



AGENDA FOR 10TH UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING (UT OF DADRA, NAGAR HAVELI, DAMAN & DIU)



Date : 29th September 2022

Venue: Conference Hall, Secretariat, Vidyut Bhawan,Daman



BANKING AT A GLANCE IN UNION TERRITORY (JUNE-2022)

PARAMETERS	Jun-21	Mar-22	Target (% of ANBC)	Jun-22	Growth over March 2022 (Q-o-Q)	Growth over June 2021(Y-o-Y)	% growth over March 2022(%)
TOTAL No. OF BRANCHES	112	110	NA	111	1	-1	0.90%
CATEGORY OF BRANCHES							
RURAL	31	32	NA	32	0	1	0
SEMI - URBAN	81	78	NA	79	1	-2	1.28%
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	112	110	NA	111	1	-1	0.90%
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	12239.91	14035.25	NA	13548.81	-486	1309	-3.47%
ADVANCES	6304.52	6078.35	NA	5848.22	-230	-456	-3.79%
CREDIT DEPOSIT RATIO	51.51%	43.31%	40% (Min.)	43.16%	-0.15	-8.35	-0.34%
PS ADVANCES (% to advances)	3048.67 48.35%	3833.73 63.07%	40%	3239.32 55.38%	-594 -7.69%	191 7.03%	-15.50%
AGRI ADVANCES (% to advances)	185.02 2.93%	236.98 3.89%	18%	245.36 4.19%	8 0.3%	60 1.26%	3.54%
MSME ADVANCES (% to adv)	1566.24 24.84%	2228.88 36.70%	NA	1970.22 33.39%	-259 -3.31%	404 8.55%	-11.60%
-Of which to Micro Enterprise	620.36 9.84%	755.49 12.43%	7.5%	651 11.16%	-104.49 -1.27%	30.64 1.32%	
WEAKER SEC.ADV (% to advances)	492.58 7.81%	407.28 6.70%	11.5	209.82 3.59%	-197 -3.11%	-283 -4.22%	-48.48%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Jun-21	Mar-22	Jun-22	Growth over March 2022 (Q-o-Q)	Growth over June 2021(Y-o-Y)	% growth over March 2022(%)
Accounts	1421	1828	1960	132	539	6.67%
Amount	22.27	36.61	44.68	8.07	22.41	22.04%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 9th meeting of Union Territory Level Bankers Committee for the quarter ended March, 2022 held on 30th June, 2022 were circulated to all the members vide letter dated 5th July, 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	Aadhar Seeding: The Aadhar Seeding in PMJDY accounts is 87.56% and in operative CASA accounts it is 95.37%.All banks to make a roadmap to achieve 100% aadhar seeding in current quarter.	Aadhar seeding in PMJDY accounts has reached to 100%.Banks are required to make efforts for improvement in CASA accounts
2	Target allotment to banks: UTLBC to allot the Priority sector targets as per Lead Bank scheme to all banks in UT and also submit a copy to UT administration.	Alloted and updated in portal. Annexures are attached.
3	Opening of branch at Kocha and Sindoli in Dadra and Nagar Haveli.	Conveyed to all banks and also discussed by LDM's in their respective DLCC. Indian Bank, ICICI bank and Yes bank has shown interest and approached for the same.
4.	Banks to provide the bifurcation of reasons of rejection in 531 PM SVANidhi applications as of March 2022.	List enclosed.Major reasons are customer not interested/customer did not turn up.

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 30.06.2022:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Accounts	Target of Aadhar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total					
TOTAL	82234	59842	142076	200580	100%	100%	129567	91.20%

Position with respect to operative CASA accounts as of 30.06.2022:

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	Target of Aadhaar Seeding	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
TOTAL	1080989	100%	81.88%	42.66%	81.88%

As per the progress report dated **31.03.2022** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the UT stood at **81.88%** and average Aadhaar authentication stood at **42.66%**, 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 **94.44%** against the National Average of **80.94%**.

The District-wise position in terms of operative CASA accounts is @ **Annexure-2, Page No..26**.

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 30.06.2022 is as below:

		As on 31.03.2022		As on 30.06.2022		Growth over March 2022	
District	Particular	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
Daman	Total Enrollment (Cumulative) Target: NA	31739	51074	38122	74387	6383	23313
Diu		10582	18625	15151	22081	4569	3456
DNH		47982	82123	55952	114499	7970	32376
TOTAL		90303	151822	109225	210967	18922	59145

	Claim settlement status as on				Growth over March 2022	
Total enrollment	31.03.2022		30.06.2022			
	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
Claims lodged	258	31	272	32	14	1
Claims Paid	242	23	257	24	15	1
Claims Rejected	13	6	13	6	0	0
Claims under process	3	2	2	2	-1	0
Settlement %age	93.79%	74.19%	94.48%	75.00%	0.69	0.81

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, Page No..27.**

B. Atal Pension Yojana (APY)

Performance during the FY 2022-23 under APY is as under :

Sr.	Category of Banks	Number of Branches	Target for FY 2021-22	Achievement	Achievement (%)	Target for FY 2022-23	Achievement	Achievement (%)
1	Public Sector Banks	61	4270	4912	115.04	4520	1415	31.31
2	Private Banks	39	1940	1041	53.66	2130	357	16.76
3	Co-op. Banks	10	0	0	0	0	0	0
Grand Total		110	6210	5953	63.17	6650	1772	26.65

Total number of enrolments in the UT under the scheme so far is 25184

Bank-wise achievement of targets for FY 2022-23 is @ **Annexure- 4, Page No...28.**

Targets under APY for 2022-23, as provided by PFRDA is as under:

Category	Targets per Branch for FY 2022-23
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, Gol 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 June-22

Sr. No.	District	No. of FLC opened by the Bank	Target of FLC camps	No. of Special Camps conducted	No. of Target Specific camps conducted
1	DAMAN	1	15	6	24
2	DIU	1	15	43	43
3	DNH	1	15	27	7
	Total	3	45	76	74

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

Total 177 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended June 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	63	98	156
2	Pvt. Sector Banks	9	27	38	141
3	Co-op Banks	3	0	81	-
	Total	33	90	136	151

The Bank wise percentage (%) of Target achievement is given @ **Annexure-5, Page No...29.**

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 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	
Total			

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

Quarter ended	No. of training programmes conducted during the year 2022-23	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2022-23	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June 2022	3	228	81	6381	2291	1541	4104
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June 2022	310	4510	566	5292	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 2022 (FY 2021-22) and June 2022(FY 2022-23)

(Amt. in Crores)

District	Particular	31 st March 22		Disbursement as on 30.06.2022							
		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 Target: NA	453	11.66	88	0.07	69	1.68	33	2.17	190	3.92
Diu		31	1.28	16	0.04	84	1.52	11	0.81	111	2.37
DNH		2458	36.19	113	0.16	62	1.50	57	3.48	232	5.15
Total		2942	49.13	217	0.27	215	4.70	101	6.46	533	11.44

(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** and , Page No...30.

Outstanding and NPA under MUDRA in terms of amount since inception till **31/03/2022** and **30.06.2022** is here under:

(Amt. in Crores)

District	As on Mar 2022		As on June 2022							
	Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
Daman	42.44	1.60	0.82	0.16	11.76	1.69	24.75	6.07	37.34	7.92
Diu	17.25	0	0.26	0.01	7.16	0.01	2.71	0	10.13	0.02
DNH	220.43	4.71	3.01	0.39	22.57	3.02	32.17	5.73	57.75	9.14
Total	280.12	6.31	4.09	0.56	41.49	4.72	59.63	11.8	105.20	17.08

Details as per Annexure-6-B, Page No...31.

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 **31.03.2022** and **30.06.2022** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 30.06.2021		As on 31.03.2022				As on 30.06.2022			
		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	66	38	14.29	46	19.33	44	14.62	48	15.27	44	15.28
Diu	13	1	0.20	2	0.65	0	0.65	0	0	0	0
DNH	108	40	8.98	50	11.85	50	11.85	53	12.41	50	11.46
Total	187	79	23.47	98	31.83	94	27.12	101	27.68	94	26.74

The district wise details are given @ **Annexure-7, Page No...32.**

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 **30.06.2022**, total Rs. 58.18 Crores subsidy has been disbursed to the 2559 beneficiaries in the UT. The PLI / Bank wise details are given @ **Annexure-8,Page No...33**

District	Category of PLI	Position as of 31.03.2022		Position as of 30.06.2022	
		No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
DAMAN	Banks	117	2.57	117	2.57
DIU		10	0.22	10	0.23
DNH		2279	54.54	2432	55.38
TOTAL	Target:NA	2406	37.5	2559	58.18

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 31.03.2022							As on 30.06.2022						
	No of Applications received	Sanction		Disbursement		Return/Rejected		No of Applications received	Sanction		Disbursement		Return/Rejected	
		A/c	Amt	A/c	Amt	A/c	Amt		A/c	Amt	A/c	Amt	A/c	Amt
DAMAN	431	342	34.76	342	34.76	89	0.74	431	342	34.76	342	34.76	89	0.74
DIU	50	50	1.45	50	1.45	0	0	50	50	1.45	50	1.45	0	0
DNH	2061	2061	142.8	1432	131	0	0	1907	1907	142.79	1303	131	0	0
TOTAL	2542	2453	179	1824	167.16	89	0.74	2388	2299	179	1695	167.16	89	0.74

District wise status under ECLGS is given @ Annexure -9,Page No...34

4.5 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 30.06.2022 is tabulated hereunder:

District	Banks	Picked up applications	Sanctioned Applications	Disbursed applications	Applications returned by Banks	Total applications	Sanction (%)
	TARGET: NA	(A)	(B)	(C)	(D)	(E) = A + B + D	(F) = (B / E*100)
DAMAN	Public sector Banks	11	282	236	93	386	73.06
	Private Sector Banks	3	19	15	42	64	29.69
DIU	Public sector Banks	10	136	108	46	192	70.83
	Private Sector Banks	0	0	0	0	0	0.00
DNH	Public sector Banks	225	51	887	97	373	13.67
	Private Sector Banks	37	14	43	43	94	14.89
TOTAL		286	502	1289	321	1109	45.27

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.
- 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.
- Expediently 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.

Details as per Annexure-10, Page No..35

4.6 Deepening of Digital Payment Ecosystem

As on 30.06.2021

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 (TARGET: 100%)	Number of SB accounts ineligible for any of Digital Banking products
DAMAN	410570	89.02%	46.76%	45.05%	88.52%	93.91%	19253
DIU	86532	71.66%	47.37%	35.30%	96.77%	97.11%	4180
DNH	778560	66.37%	32.78%	87.97%	68.63%	97.20%	39539
TOTAL	1275662	75.68%	42.30%	56.11%	84.64%	96.07%	62972

The progress under the deepening of digital payments is provided at **Annexure-11A & 11B, Page No...36,37**

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 Banking modes. As in the recent times, instances are galore about the frauds being committed by miscreants to deceive 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:

1. Success Story of RSETI trained Entrepreneur



1	Name	Jitesh Dhavji Chaudhari
2	Address	Dungripada, Kala, DNH
3	Education	10 th

4	Training undergone	Photography & Videography
5	Present Activity	Photo, Video shooting & Editing

Jitesh Chaudhari come from rural poor farmer family of Kala village. He had taken education upto 10th standard and left school. Then after he was looking around for any job in company but was not able to get suitable job. Then he attended RSETI,s Entrepreneurship Awareness Program and got information about Photography & Videography training. He completed this training of 30 days with full interest in November 2019. He was punctual, attentive and very active during training.

After completion of training, he joined with the trainer as assistant for Photography & Videography. After six months he started his own business of Photography & Videography from home. He has availed loan of Rs.200000/- from ST ST OBC and Minority corporation Silvassa and purchased cameras.

He is getting good orders of pre-wedding, wedding, post-wedding, birthday photoshoots etc. In the off season he is doing the editing job work of photo and videos. He is earning average about Rs.25000/- per month.

2.Success story of PMEGP Beneficiary- Diu

Mr.Salieshbhai Meghabhai Gohil has applied a loan under PMEGP Scheme for hair cutting saloon and Bank Of Baroda Diu Branch sanctioned a composite Loan Amount Rs-333000/- [TL-Rs 279000/- & CCH Rs 54000/-].

After this loan above customer has providing employment of four person as of today and earning good income at Diu. This has improve his livelihood as well as family condition.This will small contribution towards PM's dream.



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 June, 2022:

BRANCH EXPANSION

Particulars	Total no. of branches for the year ended			
Bank Group	Jun, 2021	March,22	June, 2022	Variation over June, 2021
State Bank of India	14	14	14	0
Nationalised Banks	49	47	47	-2
Co-Operative Banks	10	10	9	-1
Private Sector Banks	39	39	41	2
Small Finance Banks	0	0	0	0
Total	112	110	111	-1

During the year 202-23, total number of bank branches in UT stood at 111. given in **Annexure- 12,Page No...38.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1441.89 Crores** in absolute terms from **Rs. 12106.88 Crores** as of **June, 2021** to **Rs. 13548.77 Crores** as of **June, 2022** registering growth of **11.91%** as against June 2021 .

The banks groupwise deposit growth and level as of Jun, 2022 are given below.

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over June, 2022	Percentage growth over June 2021
	June,21	March, 2022	June, 2022		
State Bank of India	3116.71	3216.61	3210.88	94.17	3.02
Nationalised Banks	5274.73	6612.35	6191.41	916.68	17.38
Co-Operative Banks	587.02	622.49	613.49	26.47	4.51
Pvt. Sector Banks	3128.42	3583.76	3532.99	404.57	12.93
Small Finance Banks	0	0	0	0	0.00
TOTAL	12106.88	14035.21	13548.77	1441.89	11.91

CREDIT EXPANSION :

During the period under review, the aggregate credit decreased by Rs. 457.39 Crores in absolute terms from Rs. 6305.67 Crores as of June, 2021 to Rs 5848.28 Crores as of June, 2022 registering a negative growth of -7.25%,
The banks groupwise credit growth and level as of June, 2022 are given below.

Bank Group	FOR THE YEAR ENDED			(Rs. in Crores)	
	June, 2021	March, 2022	June, 2022	Absolute growth over June, 2021	Percentage growth over June 2021
State Bank of India	503.29	512.73	518.78	15.49	3.08
Nationalised Banks	1534.34	1941.51	1712.25	177.91	11.60
Co-Operative Banks	250.95	242.94	240.97	-9.98	-3.98
Pvt. Sector Banks	4017.09	3381.17	3376.28	-640.81	-15.95
Total	6305.67	6078.35	5848.28	-457.39	-7.25

CREDIT DEPOSIT RATIO:

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

Bank Group	Minimum level(Not less than)	FOR THE YEAR ENDED			Variation over June, 2021	Percentage growth over June 2021
		June, 2021	March, 2022	June, 2022		
State Bank of India	40%	16.15%	15.94%	16.16%	-0.01	-0.06
Nationalised Banks	40%	29.09%	29.36%	27.66%	--1.43	-4.9
Co-Operative Banks	40%	42.75%	39.03%	39.28%	-3.47	-8.11
Pvt. Sector Banks	40%	128.41%	94.35%	95.56%	-28.91	-22.51
Conventional CD Ratio	40%	52.08%	43.31%	43.16%	-8.16	-15.67

The conventional CD ratio of all three districts together, stood at 43.16%, decreased by 15.67% over June, 2021.

CD Ratio :

As of June,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	Min.level(Not less than)	CD Ratio March, 2020	CD Ratio March, 2021	CD Ratio March, 2022	CD Ratio June, 2022	Variation over March, 2021
1	Daman	40%	39.42	39.39	42.05	42.88	0.83
2	DIU	40%	8.36	8.35	8.87	8.41	0.46
3	DNH	40%	58.04	82.29	57.70	57.59	0.11

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Daman	191173	4457.81	1911.58	42.88	0.02	0.009
2	Diu	52076	2640.68	222.19	8.41	0.05	0.004
3	DNH	343709	6450.31	3714.48	57.59	0.02	0.011

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

Details as per Annexure-13,14,15,16, Page No...39-42..

PRIORITY SECTOR LENDING:

- The **Bank groupwise** percentage share of various components of Priority Sector advances as of June,2022 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	4.74	40.53	50.76	3.97	100
AGRI. ADVs	4.29	42.06	37.83	15.82	100
WS ADVs	7.81	52.52	37.83	1.84	100

Details as per Annexure 17A,17B Page No...44-45

<u>AGENDA No.6</u>

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

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2022-23 for the quarter ended June-2022 of the UT is given in Annexure – 18 A,Page No...46-47

The summary of target vis-a-vis achievement for financial year 22-23, quarter ended June 2022 under Priority Sector Annual Credit Plan 2022-23 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2022-23		Disbt. during the FY 2022-23		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5550	60.99	902	46.31	16%	76%
	Of which Farm Credit	448	5.76	547	14.66	122%	255%
2	MSME	2714	581.39	1278	609.32	47%	105%
3	Export Credit	14	4.03	0	0	0%	0%
4	Education	198	4.83	51	1.7	26%	35%
5	Housing	1762	303.58	530	38.98	30%	13%
6	Other PSA	680	5.69	620	10.96	91%	193%
7	Total PSA	11366	966.27	3928	721.93	35%	75%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 up to quarter June 2022, for Priority Sectors by all the Banks was 35% in respect of targets in number of accounts and 75% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other PSA – 193% followed by MSME – 105%, and Agriculture – 76%.

AGENDA No.7

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the FY 2022-23, Quarter ended June, 2022.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	68.99	1.15	1.67%
Agri. Term Loan	112.83	1.41	1.25%
Total Agriculture	245.35	3.50	1.43%
MSME	1970.25	149.37	7.58%
Other PS	87.50	0.77	0.88%
Total Priority Sector	3239.32	176.16	5.44%
Non Priority Sector	2608.91	34.76	1.33%
Total Advances	5848.23	210.92	3.61%
Others			
Housing Loan	914.36	22.14	2.42%
Education Loan	21.26	0.38	1.79%

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position. **Annexure-18B, Page No...48-49**

AGENDA No. 8

PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED June 2022:-

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	2	2	2	0	0
SBI					
INDIAN BANK					
PNB					
UCO					
Central Bank of India	1	1	1	0	0
IDBI BANK					
CANARA BANK	1	1	1	0	0
TOTAL	4	4	4	0	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 June, 2022 against 4 sponsored applications, banks have sanctioned 04 applications, (i.e. 100% 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 June, 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, Page No...50-51**

MINORITY COMMUNITIES :

(Amount Rs. in Crores)(Account in No.)

Particulars	As of March, 2022		During Qtr June, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	770	66.88	547	21.45
Outstanding positoin (A/c and Amt.)	2740	134.3	2402	150.01

Fresh loans of Rs.21.45 Crores were disbursed by the Banks to 547 beneficiaries belonging to Minority Communities during the quarter ended June,2022. The outstanding reached to the level of Rs. 150.01 Crores in 2402 accounts as of June,2022.

The share of advances to Minority Community to Priority Sector Advances stood at 4.63% at the quarter ended June, 2022.

WOMEN ENTREPRENEURS

(Amount Rs. in Crores)(Account in No.)

Particulars	As of March, 2022		During Qtr June, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	6049	133.84	2850	79.18
Outstanding position (A/c and Amt.)	13532	744.1	18201	1014.8

Fresh credit to the tune of Rs. 79.18 Crores to Rs. 2850 beneficiaries was extended in the UT during the quarter ended June,2022. The outstanding advances reached at the level of Rs. 1014.80 Crores in 18201 accounts and stood at 17.35% 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)

(Rs. in Crores)									
Distri ct	Particular s	Target March 2022		Achievement		Target 2022- 23		Achievement 22- 23	
				As of March, 2022				As of June,2022	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Total	Disburse ment of Fresh loans	1928	282.74	2226	221.77	1762	303.58	530	38.98
Total	Outstandi ng			12934	1250.41	-	-	11368	914.36

As per the information made available by the member banks, fresh loans worth Rs 38.98 Crores have been granted to 530 beneficiaries during the quarter ended June, 2022 under Housing Finance. The outstanding level reached to Rs. 914.36 Crores in 11368 accounts as of June, 2022. Bankwise details are given in **Annexure – 21, Page No...52**

(iii) SELF HELP GROUPS (SHGs):

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

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended June,2022			Total No. of Savings Bank accounts during Current FY 2022-23		
	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	20	253	0.02	58	689	0.46
Out of above, Women SHG	20	253	0.02	58	689	0.46

B.SHG Grading and Sanction :**(Amt. in Rs.Crore)**

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June,2022			Cumulative A/cs Graded and Sanctioned during the FY 2022-23		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	3	3	0.03	3	3	0.03
Out of above, Women SHG	3	3	0.03	3	3	0.03

C. Disbursement Details :**(Amt. in Rs.Crore)**

Disbursement of Loans	Disbursement during the quarter ended June,2022				Total loan disbursed during the FY 2022-23			
	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	3	0.03	3	0.03	3	0.03	3	0.03
Of above, Women SHG	3	0.03	3	0.03	3	0.03	3	0.03

(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	June 2022	332	3.22	332	3.22
	March 2022	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

Bankwise details are given in **Annexure – 22, Page No.53.****(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :****(Rs. in Crores)**

District	Particulars	Target March 2022		Ach.as of March 2022		Target 2022-23		Ach. As of June,2022	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	230	7.74	186	6.83	190	4.83	49	2.56
Total	Outstanding	0	0	0	0	0	0	479	28.45

During this year, Banks have disbursed Education loans to 49 students to the tune of Rs. 2.56 Crores. The outstanding under Education loans stood at Rs. 28.45 Crores in 479 accounts as of June, 2022. **Bankwise details are given in Annexure – 23, Page No...54.**

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

The number of outstanding KCCs in the UT has increased from 1828 as of March, 2022 to 1960 as of June, 2022 showing net increase of 132 KCCs during the quarter ended June 2022.

(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 :

Disbursement during quarter March-2022		Outstanding as of, March-2022		Outstanding as of, June-2022		% Growth over March -2022	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1547	27.25	4200	94.41	4129	89.72	-1.69%	-4.97%

The outstanding advances to SC/ST beneficiaries as of March, 2022 was Rs. 94.41 Crores in 4200 accounts, forming 6.69% of Weaker Section advances.. Similarly, the outstanding advances to SC/ST beneficiaries as of June, 2022 was Rs. 89.72 Crores in 4129 accounts, forming 45.54% of Weaker Section advances. **Annexure-24,Page No...55..**

(viii) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 280 ATMs in the UT as of June, 2022. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of June 2022	No. of ATMs	
		March, 2021	June , 2022
Metro	0	0	0
Urban	0	0	4
Semi-urban	79	169	251
Rural	32	94	25
Total	111	263	280

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. **Annexure-25,Page No...56**

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.
