



**8TH UNION TERRITORY LEVEL BANKER'S
COMMITTEE MEETING DATED 28.03.2022**

(UT OF DADRA AND NAGAR HAVELI & DAMAN AND DIU)

For Qtr ended December 2021

**Venue: Conference Hall,
Secretariat ,Vidhyut Bhawan, Daman**

Convenor Bank:  **बैंक ऑफ़ बड़ौदा**
Bank of Baroda



BANKING AT A GLANCE IN UNION TERRITORY (DEC-2021)

PARAMETERS	Dec, 2020	March, 2021	Dec 2021	Growth over March 2021	Growth over Dec 2020(Y-o-Y)	% growth over March 2021(%)
TOTAL No. OF BRANCHES	111	109	110	1	-1	-0.92%
CATEGORY OF BRANCHES						
RURAL	30	31	32	1	2	3.2
SEMI - URBAN	81	78	78	0	-3	0
URBAN	0	0	0	0	0	0
METRO	0	0	0	0	0	0
TOTAL	111	109	110	1	-1	3.2
KEY INDICATORS						(Amt. Rs. in Crores)
DEPOSITS	11793.87	11888.15	12908.62	1020.47	1114.75	8.58%
ADVANCES	6101.39	6119.17	5524.43	-594.74	-576.96	-9.72%
CREDIT DEPOSIT RATIO	51.73%	51.47%	42.80%	-8.67	-8.94	-16.84%
PS ADVANCES	2875.26	2930.18	3476.89	546.71	601.63	18.66%
(% to advances)	47.12%	47.88%	62.93%	15.05%	15.81%	
AGRI ADVANCES	161.81	170.56	184.67	14.11	22.86	8.27%
(% to advances)	2.65%	2.78%	3.34%	0.56%	0.69%	
MSME ADVANCES	1566.7	1644.76	1832.14	187.38	265.44	11.39%
(% to advances)	25.67%	26.87%	33.16%	6.29%	7.49%	
WEAKER SEC.ADV	470.01	423.68	510.95	87.27	40.94	20.60%
(% to advances)	7.70%	6.92%	9.24%	2.32%	1.54%	

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Dec, 2020	March, 2021	Dec 2021	Growth over March 2021(Q-o-Q)	Growth over Dec 2020(Y-o-Y)	% Growth over March 21
Accounts	1351	1473	1428	-45	77	-3.05%
Amount	652	876	1039	163	387	18.66%

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

The proceedings of the 7th meeting of Union Territory Level Bankers Committee for the quarter ended Sept, 2021 held on 30th Dec, 2021 were circulated to all the members vide letter dated 01st Feb, 2022. 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
1	Banks absent in the 7 th UTLBC meeting should be asked to appear before the Joint Secretary Finance on 4 th January 2022 with the reasons of absence.	The absentee banks appeared before the Jt. Sec. Finance and notice and strict warning given to them for not attending the meeting.
2	A Sub Committee on Agriculture, Weaker Section and Government Sponsored, Social Security Schemes are required to be constituted in UT.	The constitution, members and agenda items for the sub committee has been identified and finalization will take place after discussion and approval of UTLBC committee.
3	LBS data flow : The utility for data feeding in the 34 formats is to be created and provided to banks before the end of the March quarter.	The utility for LBS data flow in is under progress and will be completed by end of this month and made available to banks for data feeding after 01 st April 2022.

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 31.12.2021:

UT (DNH& DD)	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
TOTAL	185866	31093	216959	189285	87.24	147697	78.03

Position with respect to operative CASA accounts as of 31.12.2021:

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
TOTAL	1133296	94.95	88.15	94.44

As per the progress report dated **31.12.2021** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the UT stood at **94.95%** 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 31.12.2021 is as below:

		As on 31.03.2021		As on 31.12.2021		Growth over March 2021	
District	Particular	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
Daman	Total Enrollment	28710	45805	29989	47517	1279	1712
Diu		9118	16109	10186	18009	1068	1900
DNH		44023	76113	46187	78558	2164	2445
TOTAL		81851	138027	86362	144084	4511	6057

Total enrollment	Claim settlement status as on				Growth over March 2021	
	31.03.2021		31.12.2021		PMJJBY	PMSBY
	PMJJBY	PMSBY	PMJJBY	PMSBY		
Claims lodged	158	26	218	31	60	5
Claims Paid	144	21	201	22	57	1
Claims Rejected	11	5	13	6	2	1
Claims under process	3	0	4	3	1	3
Settlement %age	94.56%	85.78%	94.92%	86.24%	0.004	0.005

List of Rejected claims under PMJJBY/ PMSBY (Annexure-2A)

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 2020-21	Achievement	Achievement (%)	Target for FY 2021-22	Achievement	Achievement (%)
1	Public Sector Banks	62	4340	3194	73.59	4340	2942	67.79
2	Private Banks	39	1940	773	39.85	1940	620	31.96
3	Co-op. Banks	10	0	0	0	0	0	0
Grand Total		111	6280	3967	63.17	6280	3562	56.72

Total number of enrolments in the UT under the scheme so far is _23412_

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

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

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

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

3.3 Financial Inclusion Plan:

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

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

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

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

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

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

The DFS also provided user manual for accessing the JDD application and 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 Dec, 2021

Sr. No.	District	Banks	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	DAMAN	SBI	1	2	8
2	DIU	SBI	1	43	43
3	DNH	BOB	1	39	39
	Total		3	84	90

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

Total 246 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Dec 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	21	189	214	113
2	Pvt. Sector Banks	8	72	19	26
3	Co-op Banks	3	27	0	0
	Total	32	288	246	85

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

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 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.

3.6 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 PREMISES)
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
Dec 2021	16	219	412	6151	2145	1455	3870
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec 2021	304	4325	527	5063	117	878	

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on March 2021(FY 2020-21) and December 2021(FY 2021-22)

(Amt. in Crores)

District	Particular	31 st March 21		Disbursement as on 31.12.2021							
		Total Disb		Shishu		Kishore		Tarun		Total	
		A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Daman	Banks	832	22.08	195	0.37	129	3.03	57	4.74	381	8.14
Diu		110	5.04	3	0.01	7	0.18	10	0.87	20	1.06
DNH		2243	15.55	486	1.1	348	6.23	146	11.91	980	19.24
Total		3185	42.67	684	1.48	484	9.44	213	17.52	1381	28.44

(Other Agencies comprise Foreign Banks, Non NBFC- MFIs, NBFC- MFIs & NBFCs-not shown as it is '0')

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

Outstanding and NPA under MUDRA in terms of amount since inception till **31/12/2021** and **31.03.2021** is here under:

(Amt. in Crores)

District	As on Mar 2021		As on Dec. 2021							
	Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
Daman	37.75	1.12	1.31	0.12	14.53	0.51	26.37	0.67	42.21	1.3
Diu	15.9	0	0.53	0	6.58	0	9.85	0	16.95	0
DNH	182.42	3.89	34.41	0.78	75.93	0.61	101	2.45	211.3	3.84
Total	236.07	5.01	36.25	0.9	97.04	1.12	137.2	3.12	270.5	5.14

4.2 Implementation of “Stand up India”

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

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

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

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

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

Cumulative progress as of **31.03.2021** and **31/12/2021** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.03.2021		As on 30.09.2021				As on 31.12.2021			
		Sanctions		Sanctions		Disbursement		Sanctions		Disbursement	
		A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)
Daman	78	38	17.32	38	17.32	38	14.29	43	18.38	41	14.45
Diu	34	1	0.2	1	0.2	1	0.2	1	0.2	1	0.2
DNH	108	40	8.98	43	9.88	43	9.88	44	10.02	44	9.62
Total	220	79	26.5	82	27.4	82	24.37	88	28.6	86	24.27

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 **31.12.2021**, total Rs.62.01 Crores subsidy has been disbursed to the 1787 beneficiaries in the UT. The PLI / Bank wise details are given @ **Annexure-8**.

District	Category of PLI	Position as of 31.03.2021		Position as of 31.12.2021	
		No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
DAMAN	Banks	105	2.23	111	2.45
DIU		10	13.33	10	22.52
DNH		1451	34.96	1666	37.04
TOTAL		1566	50.52	1787	62.01

4.4 Emergency Credit Line Guarantee Scheme (ECLGS): (Rs. In Crore)

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.

ELCGS 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 ELCGS 3.0 shall be 6 years including moratorium period of 2 years.

ECLGS 4.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to eligible hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen producing plants. The credit product for which guarantee would be provided under the Scheme shall be named as 'Guaranteed Emergency Credit Line (GECL)'

Further, the validity of all ECLGS i.e. ELCGS 1.0, ECLGS 2.0, ECLGS 3.0 and ECLGS 4.0 has been extended up to 31.03.2023 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)

	As on 31.03.2021							As on 31.12.2021						
Dist rict	No of Applic ations receiv ed	Sancti on		Disburs ement		Return/R ejected		No of App licat ions rece ived	Sanction		Disburs ement		Return/R ejected	
		A/ c	A mt	A/ c	Am t	A/c	Amt		A/c	A mt	A/ c	Am t	A/c	Amt
DA MA N	431	34 2	34. 76	342	34.7 6	89	0.74	431	342	34. 76	342	34.7 6	89	0.74
DIU	50	50	1.4 5	50	1.45	0	0	50	50	1.4 5	50	1.45	0	0

DNH	1648	1648	82.62	1021	69.07	0	0	2061	2061	92.95	1432	79.25	0	0
TOTAL	2129	2040	118.83	1413	105.28	89	0.74	2542	2453	129.16	1824	115.46	89	0.74

District wise status under ECLGS is given @ Annexure -9

4.5 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 31.12.2021 is tabulated hereunder:

Distri ct	Banks	Picked up applicati ons	Sanction ed Applicati ons	Disburs ed applicati ons	Applicati ons returned by Banks	Total applicati ons	Sancti on (%)
		(A)	(B)	(C)	(D)	(E) = A + B + D	(F) = (B / E*100)
DAM AN	Public sector Banks	11	233	230	81	325	71.69
	Private Sector Banks	13	20	13	19	52	38.46
DIU	Public sector Banks	1	117	108	28	146	80.14
	Private Sector Banks	3	5	2	2	10	50.00
DNH	Public sector Banks	199	896	739	389	1484	60.37
	Private Sector Banks	65	48	34	21	134	35.82
TOTAL		227	1319	1126	540	2151	61.32

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

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

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

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

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

On the same line, stamp duty can be waived in UT also. House to discuss the same.

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 31.12.2021

Progress under deepening of digital payments							
District	Total SB accounts(Actual No's)	% 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
DAMAN	404131	88.78%	46.50%	44.55%	88.33%	93.04%	19249
DIU	105940	80.33%	39.01%	30.96%	98.66%	98.66%	828
DNH	662461	73.18%	35.57%	71.94%	81.98%	93.24%	31962
TOTAL	1172532	80.73%	40.02%	49.15%	89.65%	94.98%	52039

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:

Success story on SHG- shared by DDM, NABARD

“NABARD conducted a Micro Entrepreneurship Development Programme (MEDP) for 30 SHG members from 5 SHGs in Daman in the year 2020-21. The SHG members were provided training through Certified Trainer from Anarde Foundation on Papad and Pickle making, pricing and marketing during 29 Dec 2020 to 12 Jan 2021 at Zari village in coordination with DRDA-NRLM, Daman. Post training, handholding for 6 months was provided by Anarde Foundation wherein the agency facilitated the SHGs participation in various exhibitions and melas in and around Daman. Some of the SHG members have set up stalls for sale of products made by them. The SHGs are able to generate income of Rs.5,000 to Rs.10,000 from such activities and are looking forward to expand their business”.

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 Dec, 2021:****BRANCH EXPANSION**

Particulars	Total no. of branches for the year ended			
Bank Group	Dec, 2020	March, 2021	Dec, 2021	Variation over March, 2021
State Bank of India	13	14	14	0
Nationalised Banks	49	46	47	1
Co-Operative Banks	10	10	10	0
Private Sector Banks	39	39	39	0
Small Finance Banks	0	0	0	0
Total	111	109	110	1

During the year 2021-22, total number of bank branches in UT stood at 110. given in **Annexure- 12.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by Rs. 1020.51 Crores in absolute terms from Rs. 11888.15 Crores as of March, 2021 to Rs. 12908.6 Crores as of Dec, 2021 registering growth of 8.58% as against March 2021 .

The banks groupwise deposit growth and level as of Dec, 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	Percentage growth over March 2021
	Dec, 2020	March, 2021	Dec, 2021		
State Bank of India	2934.94	3159.03	3286.27	127.24	4.03
Nationalised Banks	5175.73	5108.51	5653.19	544.68	10.66
Co-Operative Banks	524.78	509.31	590.26	80.95	15.89
Pvt. Sector Banks	3158.4	3111.25	3378.89	267.64	8.60
Small Finance Banks	0	0	0	0	#DIV/0!
TOTAL	11793.9	11888.1	12908.6	1020.51	8.58

CREDIT EXPANSION :

During the period under review, the aggregate credit decreased by Rs. 596.63 Crores in absolute terms from Rs. 6120.34 Crores as of March, 2021 to Rs 5523.71 Crores as of Dec, 2021 registering a negative growth of -9.75%,

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

Bank Group	FOR THE YEAR ENDED			(Rs. in Crores)	
	Dec, 2020	March, 2021	Dec, 2021	Absolute growth over March, 2021	Percentage growth over March 2021
State Bank of India	498.49	509.97	544.68	34.71	6.81
Nationalised Banks	1489.94	1515.18	1624.37	109.19	7.21
Co-Operative Banks	263.47	259.23	248.31	-10.92	-4.21
Pvt. Sector Banks	3849.47	3835.96	3106.35	-729.61	-19.02
Total	6101.37	6120.34	5523.71	-596.63	-9.75

CREDIT DEPOSIT RATIO:

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

Bank Group	FOR THE YEAR ENDED			Variation over March, 2021	Percentage growth over March 2021
	Dec, 2020	March, 2021	Dec, 2021		
State Bank of India	16.98	16.57	16.85	-0.28	-1.65
Nationalised Banks	28.79	28.73	29.66	-0.93	-3.12
Co-Operative Banks	50.21	42.07	50.90	-8.83	-17.35
Pvt. Sector Banks	121.88	91.93	123.29	-31.36	-25.43
Conventional CD Ratio	51.73	51.47	42.8	-8.67	-16.84

The conventional CD ratio of all three districts together, stood at 42.80%, decreased by 16.84% over March, 2021.

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

CD Ratio :

As of Dec, 2021, the CD Ratio of Diu districts was below 20%. All the Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio Dec, 2020	CD Ratio March, 2020	CD Ratio March, 2021	CD Ratio Dec, 2021	Variation over March, 2021
1	Daman	38.71	39.42	39.39	42.28	2.89
2	DIU	9.06	8.36	8.35	9.11	0.76
3	DNH	80.60	58.04	82.29	58.73	-23.56

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Daman	191173	4435.48	1875.42	42.28%	0.023	0.009
2	Diu	52076	2675.33	243.75	9.11%	0.05	0.004
3	DNH	343709	5797.81	3405.26	58.73%	0.016	0.009

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**

(Amt. in Rs. Crores)

Parameter	Bench-mark	Outstanding as of						TARGET		
		Dec, 2020	% Achi. of NBC	March, 2021	% Achi. of NBC	Dec, 2021	% Achi. of NBC	Dec, 2020	March, 2021	Dec, 2021
Priority Sectors	40%	2875	82.31%	3476.89	99.87%	2930.18	83.17%	3493.01	3481.27	3523.28
Agri. Adv.	18%	161.8	6.38%	184.67	6.76%	170.57	6.63%	2536.68	2732.11	2571.98
Weaker Section Adv.	11%	470	21.05%	510.95	20.49%	423.68	18.68%	2232.37	2493.65	2268.10

(% 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.

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

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	182.02	194.22	112.9	101.5	590.64
AGRI. ADVs	10.64	38.23	6.33	61.62	116.82
WS ADVs	54.4	53.7	15.07	79.64	202.81

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 Dec 2021 of the UT is given in **Annexure - 18**.

The summary of target vis-a-vis achievement for financial year ended Dec 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	2096	60.43	36%	97%
	Of which Farm Credit	273	5.01	297	6.21	109%	124%
2	MSME	2714	528.85	1898	519.49	70%	98%
3	Export Credit	0	0	0	0	0%	0%
4	Education	230	7.74	93	4.27	40%	55%
5	Housing	1928	282.74	1201	145.66	62%	52%
6	Other PSA	1049	20.43	1141	23.33	109%	114%
7	Total PSA	11719	901.87	6430	753.25	55%	84%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter Dec 2021, for Priority Sectors by all the Banks was 55% in respect of targets in number of accounts and 84% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other PSA – 114% followed by MSME – 98%, and Agriculture – 97%.

AGENDA No.7

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

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

NAME OF BANK	No. of applications sponsored	No. of applications sanctioned	No. of applications disbursed	No. of applications rejected/returned	No. of applications pending
BOB	8	3	3	3	2
SBI	10	5	5	5	0
INDIAN BANK	3	1	1	2	0
PNB	1	0	0	1	0
UCO	1	0	0	1	0
Central Bank of India	2	0	0	1	1
IDBI BANK	1	0	0	0	1
CANARA BANK	1	0	0	1	0
TOTAL	27	9	9	14	4

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 Dec, 2021, against 27 sponsored applications, banks have sanctioned 09 applications, (i.e. 33.33% achievement.)

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 Dec, 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		Dec, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	493	30.98	252	14.6
Outstanding positoin (A/c and Amt.)	2383	115.09	1820	103.14

Fresh loans of Rs.14.6 Crores were disbursed by the Banks to 252 beneficiaries belonging to Minority Communities during the quarter ended Dec, 2021. The outstanding reached to the level of Rs. 103.14 Crores in 1820 accounts as of Dec, 2021.

The share of advances to Minority Community to Priority Sector Advances stood at 2.97% at the quarter ended Dec, 2021.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	March, 2021		Dec, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	3224	37.99	368	17.58
Outstanding positoin (A/c and Amt.)	9876	363.49	8946	273.77

Fresh credit to the tune of Rs. 17.58 Crores to 273.77 beneficiaries was extended in the UT during the quarter ended Dec, 2021. The outstanding advances reached at the level of Rs. 273.77 Crores in 8946 accounts and stood at 4.95 % 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)**

District	Particulars	Target March 2021		Achievement		Target March 2022		Achievement	
				March, 2021				Dec,2021	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Total	Disbursement of Fresh loans	1833	209.98	1188	100.17	1928	282.74	575	81.76
				(64.81 %)	(47.70 %)			(29.82 %)	(28.91 %)
Total	Outstanding	1833	209.98	12824	974.78	1928	282.74	10559	1258.9

As per the information made available by the member banks, fresh loans worth Rs 81.76 Crores have been granted to 575 beneficiaries during the quarter ended Dec, 2021 under Housing Finance. The outstanding level reached to Rs. 1258.9 Crores in 10559 accounts as of Dec., 2021. Bankwise details are given in **Annexure - 21**.

(iii) SELF HELP GROUPS (SHGs):

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

(A) Savings Bank account details :**(Amt. in Rs.Crore)**

Savings linkage	Savings Bank A/Cs opened during the quarter ended Dec, 2021			Total No. of Savings Bank accounts as on Dec, 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 Dec, 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 Dec, 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
	Dec 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
	Dec 2021	0	0	0	0

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

District	Particulars	Target March 2021		Ach. , March 2021		Target March 2022		Achievement, Dec 2021	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	200	6.16	109	4.24	230	7.74	70	2.66
Total	Outstanding	0	0	177	8.49	0	0	477	23.27

During the year, Banks have disbursed Education loans to 70 students to the tune of Rs. 2.66 Crores. The outstanding under Education loans stood at Rs. 23.27 Crores in 477 accounts as of Dec, 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 1473 as of March, 2021 to 1428 as of Dec, 2021 showing net decrease of 45 KCCs during the quarter ended Dec 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 Dec-21		Outstanding as of, Dec- 21		% Growth over March -2021	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1211	23.21	13	0.48	1226	23.64	1.23	1.85

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 Dec 2021 was 13 accounts and amount of Rs.0.48 crores. Similarly,

the outstanding advances to SC/ST beneficiaries as of Dec, 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 Dec, 2021. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Dec 2021	No. of ATMs	
		Dec, 2021	March , 2021
Metro	0	0	0
Urban	0	0	0
Semi-urban	78	169	169
Rural	32	94	94
Total	110	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.

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.

House to discuss progress and ATR with LDM's.

AGENDA No. 11

Constitution of Sub Committees

During the 7th UTLBC meeting on 30th December 2021, it was proposed to constitute Sub-Committees on Agriculture, Weaker Section, Government Sponsored and Social Security Schemes under Lead Bank Scheme guidelines of RBI. These Sub-Committees will review the performance of Banks in Agriculture Finance, weaker section and progress under government sponsored schemes, social security schemes. They will submit its report and suggestions to UTLBC for discussion in UTLBC meetings. The frequency of holding the meeting will be quarterly before UTLBC meeting along with Steering Sub Committee meeting.

The committees will comprise of following members.

- 1 UT Administration- Joint Secretary Finance
- 2 State Bank of India- DGM/AGM (Convenor Bank)
- 3 Bank of Baroda
- 4 Reserve Bank of India
- 5 DDM, NABARD
- 6 Agriculture Department/ Director Agriculture and Director AHVS.
- 7 DGM / AGM, -UTLBC
- 8 State Cooperative Bank
- 9 HDFC Bank
- 10 ICICI Bank.
- 11 District Industries Centre.
- 12 Labour Inspector of Daman and DNH
- 13 Any other Bank/ Institution/Agency

Tentative agenda may include

- ❖ Flow of agriculture credit in the UT :
 - ❖ Growth in agriculture in the UT :
 - ❖ Pattern of agriculture credit in the UT
 - ❖ Performance of weaker section
 - ❖ Review of kcc loans extended to animal husbandry and fisheries
 - ❖ Performance of advance to small and marginal farmers (smfs)
 - ❖ Scheme wise review of progress under government sponsored scheme in each district.
 - ❖ Review of pendency.
 - ❖ Progress under social security schemes- PMSBY, PMJBY and APY, District wise and Bankwise.
- (Comparison of progress during last FY and current FY is required)

Revamping of Sub Committee on Digital Payments

The Sub Committee on Digital Payments was constituted to review the progress made for deepening of digital payments in the UT. The house can consider its revamping.
