



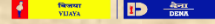
**9<sup>TH</sup> UNION TERRITORY LEVEL BANKER'S  
COMMITTEE MEETING DATED 30.06.2022**

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

**For Qtr ended March 2022**

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

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



## **BANKING AT A GLANCE IN UNION TERRITORY (MARCH-2022)**

PARAMETERS	Mar, 2021	Dec, 2021	Mar 2022	Growth over Dec 2021	Growth over Mar 2021(Y-o-Y)	% growth over March 2021(%)
<b>TOTAL No. OF BRANCHES</b>	109	110	110	0	1	0.9%
<b>CATEGORY OF BRANCHES</b>						
RURAL	31	32	32	0	1	3.2
SEMI - URBAN	78	78	78	0	0	0
URBAN	0	0	0	0	0	0
METRO	0	0	0	0	0	0
<b>TOTAL</b>	<b>109</b>	<b>110</b>	<b>110</b>	<b>0</b>	<b>1</b>	<b>0.9</b>
<b>KEY INDICATORS</b>						<b>(Amt. Rs. in Crores)</b>
<b>DEPOSITS</b>	11888.15	12908.62	14035.3	1126.63	2147.1	18.1%
<b>ADVANCES</b>	6119.17	5524.43	6078.35	553.92	-40.82	-0.7%
<b>CREDIT DEPOSIT RATIO</b>	51.47%	42.80%	43.31%	0.51%	-8.17%	-15.9%
<b>PS ADVANCES</b>	2930.18	3476.89	3833.73	356.84	903.55	30.8%
(% to advances)	47.88%	62.93%	63.07%	0.14%	15.19%	
<b>AGRI ADVANCES</b>	170.56	184.67	236.98	52.31	66.42	38.9%
(% to advances)	2.78%	3.34%	3.89%	0.55%	1.11%	
<b>MSME ADVANCES</b>	1644.76	1832.14	2228.9	396.74	584.12	35.5%
(% to advances)	26.87%	33.16%	36.66%	3.5%	9.79%	
<b>WEAKER SEC.ADV</b>	423.68	510.95	407.28	-103.67	-16.4	-3.9%
(% to advances)	6.92%	9.24%	6.7%	2.54%	-0.22%	

<b>Position of Kisan Credit Cards for the period ended</b>						<b>(Rs in Crore)</b>
	March 2021	Dec. 2021	March 2022	Growth over Dec 2021(Q-o-Q)	Growth over March 2021(Y-o-Y)	% Growth over March 21
<b>Accounts</b>	1473	1428	1828	400	355	24.1%
<b>Amount</b>	23.22	24.01	38.61	14.60	15.39	66.3%

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

The proceedings of the 8<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Dec, 2021 held on 28<sup>th</sup> March, 2022 were circulated to all the members vide letter dated 08<sup>th</sup> April, 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	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 start functioning w.e.f.1st April 2022 and a technical session was conducted for banks by Vendor and UT.
2	Feeding of data on portal for Quarter ended March 2022	The following banks have not feeded data for quarter march 2022:-Bank of India, Bank of Maharashtra, Indian Bank, Punjab National Bank, CSB Bank, DCB Bank, Federal Bank, Indusind Bank, Tamilnad Mercantile, Citizen Cooperative Bank, Daman & Diu State Cooperative Bank.
3	Constitution of Sub Committee on Agriculture, Weaker Section, Govt. Sponsored and Social Security scheme	Constituted and first meeting of which is conducted on 23.06.2022
4	Organisation of camp for social security schemes like PMJBY, PMSBY and APY in all district of UT	Organised in each district by LDM's

**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 31.03.2022:**

UT (DNH& DD)	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
<b>TOTAL</b>	<b>188319</b>	<b>31654</b>	<b>219973</b>	<b>192609</b>	<b>87.56</b>	<b>148694</b>	<b>77.20</b>

**Position with respect to operative CASA accounts as of 31.03.2022:**

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
<b>TOTAL</b>	<b>1135700</b>	<b>95.37</b>	<b>88.14</b>	<b>94.63</b>

As per the progress report dated **31.03.2022** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the UT stood at **95.37%** and average Aadhaar authentication stood at **88.14%**, whereas the National average under Aadhaar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **94.63%** 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 31.03.2022 is as below:

		As on 31.03.2021		As on 31.03.2022		Growth over March 2021	
District	Particular	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
Daman	Total Enrollment	28710	45805	31739	51074	3029	5269
Diu		9118	16109	10582	18625	1464	2516
DNH		44023	76113	47982	82123	3959	6010
<b>TOTAL</b>		<b>81851</b>	<b>138027</b>	<b>90303</b>	<b>151822</b>	<b>8452</b>	<b>13795</b>

	Claim settlement status as on				Growth over March 2021	
Total enrollment	31.03.2021		31.03.2022		PMJJBY	PMSBY
	PMJJBY	PMSBY	PMJJBY	PMSBY		
Claims lodged	158	26	258	31	100	5
Claims Paid	144	21	242	23	98	2
Claims Rejected	11	5	13	6	2	1
Claims under process	3	0	3	2	0	2
Settlement %age	94.56%	85.78%	95.62%	85.61%	1.12	-0.17

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	61	4340	3194	73.59	4270	4912	115.04
2	Private Banks	39	1940	773	39.85	1940	1041	53.66
3	Co-op. Banks	10	0	0	0	0	0	0
<b>Grand Total</b>		<b>110</b>	<b>6280</b>	<b>3967</b>	<b>63.17</b>	<b>6210</b>	<b>5963</b>	<b>95.86</b>

**Total number of enrolments in the UT under the scheme so far is \_25813\_**

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 29<sup>th</sup> 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 March, 2022

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	18	29
2	DIU	SBI	1	88	88
3	DNH	BOB	1	30	47
	<b>Total</b>		<b>3</b>	<b>136</b>	<b>164</b>

#### Conduct of FL camps by Rural branches for the quarter ended March 2022:

**Total 358 camps** have been conducted by **33 Rural branches** of Scheduled Commercial banks during the quarter ended March 2022. 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	252	238	94
2	Pvt. Sector Banks	9	108	105	97
3	Co-op Banks	3	36	15	42
	<b>Total</b>	<b>33</b>	<b>396</b>	<b>358</b>	<b>90</b>

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 14<sup>th</sup> 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 23<sup>rd</sup> April 2019. Accordingly NABARD will extend support for various grants/ financial assistance for the FY 2022-23 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 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	
<b>Total</b>			

## 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
Mar 2022	22	225	561	6300	2284	1538	4094
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Mar 2022	304	4452	549	5211	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 March 2022(FY 2021-22)

(Amt. in Crores)

		31 <sup>st</sup> March 21		Disbursement as on 31.03.2022							
District	Particular	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	199	0.53	169	4.42	85	6.71	453	11.66
Diu		110	5.04	6	0.01	13	0.31	12	0.95	31	1.28
DNH		2243	15.55	1182	3.44	1059	15.76	217	16.98	2458	36.19
Total		3185	42.67	1387	3.98	1241	20.49	314	24.64	2942	49.13

(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 **31/03/2022** and **31.03.2021** is here under:

(Amt. in Crores)

As on Mar 2021			As on March. 2022							
District	Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
Daman	37.75	1.12	1.33	0.18	14.68	0.71	26.43	0.71	42.44	1.6
Diu	15.9	0	0.53	0	6.72	0	10	0	17.25	0
DNH	182.42	3.89	35.86	0.30	83.25	1.38	101.3	3.03	220.4	4.71
Total	236.07	5.01	37.72	0.48	104.7	2.09	137.8	3.74	280.1	6.31



## 4.2 Implementation of “Stand up India”

The Stand Up India Scheme was launched on 05<sup>th</sup> 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 15<sup>th</sup> 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 09<sup>th</sup> 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 **31/03/2022** under Stand Up India in UT is as under:

**(Amount Rs. In Crores)**

District	Target	As on 31.03.2021		As on 31.12.2021				As on 31.03.2022			
		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	43	18.38	41	14.45	46	19.33	44	14.62
Diu	34	1	0.2	1	0.2	1	0.2	2	0.65	0	0.65
DNH	108	40	8.98	44	10.02	44	9.62	50	11.85	50	11.85
<b>Total</b>	<b>220</b>	<b>79</b>	<b>26.5</b>	<b>88</b>	<b>28.6</b>	<b>86</b>	<b>24.27</b>	<b>98</b>	<b>31.83</b>	<b>94</b>	<b>27.12</b>

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 **31.03.2022**, total Rs.79.63 Crores subsidy has been disbursed to the 2406 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 31.03.2022	
		No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
DAMAN	Banks	105	2.23	117	2.57
DIU		10	13.33	10	22.52
DNH		1451	34.96	2279	54.54
<b>TOTAL</b>		<b>1566</b>	<b>50.52</b>	<b>2406</b>	<b>79.63</b>

#### **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)**

District	As on 31.03.2021							As on 31.03.2022						
	No of Applications received	Sanction		Disbursement		Return/R ejected		No of Applications received	Sanction		Disbursement		Return/R ejected	
		A/c	Amt	A/c	Amt	A/c	Amt		A/c	Amt	A/c	Amt	A/c	Amt
<b>DAMAN</b>	431	342	34.76	342	34.76	89	0.74	431	342	34.76	342	34.76	89	0.74

<b>DIU</b>	50	50	1.45	50	1.45	0	0	50	50	1.45	50	1.45	0	0
<b>DNH</b>	1648	1648	82.62	1021	69.07	0	0	2061	2061	92.95	1432	79.25	0	0
<b>TOTAL</b>	<b>2129</b>	<b>2040</b>	<b>118.83</b>	<b>1413</b>	<b>105.28</b>	<b>89</b>	<b>0.74</b>	<b>2542</b>	<b>2453</b>	<b>179</b>	<b>1824</b>	<b>167.16</b>	<b>89</b>	<b>0.74</b>

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 31.03.2022 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)
<b>DAMAN</b>	<b>Public sector Banks</b>	11	233	231	93	337	69.14
	<b>Private Sector Banks</b>	13	20	13	19	52	38.46
<b>DIU</b>	<b>Public sector Banks</b>	1	117	108	28	146	80.14
	<b>Private Sector Banks</b>	3	5	2	2	10	50.00
<b>DNH</b>	<b>Public sector Banks</b>	199	896	818	389	1484	60.38
	<b>Private Sector Banks</b>	65	48	34	59	172	27.91
<b>TOTAL</b>		<b>227</b>	<b>1271</b>	<b>1172</b>	<b>531</b>	<b>2029</b>	<b>62.64</b>

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.
- All the ineligible / returned applications to be reviewed.
- 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 1<sup>st</sup> 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.

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 31.03.2022**

<b>Progress under deepening of digital payments</b>							
<b>District</b>	<b>Total SB accounts( Actual No's)</b>	<b>% Debit card holders</b>	<b>% Net Banking holders</b>	<b>% Mobile Banking/ UPI/ USSD holders</b>	<b>% AEPS coverage</b>	<b>% Account holders having at least one digital Banking facility</b>	<b>Number of SB accounts ineligible for any of Digital Banking products</b>
<b>DAMAN</b>	408626	88.88%	46.57%	44.64%	88.17%	93.56%	19253
<b>DIU</b>	105667	72.14%	47.88%	35.88%	97.65%	97.97%	4079
<b>DNH</b>	667231	76.74%	39.25%	76.13%	75.64%	96.49%	39450
<b>TOTAL</b>	<b>1181524</b>	<b>79.25%</b>	<b>44.57%</b>	<b>52.22%</b>	<b>87.15%</b>	<b>96.01%</b>	<b>62782</b>

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:**

NA

**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 March, 2022:**

**BRANCH EXPANSION**

Particulars	Total no. of branches for the year ended			
Bank Group	Mar, 2021	Dec, 2021	March, 2022	Variation over March 2021
State Bank of India	14	14	14	0
Nationalised Banks	46	47	47	1
Co-Operative Banks	10	10	10	0
Private Sector Banks	39	39	39	0
Small Finance Banks	0	0	0	0
<b>Total</b>	<b>109</b>	<b>110</b>	<b>110</b>	<b>1</b>

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. 2147.12 Crores in absolute terms from Rs. 11888.15 Crores as of March, 2021 to Rs. 14035.2 Crores as of March, 2022 registering growth of 18.06% as against March 2021 .

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

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2021	Percentage growth over March 2021
	Mar, 2021	Dec, 2021	March, 2022		
State Bank of India	3159.03	3286.27	3216.61	57.58	1.82
Nationalised Banks	5108.51	5653.19	6612.35	1503.84	29.44
Co-Operative Banks	509.31	590.26	622.49	113.18	22.22
Pvt. Sector Banks	3111.24	3378.89	3583.76	472.52	15.19
Small Finance Banks	0	0	0	0	#DIV/0!
<b>TOTAL</b>	<b>11888.1</b>	<b>12908.6</b>	<b>14035.2</b>	<b>2147.12</b>	<b>18.06</b>

### **CREDIT EXPANSION :**

During the period under review, the aggregate credit decreased by Rs. 40.82 Crores in absolute terms from Rs. 6119.17 Crores as of March, 2021 to Rs 6078.35 Crores as of March, 2022 registering a negative growth of -0.67%,

The banks groupwise credit growth and level as of March, 2022 are given below. The bankwise and districtwise details are given in **Annexure – 14.**

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2021	Percentage growth over March 2021
	March, 2021	Dec, 2021	March, 2022		
State Bank of India	509.97	544.68	512.73	2.76	0.54
Nationalised Banks	1515.18	1625.09	1941.51	426.33	28.14
Co-Operative Banks	259.23	248.31	242.94	-16.29	-6.28
Pvt. Sector Banks	3834.79	3106.35	3381.17	-453.62	-11.83
<b>Total</b>	<b>6119.17</b>	<b>5524.43</b>	<b>6078.35</b>	<b>-40.82</b>	<b>-0.67</b>

**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
	Mar, 2021	Dec, 2021	March, 2022		
State Bank of India	16.14%	16.57%	15.94%	-0.02	<b>-0.12</b>
Nationalised Banks	29.66%	28.75%	29.36%	-0.03	<b>-0.10</b>
Co-Operative Banks	50.90%	42.07%	39.03%	-11.87	<b>-23.32</b>
Pvt. Sector Banks	123.26%	91.93%	94.35%	-28.91	<b>-23.46</b>
<b>Conventional CD Ratio</b>	<b>51.47%</b>	<b>42.80%</b>	<b>43.31%</b>	<b>-8.16</b>	<b>-15.85</b>

The conventional CD ratio of all three districts together, stood at 43.31%, decreased by 15.85% over March, 2021.

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

**CD Ratio :**

As of March, 2022, 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 March, 2020	CD Ratio March, 2021	CD Ratio Dec, 2021	CD Ratio March, 2022	Variation over March, 2021
1	Daman	39.42	39.39	42.28	42.05	2.66
2	DIU	8.36	8.35	9.11	8.87	0.52
3	DNH	58.04	82.29	58.73	57.7	-24.59

(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**

Parameter	Bench- mark							(Amt. in Rs. Crores)		
		Outstanding as of						TARGET		
		Mar, 2021	% Achi. of NBC	Dec, 2021	% Achi. of NBC	March, 2022	% Achi. of NBC	Mar, 2021	Dec, 2021	March, 2022
<b>Priority Sectors</b>	<b>40%</b>	2930.18	131.44%	3476.89	136.59%	3833.94	140.91%	2229.33	2545.45	2720.87
<b>Agri. Adv.</b>	<b>18%</b>	170.57	9.31%	184.67	8.63%	236.98	10.87%	1832.23	2140.33	2180.73
<b>Weaker Section Adv.</b>	<b>11%</b>	423.68	23.51%	517.66	24.40%	407.28	18.89%	1802.10	2121.97	2156.26

(% 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 March, 2022 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	All Banks
<b>PS ADVs</b>	<b>180.1</b>	<b>194.24</b>	<b>113.56</b>	<b>101.55</b>	<b>589.45</b>
<b>AGRI. ADVs</b>	<b>8.56</b>	<b>43.2</b>	<b>8.41</b>	<b>55.83</b>	<b>116</b>
<b>WS ADVs</b>	<b>54.96</b>	<b>44.59</b>	<b>13.87</b>	<b>76.66</b>	<b>190.08</b>

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 March 2022 of the UT is given in **Annexure - 18.**

The summary of target vis-a-vis achievement for financial year ended March 2022 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	3001	88.12	52%	142%
	Of which Farm Credit	273	5.01	312	5.78	114%	115%
2	MSME	2714	528.85	2774	1425.4	102%	270%
3	Export Credit	0	0	0	0	0%	0%
4	Education	230	7.74	186	6.83	81%	88%
5	Housing	1928	282.74	2226	221.77	115%	78%
6	Other PSA	1049	20.43	2626	16.43	250%	80%
7	<b>Total PSA</b>	<b>11719</b>	<b>901.87</b>	<b>10813</b>	<b>1758.6</b>	<b>92%</b>	<b>195%</b>

The overall achievement in disbursement under Annual Credit Plan (ACP) 2021-22 up to quarter March 2022, for Priority Sectors by all the Banks was 92% in respect of targets in number of accounts and 195% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other MSME – 270% followed by Agriculture – 142%, and Education – 88%.

### **AGENDA No.7**

**Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the FY 2021-22, Quarter ended March, 2022.**

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	118.31	1.16	0.98%
Agri. Term Loan	84.8	5.03	5.93%
<b>Total Agriculture</b>	<b>203.11</b>	<b>6.19</b>	<b>3.05%</b>
MSME	2228.9	103.14	4.63%
Other PS	384.05	3.44	0.90%
<b>Total Priority Sector</b>	<b>2816</b>	<b>112.77</b>	<b>4.00%</b>
Non Priority Sector	2244.6	34.16	1.52%
<b>Total Advances</b>	<b>5298.7</b>	<b>157.77</b>	<b>2.98%</b>
<b>Others</b>			
Housing Loan	967.37	19.24	1.99%
Education Loan	16.55	0.48	2.90%

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	5	2	2	3	0
SBI	8	4	4	4	0
INDIAN BANK	3	1	1	2	0
PNB	1	0	0	1	0
UCO	1	0	0	1	0
Central Bank of India	-	-	-	-	-
IDBI BANK	-	-	-	-	-
CANARA BANK	-	-	-	-	-
TOTAL	18	7	7	11	0

#### **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 March, 2022, 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 March, 2022 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		March, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	493	30.98	770	66.88
Outstanding position (A/c and Amt.)	2383	115.09	2740	134.3

Fresh loans of Rs.66.88 Crores were disbursed by the Banks to 770 beneficiaries belonging to Minority Communities during the quarter ended March, 2022. The outstanding reached to the level of Rs. 134.3 Crores in 2740 accounts as of March, 2022. The share of advances to Minority Community to Priority Sector Advances stood at 3.5% at the quarter ended March, 2022.

**WOMEN ENTREPRENEURS****(Rs. in crores)**

Particulars	March, 2021		March, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	3224	37.99	6049	133.84
Outstanding position (A/c and Amt.)	9876	363.49	13532	744.1

Fresh credit to the tune of Rs. 133.84 Crores to 6049 beneficiaries was extended in the UT during the quarter ended March, 2022. The outstanding advances reached at the level of Rs. 744.1 Crores in 13532 accounts and stood at 12.24 % 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				March,2022	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
UT Total	Disbursement of Fresh loans	1833	209.98	1188	100.17	1928	282.74	2226	221.77
				(64.81 %)	(47.70 %)			(115.4 %)	(78.43%)
Total	Outstanding	1833	209.98	12824	974.78	1928	282.74	12934	1250.4

As per the information made available by the member banks, fresh loans worth Rs 221.77 Crores have been granted to 2226 beneficiaries during the quarter ended March, 2022 under Housing Finance. The outstanding level reached to Rs. 1250.4 Crores in 12934 accounts as of March., 2022. Bankwise details are given in **Annexure - 21**.

**(iii) SELF HELP GROUPS (SHGs):**

The summary of various parameters under SHGs for the year ended March, 2022 is as under :

**(A) Savings Bank account details :**

**(Amt. in Rs.Crore)**

Savings linkage	Savings Bank A/Cs opened during the quarter ended Mar, 2022			Total No. of Savings Bank accounts as on Mar, 2022		
	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	23	230	0.03	748	7114	4.23
Out of above, Women SHG	23	230	0.03	748	7114	4.23

**B.SHG Grading and Sanction :**

**(Amt. in Rs.Crore)**

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Mar, 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	329	329	3.29
Out of above, Women SHG	0	0	0	329	329	3.29

**C. Disbursement Details :**

**(Amt. in Rs.Crore)**

Disbursement of Loans	Disbursement during the quarter ended Mar, 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	329	3.29	329	3.29
Of above, Women SHG	0	0	0	0	329	3.29	329	3.29

**(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
	Mar 2022	329	3.19	329	3.19

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	March 2021	0	0	0	0
	Mar 2022	16	0.6	16	0.6

**(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :**

(Rs. in Crores)

District	Particulars	Target March 2021		Ach. , March 2021		Target March 2022		Achievement, Mar 2022	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
<b>Total</b>	<b>Disbursement of Fresh loans</b>	<b>200</b>	<b>6.16</b>	<b>109</b>	<b>4.24</b>	<b>230</b>	<b>7.74</b>	<b>186</b>	<b>6.83</b>
<b>Total</b>	<b>Outstanding</b>	<b>NA</b>	<b>NA</b>	<b>177</b>	<b>8.49</b>	<b>NA</b>	<b>NA</b>	<b>331</b>	<b>17.37</b>

During the year, Banks have disbursed Education loans to 186 students to the tune of Rs. 6.83 Crores. The outstanding under Education loans stood at Rs. 17.37 Crores in 331 accounts as of March, 2022. **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**

NA

**(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 Mar-22		Outstanding as of, Mar- 22		% Growth over Mach -2021	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
<b>6160</b>	<b>212.68</b>	<b>1547</b>	<b>27.25</b>	<b>4200</b>	<b>94.41</b>	<b>-31.8</b>	<b>-55.6</b>

The outstanding advances to SC/ST beneficiaries as of March, 2021 was Rs. 212.68 Crores in 6160 accounts, forming 50.19% of Weaker Section advances. During FY 2021-22, up to quarter March 2022 was 1547 accounts and amount of Rs 27.25 crores. Similarly, the outstanding advances to SC/ST beneficiaries as of Mar, 2022 was Rs. 94.41 Crores in 4200 accounts, forming 23.18 % 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 March, 2022. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of March 2022	No. of ATMs	
		March, 2021	March , 2022
Metro	0	0	0
Urban	0	0	0
Semi-urban	78	169	169
Rural	32	94	94
<b>Total</b>	<b>110</b>	<b>263</b>	<b>263</b>

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 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

\*\*\*\*\*