

सातवां केंद्र शासित स्तरीय बैंकर्स समिति बैठक
(दादर एवं नगर हवेली तथा दमन एवं दीव)

दिनांक: 30-12-2021

संयोजक बैंक: बैंक ऑफ़ बड़ौदा

स्थल: सम्मेलन कक्ष,
सचिवालय, विद्युत भवन,
दमन.

BANKING AT A GLANCE IN UNION TERRITORY– SEP, 2021

PARAMETERS	Sept, 2020	March, 2021	Sep 2021	Growth over March 2021(Q-o-Q)	Growth over Sept 2020(Y-o-Y)
TOTAL No. OF BRANCHES	115	112	109	-3	-6
CATEGORY OF BRANCHES					
RURAL	34	31	31	0	-3
SEMI - URBAN	81	81	78	-3	-3
URBAN	0	0	0	0	0
METRO	0	0	0	0	0
TOTAL	115	112	109	-3	-6
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	11331.14	11888.15	12877.18	989.03	1546.04
ADVANCES	6029.95	6119.17	6533.45	414.28	503.5
CREDIT DEPOSIT RATIO	53.22%	51.47%	50.74%	-0.73	-2.48
PS ADVANCES	2833.84	2930.18	3211.00	280.82	377.16
(% Growth)				(9.58%)	(13.30%)
(% to advances)	(47.00%)	(47.87%)	(49.15%)		
AGRI ADVANCES	162.88	170.56	187.09	17.97	24.21
(% Growth)				(10.53%)	(14.86%)
(% to advances)	(2.70%)	(2.78%)	(2.86%)		
MSME ADVANCES	1554.65	1644.76	1721.48	76.72	166.83
(% Growth)				(4.66%)	(10.73%)
(% to advances)	(25.78%)	(26.86%)	(26.35%)		
WEAKER SEC.ADV	425.86	423.68	476.32	52.64	50.46
(% Growth)				(12.42%)	(11.84%)
(% to advances)	(7.06%)	(6.92%)	(7.29%)		

Details as per Annexure-1

Position of Kisan Credit Cards for the period ended					(Rs in Crore)
	Sept, 2020	March, 2021	Sep 2021	Growth over March 2021(Q-o-Q)	Growth over Sept 2020(Y-o-Y)

Accounts	620	678	669	-9	58
Amount	8.97	10.41	10.9	0.49	-10.41

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 6th meeting of Union Territory Level Bankers Committee for the quarter ended June, 2021 held through circulation of agenda on 29th Sept, 2021 were circulated to all the members vide letter dated 17th Nov, 2021. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr.	Issues	Action taken
	NIL	NIL

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION:

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.09.2021:

District	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
UT TOTAL	166768	70369	237137	208656	87.99%	167178	80.12%

Position with respect to operative CASA accounts as of 30.09.2021:

District	Total Operative CASA A/cs (in lakhs)	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
UT TOAL	11.1	95.41%	88.15%	94.44%

As per the progress report dated **30.09.2021** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the UT stood at **95.41%** and average Aadhaar

authentication stood at **88.15%**, whereas the National average under Aadhar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **94.44%** against the National Average of **80.94%**.

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

3.2 Social Security Schemes

A. PMSBY and PMJJBY

Progress in enrollments and claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.09.2021 is as below:

Total enrollment	PMJJBY	PMSBY
	84978	141972
Claim settlement status as on 30.09.2021		
Claims lodged	206	29
Claims Paid	175	21
Claims Rejected	11	5
Claims under process	20	3
Settlement %age	95.62%	86.67%

Major Reasons for rejections of cases:

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

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

The District wise enrolment under Social Security Schemes is available @ **Annexure-3.**

B. Atal Pension Yojana (APY)

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

Sr.	Category of Banks	Number of Branches	Target for FY 2021-22	Achievement	Achievement (%)
1	Public Sector Banks	60	4200	446	10.62
2	Private Banks	39	2120	126	5.94
3	Co-op. Banks	10	0	0	0
Grand Total		109	6320	572	9.05

Total number of enrolments in the UT under the scheme so far is _572_.

Bank-wise achievement of targets for FY 2021-22 is @ **Annexure- 4.**

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

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

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

3.3 Financial Inclusion Plan:

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

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

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

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

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

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

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

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

3.4. Financial Literacy Camps

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

Sr. No.	Banks	District	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	State Bank of India	DAMAN	1	2	10
2	State Bank of India	DIU	1	12	9
3	Bank of Baroda	DNH	1	25	13
	Total		3	52	19

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

Total 126 camps have been conducted by **31 Rural branches** of Scheduled Commercial banks (Including RRBs) during the quarter ended Sept 2021. The category wise % age target achievement by Banks is as under:

Sr.	Category of Bank	Rural full-fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achiv.
1	Public Sector Banks	22	108	124	115%
2	Cooperative Banks	2	4	1	25%
3	Pvt. Sector Banks	7	38	1	3%
Total		31	150	126	84%

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

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

Financial Inclusion Fund- A Differentiated Approach

The support from NABARD has been very pivotal in putting in place required financial inclusion infrastructure, as well as spreading Financial Literacy through Financial Literacy Camps. The Regional Office of NABARD, Ahmedabad vide its email dated 14th June 2021 has informed that grant / assistance by NABARD to Banks for various Financial Inclusion activities will continue to be guided by circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019. Accordingly NABARD will extend support for various grants/ financial assistance for the FY 2021-22 as per the circular.

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

3.5 Doubling of Farmers' Income by 2024

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, which is now extended up to 2024. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the Government in several forums and has acquired primacy from the point of view of rural and agricultural development.

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

- Focus on irrigation with large budgets, with the aim of “per drop, more crop”.
- Provision of quality seeds and nutrients based on soil health of each field.
- Investments in warehousing and cold chains to prevent post-harvest crop losses.
- Promotion of value addition through food processing.

- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations.
- Strengthening of crop insurance scheme to mitigate risk at affordable cost.
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

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

Moreover, Lead Banks were advised to ensure the following:

- Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.
- Include “Doubling of Farmers’ Income by 2024” 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 2024.

3.6 Rural Self Employment Training Institutes (RSETI):

A. Progress in construction of RSETI premises

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

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

Quarter ended	No. of training programmes conducted during the year 2021-22	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2021-22	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Sept 2021	9	212	234	5973	2033	1354	3657
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sept 2021	295	4224	469	4885	117	868	

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2021** to **30/09/2021** is as under:

(Amt. in Crores)

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	388	1.02	303	5.01	100	8.02	791	14.02
Other Agency	0	0.00	0	0.00	0	0.00	0	0.00
Total	388	1.02	303	5.01	100	8.02	791	14.02

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

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

Outstanding and NPA under MUDRA in terms of amount since inception till **30/09/2021** is here under:

(Amt. in Crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
34.52	0.9	81.62	1.75	113.28	2.43	229.42	5.08

As per Annexure-6-B

4.2 Implementation of “Stand up India”

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

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

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

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

All Banks are requested to apprise their field functionaries about the changes in the “Stand up India” scheme, which can go a long way in improving performance under the scheme.

Cumulative progress as of **30/09/2021** under Stand Up India in Union Territory is as under:

Sanctions		Disbursements	
June 21	Sept 21	June 21	Sept 21
Accounts(No)	Accounts(No)	Amount (Rs. in Crore)	Amount (Rs. in Crore)
79	82	14.92	15.47

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

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

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

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

Position as of 30.09.2021		
Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)
Banks	1739	25.51

4.4 Emergency Credit Line Guarantee Scheme (ECLGS):

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

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

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

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

(Rs. In Crore)

No of Applications received	Sanction		Disbursement		Return/Rejected	
	Account	Amount	Account	Amount	Account	Amount
2520	2431	126.17	1806	114.37	89	0.74

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

District wise status under ECLGS is given @ Annexure -9

4.5 PM SVANidhi: Scheme for Street Vendors :

The progress in UTLBC under the scheme as on 30.09.2021 is tabulated hereunder:

Picked up applications	Sanctioned Applications	Disbursed applications	Applications returned by Banks	Total applications	Sanction (%)
(A)	(B)	(C)	(D)	(E) = A + B + D	(F) = (E / B*100)
245	1012	1078	487	1744	58.03

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

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

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

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

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

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

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

4.6 Deepening of Digital Payment Ecosystem

As on 30.09.2021

Total SB accounts	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility	Number of SB accounts ineligible for any of Digital Banking products
1146907	82.17%	42.33%	49.75%	88.83%	96.11%	185511

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

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

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

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

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

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

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

No such project is working in UT.

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

NIL

4.9 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

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

NIL

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

No such incident reported during last quarter.

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

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED SEPTEMBER, 2021:

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

BRANCH EXPANSION

Particulars	Total no. of branches for the year ended			
Bank Group	Sept, 2020	Sep, 2021	March, 2021	Variation over March, 2021
State Bank of India	13	14	14	0
Nationalised Banks	53	49	46	3
Co-Operative Banks	10	10	10	0
Private Sector Banks	39	39	39	0
Small Finance Banks	0	0	0	0
Total	115	112	109	3

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by Rs. 989.03 Crores in absolute terms from Rs. 11888.15 Crores as of March, 2021 to Rs. 12877.18 Crores as of Sept, 2021 registering growth of 8.31% as against 13.64% on Y-o-Y basis .

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

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2021
	Sept, 2020	Sep, 2021	March, 2021	
State Bank of India	2870.11	3260.8	3026.08	234.73
Nationalised Banks	4850.07	5739.7	5108.51	631.14
Co-Operative Banks	502.82	588.44	509.31	79.13
Pvt. Sector Banks	3108.23	3288.3	3111.24	177.04
Small Finance Banks	0.00	0.00	0.00	0.00
TOTAL	11331.23	12877.03	11888.15	989.03

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 409.96 Crores in absolute terms from Rs. 6119.17 Crores as of March, 2021 to Rs. 6529.13 Crores as of Sept, 2021 registering a growth of 6.69%, as against 8.27% as of Sept 2020 (Y-o-Y basis).

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

Bank Group	FOR THE YEAR ENDED			(Rs. in Crores)
	Sept, 2020	Sep, 2021	March, 2021	Absolute growth over March, 2021
State Bank of India	508.48	523.79	509.97	13.82
Nationalised Banks	1450.91	1568.96	1515.18	53.78
Co-Operative Banks	267.06	244.78	259.23	-14.45
Pvt. Sector Banks	3803.49	4191.6	3835.96	355.64
Small Finance Banks	0.00	0.00	0.00	0.00
Total	6029.94	6529.13	6119.17	409.96

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below: (%)

Bank Group	FOR THE YEAR ENDED			Variation over March, 2021
	Sept, 2020	Sep, 2021	March, 2021	
State Bank of India	17.72	16.06	16.85	-0.79
Nationalised Banks	29.92	27.34	29.66	-2.32
Co-Operative Banks	53.11	41.60	50.90	-9.3
Pvt. Sector Banks	122.37	127.47	123.29	4.18
Conventional CD Ratio	53.22	50.70	51.47	-0.77

The conventional CD ratio of all three districts together, stood at 50.7%, decreased by 0.77% over March, 2021.

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

CD Ratio Below 40%

As of Sept, 2021, the CD Ratio in the following 2 districts was below 40%. For Daman, CD ratio marginally improved by 0.08 points over March 2021 while by 0.05 points over March 2020. All the Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio Sept, 2020	CD Ratio March, 2020	CD Ratio March, 2021	CD Ratio Sept, 2021	Variation over March, 2021
1	Daman	38.92%	39.42%	39.39%	39.47%	0.08
2	DIU	9.43%	9.68%	9.06%	8.79%	-0.27

From the above table, it can be seen that CD Ratio of 1 districts has marginally improved over March 2020 and March 2021 but below 40%.

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Daman	191173	4302.2	1698.10	39.47%	0.022	0.008
2	Diu	52076	2646.72	232.75	8.79%	0.05	0.004

From the above table it is inferred that:

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

PRIORITY SECTOR LENDING:

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

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

Parameter	Bench -mark	Outstanding as of				(Amt. in Rs. Crores)	
		Sept, 2020	% Achi. of NBC	Sep, 2021	% Achi. of NBC	Absolute Growth over Sept, 2020	% increase over Sept, 2020
Priority Sectors	40%	2833.8	47.00%	3211.00	49.15%	378	13.33%
Agri. Adv.	18%	162.88	2.70%	187.09	2.86%	24.21	14.86
Weaker Section Adv.	11%	425.86	7.06%	476.32	7.29%	51.32	12.05

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

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

Details as per Annexure 16

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

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	RRBs	All Banks
PS ADVs	159.08	187.67	91.22	131.56	0	569.53
AGRI. ADVs	8.45	39.27	6.2	60.23	0	114.15
WS ADVs	45.12	55.48	13.47	81.28	0	195.35

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

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

Details as per Annexure 17

AGENDA No.6

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

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2021-22 for the financial year ended Sept 2021 of the UT is given in **Annexure - 18.**

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

(Amount in Rs.Crores)

No.	Priority Sector	Target 2021-22		Disbt. during the FY 2021-22		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5798	62.11	1382	35.54	24%	57%
	Of which Farm Credit	273	5.01	256	6.01	94%	120%
2	MSME	2714	528.85	1279	761.29	47%	144%
3	Export Credit	0	0.00	0	0.00	0%	0%
4	Education	230	7.74	61	15.8	27%	204%
5	Housing	1928	282.74	609	91.38	32%	32%
6	Other PSA	1049	20.43	824	15.12	79%	74%
7	Total PSA	11719	901.87	4032	2284.9	34%	253%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter Sept 2021, for Priority Sectors by all the Banks was 34% in respect of targets in number of accounts and 253% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Education – 204% followed by MSME – 144%, Other PSA –74%, and Agriculture – 57%.

The sector-wise and districtwise details under Priority Sector Advances are given in **Annexure – 18,**

AGENDA No.7

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the FY 2021-22, Quarter ended Sep, 2021.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	1868.62	0.23	0.01
Agri. Term Loan	5245.45	345.90	6.59
Total Agriculture	7114.07	346.13	4.87
MSME	9672.12	82.15	0.85
Out of which Micro Unit	9672.12	82.15	0.85
Other PS	3943.98	201.40	5.11
Total Priority Sector	20706.41	628.91	3.04

Non Priority Sector	8863.46	106.48	1.20
Total Advances	29575.93	735.25	2.49
Others			
Housing Loan	967.76	12.91	1.33
Education Loan	22.26	0.47	2.11

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

AGENDA No. 8

PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED Sep 2021:-

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

Period ended	PMEGP	DAY-NULM
March., 2021	__52.11__% (No.) __122.23% (M.M.)	_____%
Sept, 2021	_41_ (No.) _9_ % (M.M.)	_____%

(Rs./ Crore)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2020-21)	41 (No) 9 MM (Amt.)	____ (Individual cases)
Sponsored (No.)	17	--
Sanctioned (No.)	3	--
Sanctioned (Amt)	M.M. 0.17	--
Retd./Rejtd. (No.)	4	--
Pending (No.)	2	--
% achievement (No.)	17.64	--
% achievement (Amt.)	M.M	--

(M.M. = Margin Money)

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

As per the progress report at the year ended Sept, 2021, against 17 sponsored applications, banks have sanctioned 03 applications, i.e. 17.64% achievement in no and 0.1% in margin money.

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the year and the outstanding at the quarter ended Sept, 2021 to Minority Communities & Women Entrepreneurs by Banks are given

in following tables, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 19 & 20.**

MINORITY COMMUNITIES :

(Rs. in Crores)

Particulars	March, 2021		Sep, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	493	30.98	277	13.28
Outstanding	2383	115.09	2547	128.22

Fresh loans of Rs.13.28 Crores were disbursed by the Banks to 277 beneficiaries belonging to Minority Communities during the quarter ended Sept, 2021. The outstanding reached to the level of Rs. 128.22 Crores in 2547 accounts as of June, 2021.

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

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	March, 2021		Sep, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3224	37.99	1081	55.69
Outstanding	9876	363.49	12734	524.76

Fresh credit to the tune of Rs. 55.69 Crores to 1081 beneficiaries was extended in the UT during the quarter ended Sept, 2021. The outstanding advances reached at the level of Rs. 524.76 Crores in 12734 accounts and stood at 8.02 % of Net Bank Credit.

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

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. in crores)

Particulars	March, 2021		Sep, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1188	100.17	686	50.65
Outstanding	12824	974.78	12814	984.66

As per the information made available by the member banks, fresh loans worth Rs 50.65 Crores have been granted to 686 beneficiaries during the quarter ended Sept, 2021 under Housing Finance. The outstanding level reached to Rs. 984.66 Crores in 12814 accounts as of Sept., 2021. Bankwise details are given in **Annexure - 21.**

(iii) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the year ended Sep, 2021 is as under :

(A) Savings Bank account details :

(Amt. in Rs.Crore)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Sep, 2021			Total No. of Savings Bank accounts as on Sep, 2021		
	No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
Total No.of SHG Savings A/Cs	39	354	0.51	648	6114	22.37
Out of above, Women SHG	39	354	0.51	648	6114	22.37

(B) SHG Grading and Sanction :

(Amt. in Rs.Crore)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sep, 2021			Cumulative A/cs Graded and Sanctioned during the FY 2021-22		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	0	0	0	0	0	0
Out of above, Women SHG	0	0	0	0	0	0

(C) Disbursement Details :

(Amt. in Rs.Crore)

Disbursement of Loans	Disbursement during the quarter ended Sep, 2021				Total loan disbursed during the FY 2021-22			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
Total SHGs	0	0	0	0	0	0	0	0
Of above, Women SHG	0	0	0	0	0	0	0	0

(D) Loan Outstanding and NPA

(Amt. in Rs.Crore)

Loans Outstanding as on		Loans outstanding		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
Loans outstanding	March 2021	329	3.19	329	3.19
	Sep 2021	329	3.19	329	3.18

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	March 2021	0	0	0	0
	Sep 2021	0	0	0	0

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in Crores)

Particulars	March, 2021		Sep 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	87	4.74	72	2.53
Outstanding	472	23.16	482	22.6

During the year, Banks have disbursed Education loans to 72 students to the tune of Rs. 2.53 Crores. The outstanding under Education loans stood at Rs. 22.6 Crores in 482 accounts as of Sept, 2021.

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

(v - a) KISAN CREDIT CARD (KCC) :

The number of outstanding KCCs in the UT has decreased from 1470 as of March, 2021 to 1421 as of Sept, 2021 showing net decrease of 9 KCCs during the quarter ended Sept 2021.

(v - b) Progress under formation of Joint Liability Groups (JLGs) & credit linkage

(vi) REVIEW OF CREDIT FLOW TO MSME SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MSE

NIL

(vii) ADVANCES TO SC & ST BENEFICIARIES :

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

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

(viii) Centrewise availability of ATMs

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

Category	No. of Branches as of Sep 2021	No. of ATMs	
		Sep, 2021	March , 2021
Metro	0	0	0
Urban	0	0	0
Semi-urban	78	169	169
Rural	31	94	94
Total	109	263	263

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

AGENDA No. 10

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

AGENDA No. 11

SVAMITVA Scheme:

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. It aims at bringing financial stability to the citizen in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. As on 26th October 2021, property card has been issued to nearly 22 lakhs beneficiaries in around 19,000 villages of 9 pilot states and property card distribution in the 19 new States/UTs which have signed MoU with Survey of India. In order to unlock the economic potential of the 19 crore plus residential assets in rural Abadi areas by leveraging them as collateral, it is suggested that the Banks may be advised to closely interact with the States/UTs in the meeting of UTLBC to work out modalities in this regard.
