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**DRAFT AGENDA FOR 11TH  
UNION TERRITORY LEVEL  
BANKER'S COMMITTEE  
MEETING  
(UT OF DADRA NAGAR  
HAVELI, DAMAN & DIU)**

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**Date : 22nd December 2022**

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

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

PARAMETERS	Sept-21	Mar-22	Target (% of ANBC)	Sept-22	Growth over March 2022 (Q-o-Q)	Growth over Sept 2021(Y-o-Y)	% growth over March 2022(%)
TOTAL No. OF BRANCHES	109	110	NA	111	1	2	0.90%
<b>CATEGORY OF BRANCHES</b>							
RURAL	31	32	NA	33	1	2	3.12%
SEMI - URBAN	78	78	NA	78	0	0	0
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	109	110	NA	111	1	2	0.90%
<b>KEY INDICATORS (Amt. Rs. in Crores)</b>							
DEPOSITS	12877.18	14035.25	NA	13780.39	-254.86	903.21	-1.82%
ADVANCES	6533.45	6078.35	NA	6281.61	203.26	-251.84	3.34%
CREDIT DEPOSIT RATIO	50.74%	43.31%	40% (Min.)	45.58%	2.27	-5.16	5.24%
PS ADVANCES (% to advances)	3211 (49.15%)	3833.73 63.07%	40%	3383.82 53.86%	-449.91 -11.73%	172.82 10.53%	- 11.73%
AGRI ADVANCES (% to advances)	187.09 (2.86%)	236.98 3.89%	18%	258.00 4.11%	21.02 8.87%	70.91 13.79%	8.87%
MSME ADVANCES (% to adv)	1721.48 (26.35%)	2228.88 36.70%	NA	2059.26 32.78%	-169.62 -7.61%	337.78 19.62%	-7.61%
-Of which to Micro Enterprise	621.27 9.50%	755.49 12.43%	7.5%	674.58 10.73%	-80.91 -10.71%	53.31 8.58%	- 10.71%
WEAKER SEC.ADV (% to advances)	476.32 (7.29%)	407.28 6.70%	11.5	232.01 3.69%	-175.27 -43.03%	-244.31 -51.29%	- 43.03%

**NPS**
**2225.22**
**2897.79**
**672.57**

Position of Kisan Credit Cards for the period ended (Rs in Crore)						% growth over March 2022(%)
	Sep-21	Mar-22	Sep-22	Growth over March 2022 (Q-o-Q)	Growth over Sept 2021(Y-o-Y)	
Accounts	669	1267	1315	48	646	3.79%
Amount	10.90	24.37	26.72	2.35	15.82	8.79%

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

The proceedings of the 10<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended June, 2022 held on 29<sup>th</sup> Sept, 2022 were circulated to all the members vide letter dated 06<sup>th</sup> Oct, 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	Mudra loan: All banks have to increase their stake in financing of Mudra Loan	Sanction/disbursement of Mudra Loan has been increased to Rs. 18.31 Cr. in 1720 A/cs in Sep-22 quarter as against sanction/disbursement of Rs. 11.47 Cr. in 533 a/cs in June-22 quarter
2	LDM of Daman & Diu has to focus on improvement of deepening of digital payment ecosystem	Conveyed to all banks and also discussed by LDM's in their respective DLCC.
3	Aadhar Seeding: All banks to report correct data of Aadhar seeding and make a roadmap to achieve 100% aadhar seeding in PMJDY & CASA accounts in current quarter.	Aadhar seeding in PMJDY accounts is 83.08%. The Aadhar Seeding in operative CASA accounts is 80.81%. Banks are required to make more efforts for improvement of Aadhar seeding in PMJDY & CASA accounts
4.	The performance of Banks is not up to the mark in APY enrollment and efforts are required for improvement.	Conveyed to all banks and also discussed by LDM's in their respective DLCC.

**AGENDA No.3****IMPLEMENTATION OF FINANCIAL INCLUSION:****3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**

**Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.09.2022:**

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Account s	Target of Aadhar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total					
<b>TOTAL</b>	95802	140115	235917	196000	100%	83.08%	173894	73.71%

**Position with respect to operative CASA accounts as of 30.09.2022:**

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
<b>TOTAL</b>	1121658	100%	80.81%	42.54%	80.81%

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 **80.81%** and average Aadhaar authentication stood at **42.54%**, 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 **80.81%** 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. PMJJBY and PMSBY**

Progress in enrollments and claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.09.2022 is as below:

		As on 31.03.2022		As on 30.09.2022		Growth over March 2022	
District	Particular	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
<b>DNH</b>	Total	47982	82123	57881	127189	9899	45066
<b>Daman</b>	Enrollment	31739	51074	36683	79887	4944	28813
<b>Diu</b>	(Cumulative)	10582	18625	14830	27098	4248	8473
<b>TOTAL</b>	Target: NA	<b>90303</b>	<b>151822</b>	<b>109394</b>	<b>234174</b>	<b>19091</b>	<b>82352</b>

Total enrollment	Claim settlement status as on				Growth over March 2022	
	31.03.2022		30.09.2022		PMJJBY	PMSBY
	PMJJBY	PMSBY	PMJJBY	PMSBY		
<b>Claims lodged</b>	<b>258</b>	<b>31</b>	<b>291</b>	<b>31</b>	<b>33</b>	<b>0</b>
<b>Claims Paid</b>	<b>242</b>	<b>23</b>	<b>275</b>	<b>23</b>	<b>33</b>	<b>0</b>
<b>Claims Rejected</b>	<b>13</b>	<b>6</b>	<b>13</b>	<b>6</b>	<b>0</b>	<b>0</b>
<b>Claims under process</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Settlement %age</b>	<b>93.79%</b>	<b>74.19%</b>	<b>94.50%</b>	<b>74.19%</b>	<b>0.71</b>	<b>0</b>

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 Bank 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	4720	3382	71.65
2	Private Banks	41	1940	1041	53.66	2300	214	9.30
3	Co-op. Banks	09	0	0	0	0	0	0
<b>Grand Total</b>		<b>111</b>	<b>6210</b>	<b>5953</b>	<b>95.86</b>	<b>7020</b>	<b>3596</b>	<b>51.23</b>

**Total number of enrolments in the UT under the scheme so far is \_37080\_**

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
<b>Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank)</b>	<b>80</b>
<b>Regional Rural Bank</b>	<b>80</b>
<b>Private Banks (Other than ICICI, AXIS, HDFC, IDBI)</b>	<b>30</b>

**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 –

- 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 Sept-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	DNH	1	21	16	28
2	DAMAN	1	21	06	27
3	DIU	1	21	08	06
	<b>Total</b>	<b>3</b>	<b>63</b>	<b>30</b>	<b>61</b>

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

**Total 74 camps** have been conducted by **33 Rural branches** of Scheduled Commercial banks during the quarter ended Sept 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	50	79%
2	Pvt. Sector Banks	9	27	24	89%
3	Co-op Banks	3	00	00	00%
	<b>Total</b>	<b>33</b>	<b>90</b>	<b>74</b>	<b>82%</b>

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 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 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	
<b>Total</b>			

## 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
Sept 2022	7	235	194	6586	2286	1569	3855
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sept 2022	311	4705	572	5493	120	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 Sept 2022(FY 2022-23)

(Amt. in Crores)

		31 <sup>st</sup> March 22		Disbursement as on 30.09.2022							
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.
DNH	Banks Target: NA	2458	36.19	1014	3.44	761	8.81	93	6.82	1868	19.07
Daman		453	11.66	138	0.12	128	3.28	66	5.30	332	8.70
Diu		31	1.28	8	0.02	30	0.76	15	1.23	53	2.01
Total		2942	49.13	1160	3.58	919	12.85	174	13.35	2253	29.78

(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 Page No...30.**

Outstanding and NPA under MUDRA in terms of amount since inception till **31/03/2022** and **30.09.2022** is here under:

(Amt. in Crores)

		As on Mar 2022		As on Sept 2022							
District		Total		Shishu		Kishore		Tarun		Total	
		Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH		220.43	4.71	4.77	0.56	29.02	3.60	29.85	4.68	63.64	8.84
Daman		42.44	1.60	0.72	0.17	10.22	1.52	23.78	6.07	34.72	7.76
Diu		17.25	0.00	0.15	0.01	2.52	0.03	3.16	0.05	5.83	0.09
Total		280.12	6.31	5.64	0.74	41.76	5.15	56.79	10.8	104.19	16.69

Details as per Annexure-6-B, Page No...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 Stand 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, Gol vide its letter dated 09<sup>th</sup> March 2021 informed about changes approved in the Stand up India scheme as under:

- (i) The extent 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 **30.09.2022** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 30.09.2021		As on 31.03.2022				As on 30.09.2022			
		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)
DNH	108	42	9.46	50	11.85	50	11.85	53	11.91	50	11.85
Daman	66	39	14.49	46	19.33	44	14.62	49	19.87	45	16.52
Diu	13	1	0.20	2	0.65	0	0.00	2	0.65	1	0.02
<b>Total</b>	<b>187</b>	<b>82</b>	<b>24.15</b>	<b>98</b>	<b>31.83</b>	<b>94</b>	<b>26.47</b>	<b>104</b>	<b>32.43</b>	<b>96</b>	<b>28.39</b>

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 **30.09.2022**, total Rs. 59.34 Crores subsidy has been disbursed to the 2584 beneficiaries in the UT. The PLI / Dist. wise details are given @ **Annexure-8,Page No...33**

(Rs. In Crore)					
		Position as of 31.03.2022		Position as of 30.09.2022	
District	Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
DNH	Banks	2432	55.38	2457	56.54
DAMAN		117	2.57	117	2.57
DIU		10	0.23	10	0.23
<b>TOTAL</b>	<b>Target:NA</b>	<b>2559</b>	<b>58.18</b>	<b>2584</b>	<b>59.34</b>

#### **4.4 Emergency Credit Line Guarantee Scheme (ECLGS):**

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

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 30.09.2022						
	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
<b>DNH</b>	2061	2061	142.8	1432	131	0	0	1616	1616	142.81	1007	130.97	0	0
<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	0	0	0	0	0	0	0
<b>TOTAL</b>	2542	2453	179	1824	167.16	89	0.74	2047	1958	177.57	1349	165.73	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 30.09.2022 is tabulated hereunder:

District	Banks	Picked up applications	Sanctioned Applications	Applications returned by Banks	Total applications	Sanction (%)	Cumulative Disbursed applications
	<b>TARGET: NA</b>	(A)	(B)	(C)	(D) = A + B + C	(F) = (B / D*100)	(E)
<b>DNH</b>	<b>Public sector Banks</b>	187	1037	386	1610	64.41	960
	<b>Private Sector Banks</b>	41	53	68	162	32.72	38
<b>DAMAN</b>	<b>Public sector Banks</b>	105	305	96	506	60.28	232
	<b>Private Sector Banks</b>	07	23	42	72	31.94	17
<b>DIU</b>	<b>Public sector Banks</b>	32	0	41	73	0.00	104
	<b>Private Sector Banks</b>	03	0	0	03	0.00	02
<b>TOTAL</b>		<b>375</b>	<b>1418</b>	<b>633</b>	<b>2426</b>	<b>58.45</b>	<b>1353</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, 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 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.”

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 30.09.2022**

<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 (TARGET: 100%)</b>	<b>Number of SB accounts ineligible for any of Digital Banking products</b>
<b>DNH</b>	785932	65.83%	32.47%	88.66%	68.58%	97.33%	39612
<b>DAMAN</b>	407802	89.27%	47.38%	45.51%	88.52%	93.96%	19145
<b>DIU</b>	87407	71.66%	47.70%	35.78%	92.80%	96.99%	4320
<b>TOTAL</b>	<b>1281141</b>	<b>73.71%</b>	<b>38.26%</b>	<b>71.32%</b>	<b>76.58%</b>	<b>96.23%</b>	<b>63077</b>

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	Ms Mamta Navsu Vartha
2	Address	Khadipada, Kherdi, DNH
3	Education	12 <sup>th</sup>
4	Training undergone	Mushroom Cultivation
5	Present Activity	Mushroom Cultivation

Ms. Mamta Navsu Vartha come from lower middle class farmer family of Khadipada, Kherdi. She had completed education upto 12<sup>th</sup> standard. She wanted to start her own



farming but was not aware of the activity to be selected. Then she attended RSETI,s Entrepreneurship Awareness Program and got information about mushroom cultivation. She completed this training of 10 days with full interest in October 2019. She was punctual, attentive and very active during training. After completion of training, she shifted her focus on farming of Mushroom crops as there is steady demand of mushroom crops in Silvassa town and Mumbai city. She was confident that though she is changing her cropping pattern, she will be successful in the long run. Now she is happy that she is earning on an average Rs. 10000/- per month.

## **2. Success story of Mrs. Mitali Patel W/o Mahendra- Daman**



1	Name	Mrs. Mitali Patel W/o Mahendra
2	Address	Dholar, Bariyawad, Daman
3	Education	11 <sup>th</sup>
4	Member of SHG	Tulsi Self Help Group
5	Present Activity	Mfg. of Mushroom Powder, Biscuit & Papad

Mrs. Mitali Patel come from poor farmer family of Dholar, Bariyawad. She had completed education upto 11<sup>th</sup> standard. She is member of Tulsi Self Help Group. She has taken financial assistance of Rs. 50000/- from Tulsi Self Help Group and started manufacturing of Mushroom Powder, Biscuit & Papad. At present Mushroom Powder and Mushroom Biscuit manufactured by her is very popular at Daman. She is earning on an average Rs. 10000/- per month.

**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 QUARTER ENDED SEPT, 2022:**

**BRANCH EXPANSION**

Particulars	Total no. of branches for the year ended			
Bank Group	Sept, 2021	March,22	Sept, 2022	Variation over Sept, 2021
State Bank of India	14	14	14	0
Nationalised Banks	46	47	47	1
Co-Operative Banks	09	10	09	0
Private Sector Banks	40	39	41	1
Small Finance Banks	0	0	0	0
<b>Total</b>	<b>109</b>	<b>110</b>	<b>111</b>	<b>2</b>

During the year 2022-23, 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. 903.15 Crores** in absolute terms from **Rs. 12877.24 Crores** as of **Sept, 2021** to **Rs. 13780.39 Crores** as of **Sept, 2022** registering growth of **7.01%** as against **Sept 2021** .

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

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over Sept, 2021	Percentage growth over Sept 2021
	Sept,21	March, 2022	Sept, 2022		
State Bank of India	3260.80	3216.61	3169.90	-90.90	-2.78
Nationalised Banks	5739.70	6612.35	6318.78	579.08	10.08
Co-Operative Banks	588.44	622.49	614.11	25.67	4.36
Pvt. Sector Banks	3288.30	3583.76	3677.60	389.30	11.83
<b>TOTAL</b>	<b>12877.24</b>	<b>14035.21</b>	<b>13780.39</b>	<b>903.15</b>	<b>7.01</b>

### **CREDIT EXPANSION :**

During the period under review, the aggregate credit decreased by Rs. 247.52 Crores in absolute terms from Rs. 6529.13 Crores as of Sept, 2021 to Rs 6281.61 Crores as of Sept, 2022 registering a negative growth of -3.79%,  
The banks groupwise credit growth and level as of Sept, 2022 are given below.

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over Sept, 2021	Percentage growth over Sept 2021
	Sept, 2021	March, 2022	Sept, 2022		
State Bank of India	523.79	512.73	542.19	18.40	3.51
Nationalised Banks	1568.96	1941.51	1802.25	233.29	14.87
Co-Operative Banks	244.78	242.94	246.33	1.55	0.62
Pvt. Sector Banks	4191.60	3381.17	3690.86	-500.76	-11.95
<b>Total</b>	<b>6529.13</b>	<b>6078.35</b>	<b>6281.61</b>	<b>-247.52</b>	<b>-3.79</b>

### **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 Sept, 2021	Percentage growth over Sept 2021
		Sept, 2021	March, 2022	Sept, 2022		
State Bank of India	40%	16.06%	15.94%	17.10%	1.04	6.47
Nationalised Banks	40%	27.34%	29.36%	28.52%	1.18	4.32
Co-Operative Banks	40%	41.60%	39.03%	40.11%	-1.49	-3.58
Pvt. Sector Banks	40%	127.47%	94.35%	100.36%	-27.11	-22.51
<b>Conventional CD Ratio</b>	<b>40%</b>	<b>50.70%</b>	<b>43.31%</b>	<b>45.58%</b>	<b>-5.12</b>	<b>-10.09</b>

The conventional CD ratio of all three districts together, stood at 45.58%, decreased by 5.12% over Sept, 2021.



### CD Ratio :

As of Sept,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 Sept, 2022	Variation over March, 2022
1	DNH	40%	58.04	82.29	57.70	59.83	2.13
2	Daman	40%	39.42	39.39	42.05	45.38	3.33
3	DIU	40%	8.36	8.35	8.87	9.32	0.45

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	6648.03	3977.47	59.83	0.02	0.011
2	Daman	191173	4546.85	2063.30	45.38	0.02	0.010
3	DIU	52076	2585.51	240.89	9.32	0.05	0.004

From the above table it is inferred that:

- (1) The deposit is high in Diu district while credit off take is very low. The NRI deposit are very high in Daman & Diu 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 Sept,2022 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	1.42	31.27	66.64	0.67	100
AGRI. ADVs	0.57	43.06	54.05	2.32	100
WS ADVs	1.72	45.45	52.65	0.18	100

**Details as per Annexure 17A,17B Page No...43-45**

**AGENDA No.6****PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2022-23:**

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2022-23 for the quarter ended Sept-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 Sept 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	2516	124.41	45.33%	204%
	Of which Farm Credit	448	23.60	2303	100.88	514%	427.45%
2	MSME	2714	581.39	2062	1201.20	76%	207%
3	Export Credit	14	4.03	0	0	0%	0%
4	Education	198	4.83	102	5.90	51.5%	122%
5	Housing	1762	303.58	884	76.50	50.17%	25.19%
6	Other PSA	680	5.69	1357	18.23	200%	320%
7	<b>Total PSA</b>	11366	966.27	9224	1527.12	81.15%	158.04%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 up to quarter Sept 2022, for Priority Sectors by all the Banks was 81.15% in respect of targets in number of accounts and 158.04% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Other PSA – 320% followed by MSME – 207%, and Agriculture – 204%.

**AGENDA No.7****Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the FY 2022-23, Quarter ended Sept, 2022.**

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	70.26	1.50	2.13%
Agri. Term Loan	122.60	6.33	5.16%
<b>Total Agriculture</b>	<b>258.00</b>	<b>8.72</b>	<b>3.38%</b>
MSME	2059.26	104.24	5.06%
Other PS	88.72	1.59	1.79%
<b>Total Priority Sector</b>	<b>3383.82</b>	<b>128.61</b>	<b>3.80%</b>
Non Priority Sector	2897.79	33.56	1.16%
<b>Total Advances</b>	<b>6281.61</b>	<b>162.17</b>	<b>2.58%</b>
<b>Others</b>			
Housing Loan	954.44	13.76	1.44%
Education Loan	31.66	0.30	0.95%

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 Sept 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	6	6	6	0	0
SBI					
INDIAN BANK	0	0	0	0	0
PNB					
Central Bank of India	3	3	2	0	1
IDBI BANK					
CANARA BANK	1	1	1	0	0
<b>TOTAL</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>0</b>	<b>1</b>

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

As per the progress report at the quarter ended Sept, 2022 against 10 sponsored applications, banks have sanctioned 10 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 Sept, 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 :**

Particulars	(Amount Rs. in Crores)(Account in No.)			
	As of March, 2022		During Qtr Sept, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	770	66.88	860	52.03
Outstanding position (A/c and Amt.)	2740	134.3	2635	170.98

Fresh loans of Rs.52.03 Crores were disbursed by the Banks to 860 beneficiaries belonging to Minority Communities during the quarter ended Sept,2022. The outstanding reached to the level of Rs. 170.98 Crores in 2635 accounts as of Sept,2022.

The share of advances to Minority Community to Priority Sector Advances stood at 5.05% at the quarter ended Sept, 2022.

**WOMEN ENTREPRENEURS**

Particulars	(Amount Rs. in Crores)(Account in No.)			
	As of March, 2022		During Qtr Sept, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	6049	133.84	5520	174.46
Outstanding position (A/c and Amt.)	13532	744.1	19535	1049.63

Fresh credit to the tune of Rs. 174.46 Crores to 5520 beneficiaries was extended in the UT during the quarter ended Sept,2022. The outstanding advances reached at the level of Rs. 1049.63 Crores in 19535 accounts and stood at 16.71% 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 Crore)**

District	Particulars	Target March 2022		Achievement		Target March 2023		Achievement	
				March, 2022				Sept.2022	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1167	197.10	1763	183.55	1762	303.58	648	63.50
Daman		650	80.75	445	33.83			232	12.55
Diu		111	4.89	18	4.39			4	0.43
Total		1928	282.74	2226	221.77			884	76.48
DNH	Outstanding			7405	590.61			9013	753.34
Daman		NA	NA	1626	116.37	NA	NA	2550	189.25
Diu				182	16.84			61	11.86
Total				9213	723.82			11624	954.45

As per the information made available by the member banks, fresh loans worth Rs 76.48 Crores have been granted to 884 beneficiaries up to the quarter ended Sept, 2022 under Housing Finance. The outstanding level reached to Rs. 954.45 Crores in 11624 accounts as of Sept, 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 Sept, 2022 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended Sept,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	88	1025	0.15	126	1468	0.64
Out of above, Women SHG	88	1025	0.15	126	1468	0.64

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sept,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	0	0	0.00	2	2	0.03
Out of above, Women SHG	0	0	0.00	2	2	0.03

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

Disbursement of Loans	Disbursement during the quarter ended Sept,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	0	0.00	0	0.00	2	0.03	2	0.03
Of above, Women SHG	0	0.00	0	0.00	2	0.03	2	0.03

**SHG Grading, sanction and disbursement in current quarter is nil. Member Banks are requested to boost up the financing to the SHGs.**

**(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	Sept 2022	101	0.73	101	0.73
	March 2022	99	0.70	99	0.70

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Sept 2022	12	0.06	12	0.06
	March 2022	11	0.05	11	0.05

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 Sept,2022	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
<b>Total</b>	<b>Disbursement of Fresh loans</b>	<b>230</b>	<b>7.74</b>	<b>186</b>	<b>6.83</b>	<b>198</b>	<b>4.83</b>	<b>102</b>	<b>5.90</b>
<b>Total</b>	<b>Outstanding</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>500</b>	<b>31.66</b>

During this year, Banks have disbursed Education loans to 102 students to the tune of Rs. 5.90 Crores. The outstanding under Education loans stood at Rs. 31.66 Crores in 500 accounts as of Sept, 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 1267 as of March, 2022 to 1315 as of Sept, 2022 showing net increase of 48 KCCs during the quarter ended Sept 2022.

**(v - b) Progress under formation of Joint Liability Groups (JLGs) & credit linkage :Nil****(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-2022		Disbursement up to Sept-2022 quarter		Outstanding as of, Sept-2022		% Growth over March - 2022	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
<b>4200</b>	<b>94.41</b>	<b>856</b>	<b>16.12</b>	<b>4268</b>	<b>89.80</b>	<b>1.62%</b>	<b>-4.88%</b>

The outstanding advances to SC/ST beneficiaries as of March, 2022 was Rs. 94.41 Crores in 4200 accounts, forming 63.85% of Weaker Section advances. Similarly, the outstanding advances to SC/ST beneficiaries as of Sept, 2022 was Rs. 89.80 Crores in 4268 accounts, forming 38.70% of Weaker Section advances. **Annexure-24,Page No...55..**

(viii) **Centrewise availability of ATMs**

As per the information provided by Member Banks, there were 288 ATMs in the UT as of Sept, 2022. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Sept 2022	No. of ATMs	
		March, 2022	Sept , 2022
Urban	0	0	0
Semi-urban	79	237	262
Rural	32	26	26
<b>Total</b>	<b>111</b>	<b>263</b>	<b>288</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.

**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.

**AGENDA No. 11**

**SVAMITVA Scheme:**

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology.

**Aim/Objective:-** SVAMITVA scheme aims to provide the 'Record of Rights' (RoR) to village household owners possessing houses in inhabited areas in villages. Legal ownership rights (Property cards) are issued by mapping of land parcels using drone technology.

One objective of the scheme is to facilitate monetization of properties of the citizens of rural India by enabling them to use their property as a financial asset by taking loans and other financial benefits.

The scheme will help in determination of property tax, which would accrue to the Gram Panchayat directly in States. The creation of survey infrastructure and GIS maps will support in preparation of better-quality Gram Panchayat Development Plan (GPDP).

**Latest Update and Way Forward:-**

- ❖ Introduction of Rural Property Tax on basis on SVAMITVA records.
- ❖ Setting up and establishment of Continuously Operating Reference Stations (CORS) at one location in DNH & DD.

**Progress:** 409 property card distributed till 30.09.22 in Daman district. Nil in DNH & Diu.

House to discuss progress and ATR with LDM's.

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