



**AGENDA FOR 12TH UNION  
TERRITORY LEVEL  
BANKER'S COMMITTEE  
MEETING  
(UT OF DADRA NAGAR  
HAVELI, DAMAN & DIU)**



**Date : 06.03.2023 (Monday), 11:00 A.M.**

**Venue: Secretariat, Vidyut Bhavan, Daman**

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

PARAMETERS	Dec-21	Sep-22	Target (% of ANBC)	Dec-22	Growth over Sep. 2022 (Q-o-Q)	Growth over Dec 2021(Y- o-Y)	% growth over Sep 2022(%)
<b>TOTAL No. OF BRANCHES</b>	<b>110</b>	<b>111</b>	<b>NA</b>	<b>111</b>	<b>0</b>	<b>1</b>	<b>0</b>
<b>CATEGORY OF BRANCHES</b>							
<b>RURAL</b>	32	32	NA	32	0	0	0
<b>SEMI - URBAN</b>	78	79	NA	79	0	1	0
<b>URBAN</b>	0	0	NA	0	0	0	0
<b>METRO</b>	0	0	NA	0	0	0	0
<b>TOTAL</b>	<b>110</b>	<b>111</b>	<b>NA</b>	<b>111</b>	<b>0</b>	<b>1</b>	<b>0</b>
<b>KEY INDICATORS</b> (Amt. Rs. in Crores)							
<b>DEPOSITS</b>	<b>12908.62</b>	<b>13780.39</b>	<b>NA</b>	<b>14112.00</b>	<b>331.61</b>	<b>1203.38</b>	<b>2.41%</b>
<b>ADVANCES</b>	<b>5524.43</b>	<b>6281.61</b>	<b>NA</b>	<b>6620.34</b>	<b>338.73</b>	<b>1095.91</b>	<b>5.39%</b>
<b>CREDIT DEPOSIT RATIO</b>	<b>42.80%</b>	<b>45.58%</b>	<b>40% (Min.)</b>	<b>46.91%</b>	<b>1.33</b>	<b>4.11</b>	<b>2.92%</b>
<b>PS ADVANCES (% to advances)</b>	<b>3476.89 62.93%</b>	<b>3383.82 53.86%</b>	<b>40%</b>	<b>3488.74 52.69%</b>	<b>104.92 3.10%</b>	<b>11.85 0.34%</b>	<b>3.10%</b>
<b>AGRI ADVANCES (% to advances)</b>	<b>184.67 3.34%</b>	<b>258.00 4.11%</b>	<b>18%</b>	<b>246.31 3.72%</b>	<b>-11.69 -4.53%</b>	<b>61.64 33.37%</b>	<b>-4.53%</b>
<b>MSME ADVANCES (% to adv)</b>	<b>1832.14 33.16%</b>	<b>2059.26 32.78%</b>	<b>NA</b>	<b>2181.81 32.95%</b>	<b>122.55 5.95%</b>	<b>349.67 19.08%</b>	<b>5.95%</b>
<b>-Of which to Micro Enterprise</b>	<b>519.49 9.40%</b>	<b>674.58 10.73%</b>	<b>7.5%</b>	<b>715.48 10.80%</b>	<b>40.90 6.06%</b>	<b>195.99 37.72%</b>	<b>6.06%</b>
<b>WEAKER SEC.ADV (% to advances)</b>	<b>510.95 9.24%</b>	<b>232.01 3.69%</b>	<b>11.5</b>	<b>230.19 3.47%</b>	<b>-1.82 -0.78%</b>	<b>-280.76 -54.94%</b>	<b>-0.78%</b>
<b>NPS</b>		<b>2897.79</b>		<b>3131.60</b>	<b>233.81</b>		

<b>Position of Kisan Credit Cards for the period ended</b>							(Rs in Crore)
	Dec-21	Sep-22	Dec-22	Growth over Sep 2022 (Q-o-Q)	Growth over Dec 2021(Y-o-Y)	% growth over Sep 2022(%)	
<b>Accounts</b>	<b>1428</b>	<b>1315</b>	<b>1314</b>	<b>-1</b>	<b>-114</b>	<b>-</b>	
<b>Amount</b>	<b>10.39</b>	<b>26.72</b>	<b>29.71</b>	<b>2.99</b>	<b>19.32</b>	<b>10.06%</b>	

## AGENDA No.1

### Confirmation of the proceedings of last meeting

The proceedings of the 11<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended September 2022 held on 22<sup>nd</sup> Dec, 2022. Minutes were circulated to all the members vide letter dated 28<sup>th</sup> Dec, 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:

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>
<b>1</b>	All Banks should encourage the financing to trained candidate of RSETI under Govt. sponsor schemes	Rseti director and LDM of DNH are following up with Bank, KVIC, KVIB & DIC for Sanction/Sponsor of PMEGP loan to trained candidate of RSETI. All Banks itself are now sponsoring the PMEGP application
<b>2</b>	All Banks should come forward with positive mind set for financing the street vendor under PM SVANidhi scheme	Conveyed to all banks and also discussed by LDM's in their respective DLCC. Sanction percentage under PM SVANidhi as on 31.12.2022 is 60.20%.
<b>3</b>	All Banks and LDMs are instructed for involvement whole heartedly for 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD.	Digital village campaign for 100 % digital penetration started by UT administration is going on. Account holders having at least one digital Banking facility as on 31.12.2022, stood at 96.28%.
<b>4.</b>	It is instructed to form a committee for formulization of PMAY-G scheme for financing to beneficiaries of PMAY-G up to Rs. 70000/- through Banks. All Banks are instructed to finance under PMAY-G scheme.	A committee was formed under chairmanship of Hon'ble Collector, DNH for finalization of draft of scheme for facilitating loan to the beneficiaries of PMAY-G up to Rs. 70000/- by F.I/Bank. The committee meeting was held on 10.01.2023 and a draft of scheme and application form was finalized and put for approval to UT administration on 16.01.23
<b>5</b>	Aadhar Seeding: All banks to make a roadmap to achieve 100% aadhar seeding in PMJDY & CASA accounts in current quarter.	Aadhar seeding in PMJDY accounts is 81.64%. The Aadhar Seeding in operative CASA accounts is 78.64%. Banks are required to make more efforts for improvement of Aadhar seeding in PMJDY & CASA accounts and close/freeze the unseeded a/cs.

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

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 31.12.2022:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Accounts	Target of Aadhaar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total					
<b>TOTAL</b>	86720	134377	221097	180516	100%	81.64%	105079	47.52%

Position with respect to operative CASA accounts as of 31.12.2022:

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>	1130061	100%	78.64%	42.21%	80.81%

As per the progress report dated 31.12.2022, Aadhaar Seeding in operative CASA accounts in the UT stood at 78.64% and average Aadhaar authentication stood at 42.21%, 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.30](#).

**3.2 Social Security Schemes****A. PMJJBY and PMSBY**

Progress in enrollments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.12.2022 is as below:

District	Particular	As on 30.09.2022		As on 31.12.2022		Growth over Sep 2022	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
<b>DNH</b>	Total	57881	127189	60399	128812	2518	1623
<b>Daman</b>	Enrollment	36683	79887	38565	81950	1882	2063
<b>Diu</b>	(Cummulativ)	14830	27098	15527	28980	397	1882
<b>TOTAL</b>	Target: NA	<b>109394</b>	<b>234174</b>	<b>114543</b>	<b>239742</b>	<b>4797</b>	<b>5568</b>

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.12.2022 is as below:

Particulars	PMJJBY	PMSBY
<b>DNH</b>	60399	128812
<b>Daman</b>	38565	81950
<b>Diu</b>	15527	28980
<b>Total enrollment</b>	<b>114543</b>	<b>239742</b>

Claim settlement status as on 31.12.2022		
Claims lodged	297	32
Claims Paid	281	23
Claims Rejected	13	6
Claims under process	3	3
Settlement %age	94.61%	71.87%

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.31](#)

### **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	4116	87.20%
2	Private Banks	41	1940	1041	53.66	2300	326	14.17%
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>4442</b>	<b>63.28%</b>

**Total number of enrolments in the UT under the scheme so far is \_37926\_**

Bank-wise achievement of targets for FY 2022-23 is @ [Annexure- 4, Page No.32](#)

**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 –

- 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

**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.**

#### **Opening of Brick and Mortar Branches**

The Dept. of Financial Services (DFS), MOF, GoI held a VC under the chair of Secretary, DFS on 01.07.2022 with MD / ED of Public Sector Banks and had advised for the opening of Brick and Mortar branches at identified locations.

#### **B. Deployment of Business Correspondents (BCs)**

The data received from RBI for the active and inactive BCs in the UT of DNH&DD as submitted by banks to FIDD, Central the Office is as under for the quarter ended Dec 2022:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	111	2	1.8%

As it can be inferred from the above data, member banks are requested to monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. The member banks are advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio.

### **3.4. Financial Literacy Camps**

#### **Conduct of Financial Literacy camps by FLCs for the quarter ended Dec-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	11	36
2	DAMAN	1	21	06	28
3	DIU	1	21	07	30
	<b>Total</b>	<b>3</b>	<b>63</b>	<b>24</b>	<b>94</b>

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

**Total 106 camps** have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Dec 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	83	132%
2	Pvt. Sector Banks	8	24	15	63%
3	Co-op Banks	3	00	08	-
<b>Total</b>		<b>32</b>	<b>87</b>	<b>106</b>	<b>122%</b>

The Bank wise percentage (%) of Target achievement is given @ **Annexure-5**, Page No...33.

### **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 letter dated 23<sup>rd</sup> May 2022 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.

### **List of eligible activities for support under Financial Inclusion Fund of NABARD:**

Activity	Eligible Institutions
1. Financial and Digital Literacy camps by rural bank branches 2. Deployment of microATMs device 3. Deployment of POS/mPOS terminal 4. VSAT (Very Small Aperture Terminal) Deployment (Satellite communication system) 5. Mobile Signal Booster Deployment 6. Solar Power unit/UPS Deployment 7. Reimbursement of Examination of Business Correspondent/Business Facilitator	Rural Cooperative Banks Regional Rural Banks (RRBs) Scheduled Commercial Banks (SCBs) Small Finance Banks (SFBs) Payment Banks (PBs)
8. Dissemination of Financial literacy messages through Nukkad Natak/Road Shows 9. Demonstration Van for Financial Literacy 10. Implementation of Green PIN facility at ATMs /micro ATMs for Rupay KCC Activation 11. Scheme for On-boarding to Bharat Bill Payment System (BBPS) 12. Onboarding to Central KYC Registry 13. Onboarding to BHIM UPI (Bharat Interface for Money - Unified Payment Interface) 14. Onboarding to Public Financial Management System (PFMS) 15. Authentication User Agency (AUA)/ KYC User Agency(KUA) Membership	Rural Cooperative Banks Regional Rural Banks

16. Positive Pay System for additional security in Cheque Truncation System	Rural Cooperative Banks
17. Dual Authentication Implementation	RRBs, SCBs, SFBs & PBs

**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 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
Dec 2022	20	245	556	6856	2485	1734	4219
<b>Categorywise Cumulative no. of trainees</b>							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec 2022	313	4951	591	5692	123	878	

**AGENDA No.4**

**OTHER AGENDA**

**4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)**

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on December 2022 and September 2022 (FY 2022-23)

(Amt. in Crores)

District	Particular	30 <sup>th</sup> Sep 22		Disbursement as on 31.12.2022							
		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.
DNH	<b>Banks Target: NA</b>	1868	19.07	1457	4.77	1575	15.66	141	10.62	3173	31.05
Daman		332	8.70	190	0.28	178	4.87	107	8.62	475	13.77
Diu		53	2.01	10	0.04	38	1	21	1.71	69	2.75
<b>Total</b>		<b>2253</b>	<b>29.78</b>	<b>1657</b>	<b>5.09</b>	<b>1791</b>	<b>21.53</b>	<b>269</b>	<b>20.95</b>	<b>3717</b>	<b>47.57</b>

(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...34.

Outstanding and NPA under MUDRA in terms of amount since inception till **30/09/2022** and **31.12.2022** is here under:

(Amt. in Crores)

District	As on Sep 2022		As on Dec 2022							
	Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	63.64	8.84	4.77	0.68	30.90	4.48	32.86	5.31	68.53	10.47
Daman	34.72	7.76	0.64	0.16	9.87	1.65	24.03	5.68	34.54	7.49
Diu	5.83	0.09	0.18	0.01	3.09	0.03	3.91	0.23	7.18	0.27
<b>Total</b>	<b>104.19</b>	<b>16.69</b>	<b>5.59</b>	<b>0.85</b>	<b>43.86</b>	<b>6.16</b>	<b>60.80</b>	<b>11.22</b>	<b>110.25</b>	<b>18.23</b>

Details as per Annexure-6-B, Page No...35.

## 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, 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 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 **30.09.2022** and **31.12.2022** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.12.2021		As on 30.09.2022				As on 31.12.2022			
		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)
<b>DNH</b>	<b>108</b>	<b>44</b>	<b>10.02</b>	53	11.91	50	11.85	61	13.51	54	12.28
<b>Daman</b>	<b>66</b>	<b>43</b>	<b>18.38</b>	49	19.87	45	16.52	52	20.39	46	17.07
<b>Diu</b>	<b>13</b>	<b>1</b>	<b>0.20</b>	2	0.65	1	0.02	4	0.92	2	0.77
<b>Total</b>	<b>187</b>	<b>88</b>	<b>28.60</b>	<b>104</b>	<b>32.43</b>	<b>96</b>	<b>28.39</b>	<b>107</b>	<b>34.82</b>	<b>102</b>	<b>30.12</b>

The district wise details are given @ **Annexure-7, Page No...36.**

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

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

As of **31.12.2022**, total Rs. 41.89 Crores subsidy has been disbursed to the 1953 beneficiaries in the UT. The PLI / Dist. wise details are given @ **Annexure-8,Page No...37**

**(Rs. In Crore)**

District	Category of PLI	Position as of 30.09.2022		Position as of 31.12.2022	
		No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
<b>DNH</b>	Banks	1729	38.00	1826	39.09
<b>DAMAN</b>		117	2.57	117	2.57
<b>DIU</b>		10	0.23	10	0.23
<b>TOTAL</b>	<b>Target:NA</b>	<b>1856</b>	<b>40.8</b>	<b>1953</b>	<b>41.89</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.

As announced in the Union Budget 2022, an additional cover of Rs.50,000/- crores has been extended to the Hospitality sector Travel & Tourism, Leisure & Sporting and Civil Aviation (scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors and now the guarantee cover available under ECLGS is enhanced to Rs.5 lakh crores.

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

**Progress under Emergency Credit Line Guarantee Scheme as on 31.12.2022**

(Rs. In Crore)

District	As on 30.09.2022							As on 31.12.2022						
	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
DNH	1616	1616	142.81	1007	130.97	0	0	1624	1624	143.06	1012	131.22	0	0
DAMAN	431	342	34.76	342	34.76	89	0.74	431	342	34.76	342	34.76	89	0.74
DIU	0	0	0	0	0	0	0	0	0	0.00	0	0.00	0	0.00
TOTAL	2047	1958	177.57	1349	165.73	89	0.74	2055	1966	177.82	1354	165.98	89	0.74

District wise status under ECLGS is given @ Annexure -9,Page No...38

**4.5 PM SVANidhi: Scheme for Street Vendors :**

The progress in UT under the scheme as on 31.12.2022 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)
DNH	Public sector Banks	213	1109	602	1924	57.64	998
	Private Sector Banks	39	72	74	185	38.92	40
DAMAN	Public sector Banks	6	367	127	500	73.40	239
	Private Sector Banks	2	26	43	71	36.62	17
DIU	Public sector Banks	0	191	56	247	77.33	104
	Private Sector Banks	2	2	4	8	25.00	2
TOTAL		262	1767	906	2935	60.20	1400

Details as per Annexure-10,Page No..39

**Inclusion of Urban Street vendors in MSME category**

The Dept. of Financial Services (DFS), MoF, GoI vide the letter dated 04th October, 2021 conveyed that loan sanctioned to street vendors can be classified as ‘Retail trade’ under MSME category. For this classification, ULBs will be required to for Udhyaam registration of all Street Vendors, especially those who have availed loans under PM SVANidhi scheme.

**This classification will help lending institutions in two ways:**

**First**, the street vendors would be covered for funding under the ‘Priority Sector Lending’ window of lending institutions. Priority sector lending guidelines of RBI will be application to

Street Vendors and loans extended under PM SVANidhi will be classified under the ‘Shishu’ category of MUDRA loans.

**Second**, the loans extended to street vendors after inclusion in the priority sector can be guaranteed by National Credit Guarantee Trustee Company Limited (NCGTC) for portfolio based guarantee and also under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for transaction based guarantee.

#### **Revised guidelines for implementation of PM SVANidhi scheme**

The Ministry of Housing & Urban Affairs, GoI vide the letter dated 01.06.2022 extended the implementation of PM SVANidhi scheme from March, 2022 to December, 2024 and also informed about following changes in the scheme guidelines with effect from 01.06.2022:

- Provision of 3rd loan of upto Rs 50,000 with a term of 36 months in addition to 1st & 2nd loans of Rs 10,000 and Rs 20,000 respectively.
- Modification in Credit Guarantee cover for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> loans: The effective Credit guarantee on 1<sup>st</sup> tranche of loans is enhanced from 12.57% to 31.875% on 2<sup>nd</sup> loans reduced from 12.57% to 8.25% and on 3<sup>rd</sup> tranche of loans also reduced from 12.5% to 6%.
- Payment of Interest Subsidy and credit guarantee claims on all loans till March 2028
- To extend 'SVANidhi Se Samridhi' component for all beneficiaries of PM SVANidhi scheme across the country.

Successively another communication from the Ministry of Housing & Urban Affairs, GoI vide their letter dated 27.07.2022 informed about the revision of guidelines for eligibility criteria- Para 4 of Beneficiaries under the scheme issued on 01.06.2020, with effect from 27.07.2022:

The scheme is now available to all the street vendors engaged in urban area, obviating the criteria of being engaged in vending in urban area as on or before March 24, 2020.

Banks are requested to apprise their field functionaries about modifications in the scheme guidelines as specified hereinabove.

#### **4.6 Deepening of Digital Payment Ecosystem**

**Performance in expanding digital payment ecosystem under Savings Accounts as of 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>

**Performance in expanding digital payment ecosystem under Savings Accounts as of 31.12.2022:**

<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>	797331	68.62%	32.93%	88.98%	68.50%	97.37%	39808
<b>DAMAN</b>	409254	89.31%	47.56%	66.96%	88.55%	93.98%	14248
<b>DIU</b>	89171	73.54%	54.04%	56.11%	96.99%	97.20%	4136
<b>TOTAL</b>	<b>1295756</b>	<b>75.49%</b>	<b>39.00%</b>	<b>79.76%</b>	<b>76.79%</b>	<b>96.28%</b>	<b>58192</b>

The progress under the deepening of digital payments is provided at **Annexure-11A & 11B, Page No...40,41**

A sub-committee of UTLBC on Deepening of Digital Payment Ecosystem was held on 18.11.2022 to review the progress under UT of DNH&DD.

During the meeting, the issues of delay as well as incorrect data submission was highlighted and the Member Banks were requested to ensure uploading the data on the portal of UTLBC by 7<sup>th</sup> of every month. It was further advised to the LDMs of three districts to carry out a survey about eligible merchants/vendors / service providers, who may be equipped with any of digital banking products and based on the same, target could be fixed.

For achieving 100% under the Deepening of Digital Payment Eco-system, the RBI suggested and it was agreed by all member Banks, that the figures of 31<sup>st</sup> March 2022 submitted by Banks will be considered as the cut-off date for comparison purposes and for identifying and focusing efforts for increasing penetration of digitalization.

**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.**

**Income Recognition and Assets Classification (IRAC) and Provisioning Norms- Agriculture Advances**

RBI has issued the following guidelines on this issue vide Master cir. No DBR.No.BP.BC.2/21.04.048/2015-16 dated 01.07.2015.

A loan granted for short duration crops will be treated as NPA, if the Installment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the Installment of principal or interest thereon remains overdue for one crop seasons. For the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops which are not “long duration” crops would be treated as short duration crops. The crop season for each crop which means the period up to

harvesting of the crops raised, would be as determined by SLBC/UTLBC in each state/UT. Accordingly, it was decided that classification of Crops and guidelines for IRAC norms will be as under:

### **Short Duration Crops**

All cereals, oil seeds, cotton, vegetables, spices and pulses may be treated as short duration crops. Therefore, loans granted for these crops will be treated as NPA, if the instalment of principal or interest remains overdue for two crop seasons.

### **Long Duration Crops**

Sugarcane, Banana, Papaya and all other plantation and horticultural crops may be treated as NPA, if the instalment of principal or interest thereon remain overdue for one crop season.

Various dates under different seasonality for the purpose of classification of NPAs are tabulated as under:

<b>Particular</b>	<b>Short Duration Crop</b>	
	<b><u>Kharif Season</u></b>	<b><u>Rabi Season</u></b>
Date of Sanction	01.04.2022 onward	01.10.2022 onwards
Season starts	Jun-July 2022	Nov-Dec 2022
Harvesting Time	Oct-Nov 2022	Feb-Mar 2023
Repayment due date	One year from date of sanction	One year from date of sanction
<b>First Crop Season</b>		
Season starts	Jun-July 2023	Nov-Dec-2023
Harvesting Time	Oct-Nov 2023	Feb-Mar 2024
<b>Second Crop Season</b>		
Season starts	Jun-July 2024	Nov-Dec 2024
Harvesting Time	Oct-Nov 2024	Feb-Mar 2025
NPA date	31.03.2025	30.06.2025

<b>Particular</b>	<b>Long Duration Crop</b>	
	<b><u>Sugarcane</u></b>	<b><u>Banana/Papaya</u></b>
Date of Sanction	01.07.2022 onward	01.06.2022 onward
Season starts	Jul 2022	Jun 2022
Harvesting Time	Nov-Dec 2023	Jun 2023
Repayment due date	One crop cycle+ 6 months (grace period)	One crop cycle+ 6 months (grace period)

<b>First Crop Season</b>		
Season starts	01.07.2024	Jun 2024
Harvesting Time	Nov-Dec-2025	June 2025
NPA date	31.12.2025	30.06.2025

We request the house to please approve the same so that proposed classification will be made applicable in the UT of DNH & DD immediately.

**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 Pledge financing for agriculture commodities through electronic- Negotiable Warehouse Receipt (e-NWR)-**

No data available

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

**Success Story of RSETI trained Entrepreneur**

**1) Success story of Ms. Joyti Raman Gava**

1	Name	Ms Jyoti Raman Gava
2	Address	Kharbharipada, Uamrvani, DNH
3	Education	12 <sup>th</sup>
4	Training undergone	Beauty Parlour Management
5	Present Activity	Beauty Parlour





**Jyoti Raman Gava belongs to the tribal community of Dadra and Nagar Haveli and is from Uamrvani Village. She has completed her education upto 12<sup>th</sup> standard. She wanted to be self-reliant. She had some interest towards beauty parlour, but was not aware as how to start. Then she attended RSETI,s Entrepreneurship Awareness Program and got information about Beauty Parlour. After completion of training, she started the business in professional manner . In the very first month of her journey she has earned around Rs.6000/- and is now getting order and earing somewhere around Rs.10000/- to Rs. 15000/- per month.**

**2) 2.Success story of Mr. Yogesh Ramu Janathya**

1	Name	Mr. Yogesh Ramu Janathya
2	Address	Khadipada, Kherdi, Silvassa
3	Education	12 <sup>th</sup>
4	Training undergone	Photography & Videography
5	Present Activity	Photography & Videography



**Mr. Yogesh Ramu Janathya belongs to the tribal community of Dadra and Nagar Haveli and is from Khadipada village. During study period he has lost hearing capabilities. He had some interest towards Photography & Videography, but was not aware as how to start. Then he attended RSETI,s Entrepreneurship Awareness Program and got information about Photography & Videography. After completion of training, he started the business in professional manner . In the very first month of her journey he has earned around Rs.9000/- and is now getting order and earing somewhere around Rs.12000/- to Rs. 15000/- per month.**

**4.12 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.**

**4.13 Any issues remaining unresolved at DCC/DLRC meeting : NIL**

**AGENDA No.5****REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DEC, 2022:****BRANCH EXPANSION**

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

During the year 2022-23, total number of bank branches in UT stood at 111, given in **Annexure- 12,Page No...42.**

**DEPOSITS GROWTH :**

The aggregate deposits of the banks in UT increased by **Rs. 1203.40 Crores** in absolute terms from **Rs. 12908.60 Crores** as of Dec, 2021 to **Rs. 14112.00 Crores** as of Dec, 2022 registering growth of **9.32%** as against Dec, 2021 .

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

**(Rs. in Crore)**

Bank Group	FOR THE YEAR ENDED			Absolute growth over Dec, 2021	Percentage growth over Dec, 2021
	Dec,21	Sep, 2022	Dec, 2022		
State Bank of India	3286.27	3169.90	3275.43	-10.84	-0.33
Nationalised Banks	5653.19	6318.78	6629.41	976.22	17.26
Co-Operative Banks	590.26	614.11	615.54	25.28	4.28
Pvt. Sector Banks	3378.89	3677.60	3589.94	211.05	6.24
<b>TOTAL</b>	<b>12908.60</b>	<b>13780.39</b>	<b>14112.00</b>	<b>1203.40</b>	<b>9.32</b>

**CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by **Rs. 1096.60 Crores** in absolute terms from **Rs. 5523.71 Crores** as of Dec, 2021 to **Rs 6620.31 Crores** as of Dec, 2022 registering a growth of **19.85%**,

The banks groupwise credit growth and level as of Dec, 2022 are given below.

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over Dec, 2021	Percentage growth over Dec 2021
	Dec, 2021	Sep, 2022	Dec, 2022		
State Bank of India	544.68	542.19	555.86	11.18	2.05%
Nationalised Banks	1624.37	1802.25	1888.58	264.21	16.26%
Co-Operative Banks	248.31	246.33	281.53	33.22	13.37%
Pvt. Sector Banks	3106.35	3690.86	3894.34	787.99	25.36%
<b>Total</b>	<b>5523.71</b>	<b>6281.61</b>	<b>6620.31</b>	<b>1096.60</b>	<b>19.85%</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 Dec, 2021	Percentage growth over Dec 2021
		Dec, 2021	Sep, 2022	Dec, 2022		
State Bank of India	40%	16.85%	17.10%	16.97%	-0.13	-0.76
Nationalised Banks	40%	29.66%	28.52%	28.48%	-0.04	-0.14
Co-Operative Banks	40%	50.90%	40.11%	45.74%	5.63	14.00
Pvt. Sector Banks	40%	123.29%	100.36%	108.48%	8.12	8.09
<b>Conventional CD Ratio</b>	<b>40%</b>	<b>42.80%</b>	<b>45.58%</b>	<b>46.91%</b>	<b>1.33</b>	<b>2.91</b>

The conventional CD ratio of all three districts together, stood at 46.91%, increased by 1.33% over Sept, 2022.

**CD Ratio :**

As of Dec,2022, the CD Ratio of Diu districts was below 10%. 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, 2021	CD Ratio March, 2022	CD Ratio Sep, 2022	CD Ratio Dec, 2022	Variation over Sep, 2022
1	DNH	40%	82.29	57.70	59.83	62.47	2.64
2	Daman	40%	39.39	42.05	45.38	47.20	1.82
3	DIU	40%	8.35	8.87	9.32	9.37	0.05

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	6687.50	4177.81	62.47	0.02	0.012
2	Daman	191173	4617.75	2179.57	47.20	0.02	0.011
3	DIU	52076	2806.75	262.93	9.37	0.05	0.005

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 also very high in 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...43-46..

### **PRIORITY SECTOR LENDING:**

I. The **Bank groupwise** percentage share of various components of Priority Sector advances as of Dec,2022 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	0.99	29.33	68.83	0.85	100
AGRI. ADVs	0.42	47.97	48.83	2.78	100
WS ADVs	1.10	41.95	56.81	0.14	100

From the above table, it can be observed that SBI is far below from stipulated benchmark under Priority sector advance, Agriculture Advances and Weaker Section Advances. Performance of State Bank of India requires to be improved under PS, Agriculture and Weaker Section, whereas Nationalised Banks need much improvement under Priority sector advance.

The Member Banks which are below the benchmark (as per Annexure-17A& 17B) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 9.5% and for Micro Enterprise is 7.5% of ANBC against which, as of September, 2022, all banks together stood at Rs.46,629 Crores i.e. 6.19% and Rs.74,014 Crores i.e. 9.82% respectively.

Details as per Annexure 17A,17B Page No...47-48

### **AGENDA No.6**

### **PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2022-23:**

The summary of target vis-a-vis achievement for financial year 22-23, quarter ended Dec 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	3889	174.72	70.07%	286.47%
	Of which Farm Credit	448	23.60	3610	139.72	805.8%	592.03%
2	MSME	2714	581.39	2663	1702.41	98.12%	292.81%
3	Export Credit	14	4.03	0	0	0%	0%
4	Education	198	4.83	117	5.21	59.09%	107.86%
5	Housing	1762	303.58	1509	129.08	85.64%	42.51%
6	Other PSA	680	5.69	2097	23.65	308.3%	415.6%
<b>7</b>	<b>Total PSA</b>	<b>11366</b>	<b>966.27</b>	<b>10275</b>	<b>2035.07</b>	<b>90.40%</b>	<b>210.61%</b>

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 up to quarter Dec 2022, for Priority Sectors by all the Banks was 90.40% in respect of targets in number of accounts and 210.61% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Farm credit-592.03% followed by Other PSA – 415.60% and MSME – 292.81%, and Agriculture – 286.47%.

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2022-23 for the quarter ended Dec-2022 of the UT is given in **Annexure – 18 A, Page No...50-51**

### **AGENDA No.7**

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

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	73.60	1.47	1.99%
Agri. Term Loan	111.80	5.97	5.33%
<b>Total Agriculture</b>	<b>246.31</b>	<b>8.51</b>	<b>3.45%</b>
MSME	2181.81	81.15	3.71%
Other PS	78.66	0.94	1.19%
<b>Total Priority Sector</b>	<b>3488.74</b>	<b>105.01</b>	<b>3.00%</b>
Non Priority Sector	3131.60	33.76	1.07%
<b>Total Advances</b>	<b>6620.34</b>	<b>146.26</b>	<b>2.20%</b>
<b>Others</b>			
Housing Loan	957.75	14.03	1.46%
Education Loan	33.87	0.38	1.12%

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

**Annexure-18B, Page No...52-53**

### **AGENDA No. 8**

### **PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED Dec 2022;-**

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

**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	7	7	7	0	0
SBI					
INDIAN BANK	0	0	0	0	0
PNB					
Central Bank of India	3	3	3	0	0
IDBI BANK					
CANARA BANK	1	1	1	0	0
<b>TOTAL</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>

As per the progress report at the quarter ended Dec, 2022 against 11 sponsored applications, banks have sanctioned 11 applications, ( i.e. 100% achievement.)

The Ministry of Finance, Department of Financial Services in their communication F.No.3/8/2022-IF-II dated 14th December 2022 in connection to the visit of the Parliamentary Standing Committee on Industry to Kumarakom, Chennai have expressed concerns on the high rejection rate of PMEGP applications by the banks on grounds like service area, time limit for submitting the documents and having achieved the targets under the scheme. In this regard, all member banks are requested to examine the issue of the high rate of rejection and ensure that the applications are not dismissed on insubstantial ground.

**AGENDA No.9**

**FINANCING UNDER OTHER PROGRAMMES / SCHEMES**

**FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS**

The summary of fresh loans disbursed during the year and the outstanding at the quarter ended Dec, 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...54-55**

**MINORITY COMMUNITIES :**

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

Particulars	As of Sep, 2022		As of Dec, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	860	52.03	1254	88.35
Outstanding position (A/c and Amt.)	2635	170.98	2664	171.86

Fresh loans of Rs.88.35 Crores were disbursed by the Banks to 1254 beneficiaries belonging to Minority Communities up to the quarter ended Dec,2022. The outstanding reached to the level of Rs. 171.86 Crores in 2664 accounts as of Dec,2022.

The share of advances to Minority Community to Priority Sector Advances stood at 4.93% at the quarter ended Dec, 2022.

## WOMEN ENTREPRENEURS

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

Particulars	As of Sep, 2022		As of Dec, 2022	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	5520	174.46	8721	284.26
Outstanding positoin (A/c and Amt.)	19535	1049.63	20787	1086.07

Fresh credit to the tune of Rs. 284.26 Crores to 8721 beneficiaries was extended in the UT up to the quarter ended Dec,2022. The outstanding advances reached at the level of Rs. 1086.07 Crores in 20787 accounts and stood at 16.40% 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				Dec 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	1427	192.19
Daman		650	80.75	445	33.83			465	18.99
Diu		111	4.89	18	4.39			4	0.52
<b>Total</b>		<b>1928</b>	<b>282.74</b>	<b>2226</b>	<b>221.77</b>			<b>1896</b>	<b>211.70</b>
DNH	Outstanding			7405	590.61			11570	1140.89
Daman		NA	NA	1626	116.37	NA	NA	2719	185.38
Diu				182	16.84			73	13.93
<b>Total</b>				<b>9213</b>	<b>723.82</b>			<b>14362</b>	<b>1340.20</b>

As per the information made available by the member banks, fresh loans worth Rs 211.70 Crores have been granted to 1896 beneficiaries up to the quarter ended Dec, 2022 under Housing Finance. The outstanding level reached to Rs. 1340.20 Crores in 14362 accounts as of Dec, 2022. Bankwise details are given in **Annexure – 21, Page No...56**

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

The summary of various parameters under SHGs for the quarter ended Dec, 2022 is as under :

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

(Amt. in Rs.Crore)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Dec,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	136	1572	0.44	293	3516	1.27
Out of above, Women SHG	136	1572	0.44	293	3516	1.27



**B.SHG Grading and Sanction :**

(Amt. in Rs.Crore)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec,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	5	5	0.06
Out of above, Women SHG	3	3	0.03	5	5	0.06

**C. Disbursement Details :**

(Amt. in Rs.Crore)

Disbursement of Loans	Disbursement during the quarter ended Dec,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
<b>Total SHGs</b>	3	0.03	3	0.03	5	0.06	5	0.06
<b>Of above, Women SHG</b>	3	0.03	3	0.03	5	0.06	5	0.06

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	Dec 2022	101	0.73	101	0.73
	Sept 2022	101	0.73	101	0.73

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Dec 2022	9	0.04	9	0.04
	Sept 2022	12	0.06	12	0.06

Bankwise details are given in Annexure – 22, Page No.57.

**(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 Dec,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>184</b>	<b>8.81</b>
<b>Total</b>	<b>Outstanding</b>	<b>0</b>	<b>0</b>	<b>331</b>	<b>17.31</b>	<b>0</b>	<b>0</b>	<b>1014</b>	<b>54.38</b>

During this year, Banks have disbursed Education loans to 184 students to the tune of Rs. 8.81 Crores. The outstanding under Education loans stood at Rs. 54.38 Crores in 1014 accounts as of Dec, 2022. Bankwise details are given in Annexure – 23, Page No...58.

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

The number of outstanding KCCs in the UT has decreased from 1315 as of Sep, 2022 to 1314 as of Dec, 2022 showing net decrease of 1 KCCs during the quarter ended Dec 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, Sep-2022		Disbursement up to Sept-2022 quarter		Disbursement up to Dec, 2022 quarter		Outstanding as of, Dec 2022	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
4268	89.80	856	16.12	1215	25.69	4249	92.02

The outstanding advances to SC/ST beneficiaries as of Sep, 2022 was Rs. 89.80 Crores in 4268 accounts, forming 38.70% of Weaker Section advances. Similarly, the outstanding advances to SC/ST beneficiaries as of Dec, 2022 was Rs. 92.02 Crores in 4249 accounts, forming 39.97% of Weaker Section advances. **Annexure-24,Page No...59..**

**(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 Dec 2022	No. of ATMs	
		Sep, 2022	Dec, 2022
Urban	0	0	0
Semi-urban	79	262	265
Rural	32	26	26
<b>Total</b>	<b>111</b>	<b>288</b>	<b>291</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...60**

**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**

**Pradhan Mantri Awas Yojana- Gramin (PMAY –G):**

Ministry of Rural Development vide its letter no J-11012/01/2019-RH(e-366898) dt 01.11.2022 has released the framework for implementation (FFI) of PMAY-G to facilitate loan of up to Rs. 70000/- from Bank. We are awaiting for detail guidelines.

A committee was formed under chairmanship of Hon'ble Collector, DNH for finalization of draft of scheme for facilitating loan to the beneficiaries of PMAY-G up to Rs. 70000/- by F.I/Bank. The committee meeting was held on 10.01.2023 and a draft of scheme and application form was finalized and put for approval to UT administration on 16.01.23.

**PMFME Scheme:**

Ministry of Food Processing Industries (MoFPI) in partnership with the states had launched an all India centrally sponsored "PM formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises. MoFPI has launched the Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crore. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value.

**SVAMITVA SCHEME:**

**Not applicable in UT of DNH & DD**

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