<b>10%</b>	<b>357.68</b>	<b>8.42%</b>	<b>380.99</b>	<b>6.55%</b>	<b>23.31</b>
	<b>DRI Advances</b>	<b>1%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>

**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 30.06.2020		
		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%	854.19	736.81	86.26%
	SBI Group	220.45	181.10	82.15%	216.33	191.07	88.32%
	Private sector Banks	1486.50	647.72	43.57%	3018.46	664.73	22.02%
	Total	2548.53	1565.37	61.42%	4088.98	1592.62	38.95%
DAMAN	Public Sector Banks	476.16	417.79	88%	496.17	431.53	86.97%
	SBI Group	255.25	165.67	65%	254.69	165.67	65%
	Co-op Bank	153.14	97.81	64%	153.22	97.81	64%
	Private sector Banks	605.15	248.72	41%	609.01	252.21	41%
	Total	1489.71	930.01	62.43%	1513.09	947.22	62.60%
DIU	Public Sector Banks	147.67	124.49	84.30%	151.57	131.31	86.63%
	SBI Group	36.04	15.55	43.15%	36.70	15.78	43.00%
	Private sector Banks	24.32	12.43	51.11%	24.12	12.88	53.40%
	Total	208.03	152.47	73.29%	212.39	159.97	75.32%
UT (DNH, D & D 0	Public Sector Banks	1465.41	1278.83	87.27%	1005.76	868.12	86.31%
	SBI Group	511.74	362.32	70.80%	507.72	372.52	73.37%
	Co-op Bank	153.14	97.81	63.87%	153.22	97.81	63.84%
	Private sector Banks	2115.97	908.87	42.95%	3651.59	929.82	25.46%
	Total	1465.41	1278.83	87.27%	1005.76	868.12	86.31%

**Agriculture Advances:**

Outstanding under Agriculture Advances has increased by Rs.3.68 cr. over Mar-2020 and Agriculture advance stood 2.66 % of total advance against the benchmark of 18 %.

DISTRICT	Bench mark (Agri advances)	Outstanding as of		Outstanding as of	
		<b>Mar-20 Amt.</b>	<b>% to Adv.</b>	<b>Jun-20 Amt.</b>	<b>% to Adv.</b>
<b>SILVASSA</b>	<b>18%</b>	63.13	2.48	62.33	1.52%
<b>DAMAN</b>	<b>18%</b>	28.74	1.93%	28.82	1.91%
<b>DIU</b>	<b>18%</b>	59.33	28.52%	63.73	30.00%
<b>UT</b>	<b>18%</b>	<b>151.2</b>	<b>3.56</b>	<b>154.88</b>	<b>2.66</b>

**Weaker Section:**

As of 30<sup>th</sup> June-2020 weaker section advances stood at Rs.380.99 Crore which is 6.55% of total Advance as against benchmark of 10%. On YoY basis, weaker section advances has increased by 67.44 Crore.

(Amount in Rs. Crores)

District	Bench mark weaker section	Outstanding as of		Outstanding as of	
		<b>Mar-20 Amt.</b>	<b>% to Adv.</b>	<b>Jun-20 Amt.</b>	<b>% to Adv.</b>
<b>SILVASSA</b>	<b>10%</b>	233.42	9.16	259.09	6.34
<b>DAMAN</b>	<b>10%</b>	89.40	6.00	89.67	5.9
<b>DIU</b>	<b>10%</b>	34.86	16.76	32.22	15.10
<b>UT (DNH, D &amp; D)</b>	<b>10%</b>	<b>357.68</b>	<b>8.42</b>	<b>380.99</b>	<b>6.55</b>

**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, whereas branch wise information is provided in Annexure No. 6.

(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 30.06.2020)</b>	<b>ACHIEVEMENT %</b>
<b>SILVASSA</b>	<b>Agri.&amp;Allied Activities</b>	40.25	3.50	8.70
	<b>MSME</b>	247.79	200.49	80.91
	<b>Housing</b>	117.12	11.91	10.17
	<b>Education</b>	2.67	0.19	7.12
	<b>OPS</b>	29.52	0.76	2.57
	<b>TOTAL</b>	<b>437.35</b>	<b>216.84</b>	<b>49.58</b>
<b>DAMAN</b>	<b>Agri.&amp;Allied Activities</b>	12.27	0.60	5%
	<b>MSME</b>	172.70	44.66	26%
	<b>Housing</b>	87.97	1.37	2%
	<b>Education</b>	2.84	0.08	3%
	<b>OPS</b>	6.82	3.09	45%
	<b>TOTAL</b>	<b>282.61</b>	<b>49.82</b>	<b>18%</b>
<b>DIU</b>	<b>Agri.&amp;Allied Activities</b>	20.88	7.55	36%
	<b>MSME</b>	19.14	3.03	16%
	<b>Housing</b>	4.87	0.24	5%
	<b>Education</b>	0.65	0	0
	<b>OPS</b>	1.73	0	0
	<b>TOTAL</b>	<b>47.28</b>	<b>10.82</b>	<b>23%</b>
<b>UT (DNH,D &amp;D)</b>	<b>Agri.&amp;Allied Activities</b>	73.4	11.65	15.87%
	<b>MSME</b>	439.63	248.18	56.45%
	<b>Housing</b>	209.96	13.52	6.44%
	<b>Education</b>	6.16	0.27	4.38%
	<b>OPS</b>	38.07	3.85	10.11%
	<b>TOTAL</b>	<b>767.24</b>	<b>277.48</b>	<b>36.17%</b>



### **Agriculture & Allied Activities**

Achievement under Agriculture and Allied activities for Quarter ended June-20 remained at 15.87 % i.e. Rs.11.65 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 June-20 is 56.45 % i.e. Rs.248.18 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 June-20 under Housing sector is 6.44 % i.e. 13.52 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 June-20 under Education Loan is 4.38 % i.e.0.27 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 10.11 % i.e. Rs.3.85 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	52	37	10	925000
Daman	0	0	0	0
Diu	0	0	0	0
UT	52	37	10	925000

**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 2019-20 are as under:

<b>District</b>	<b>Savings linked</b>	<b>Bank Credit Linked</b>	<b>Amount in lakh</b>
<b>Silvassa</b>	528	329	329
<b>Daman</b>	37	0	0
<b>Diu</b>	82	0	0
<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 30.06.2020
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 EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

The target for States and UTs is allocated by the Central Nodal Agency KVIC/DIC. Progress under PMEGP Scheme in district of Silvassa, Daman, and Diu & UT during FY 2020-21 are as under:

District	No. Of Application Sponsored	No. Of Application Sanctioned	No. of Application Disbursed	No. of Application Rejected/ Returned	No. Of Application Pending
Silvassa	3	1	1	0	2
Daman	-	-	-	-	-
Diu	0	0	0	0	0
UT	3	1	1	0	2

### **8.3 National Urban Livelihood Mission (NULM)**

Progress under NRLM Scheme in district of Silvassa, Daman, and Diu & UT during FY 2020-21 are as under:

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

## **AGENDA No.9**

### **OTHER DEVELOPMENTAL SCHEMES**

#### **9.1 Financing to Minority Community.**

As directed by RBI vide their circular dtd. 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 June-2020 are given in the following table. The Bank wise details are given in annexures 11.

Amounts in Cr.

<b>District</b>	<b>Outstanding as of Mar-20</b>		<b>Disbursement during Quarter Jun-2020</b>		<b>Outstanding as of Jun-20</b>	
	<b>A/c</b>	<b>Amount</b>	<b>A/c</b>	<b>Amount</b>	<b>A/c</b>	<b>Amount</b>
<b>Silvassa</b>	1223	71.82	28	2.51	1268	81.35
<b>Daman</b>	679	41.41	3	0.9	682	41.43
<b>Diu</b>	415	11.06	0	0	392	8.64
<b>UT</b>	<b>2317</b>	<b>124.29</b>	<b>31</b>	<b>2.60</b>	<b>2342</b>	<b>131.42</b>

#### **9.2 Financing to Women Entrepreneurs.**

Progress under financing to women Entrepreneurs are as under:

Amounts in Cr

<b>District</b>	<b>Outstanding as of, Mar-2020</b>		<b>Disbursement during the quarter Jun-20</b>		<b>Outstanding as of Jun-20</b>	
	<b>A/c</b>	<b>Amount</b>	<b>A/c</b>	<b>Amount</b>	<b>A/c</b>	<b>Amount</b>
<b>Silvassa</b>	9677	397.50	445	20.25	9644	409.86
<b>Daman</b>	1819	61.19	13	3.28	1834	61.45
<b>Diu</b>	1052	36.25	0	0	930	31.92
<b>UT</b>	<b>12548</b>	<b>494.94</b>	<b>458</b>	<b>23.53</b>	<b>12408</b>	<b>503.23</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 Jun-20 A/c Amount		Outstanding as of, Jun-20 A/c Amount		NPA as of, Jun-20 A/c Amount	
Silvassa	271	11.50	6	0.12	273	11.68	11	0.23
Daman	172	6.64	4	0.08	176	6.72	0	0
Diu	33	1.70	0	0	32	1.61	0	0
UT	<b>476</b>	<b>19.84</b>	<b>10</b>	<b>0.2</b>	<b>481</b>	<b>20.01</b>	<b>11</b>	<b>0.23</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 Jun-20 A/c Amount		Outstanding as of, Jun-20 A/c Amount	
<b>Silvassa</b>	4053	96.76	91	15.14	4050	114.91
<b>Daman</b>	1211	23.21	2	0.45	1213	23.61
<b>Diu</b>	244	5.72	23	1.13	267	6.85
<b>UT</b>	<b>5508</b>	<b>125.69</b>	<b>116</b>	<b>16.72</b>	<b>5530</b>	<b>145.37</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 endeavour to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. Erstwhile UTLBC (Dadra and Nagar Haveli) and erstwhile UTLBC (Daman & Diu) had identified district Silvassa & Daman respectively for implementation of digital payment ecosystem 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.
<b>Silvassa</b>	1237	69.91	1237	69.91
<b>Daman</b>	322	23.78	322	23.78
<b>Diu</b>	50	1.45	109	1.63
<b>UT</b>	<b>1609</b>	<b>95.14</b>	<b>1609</b>	<b>95.14</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 28.09.2020</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>	
Silvassa	572	133	310	129	43
Daman	127	4	68	21	34
Diu	133	2	27	104	7
<b>UT (DNH , D &amp; D )</b>	<b>832</b>	<b>139</b>	<b>405</b>	<b>254</b>	<b>84</b>