



AGENDA FOR 13TH UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING (UT OF DADRA NAGAR HAVELI, DAMAN & DIU)



Date : 29.05.2023, Monday, (11.00 A.M)
Venue: The Deltin Hotel, Daman

BANKING AT A GLANCE IN UNION TERRITORY (MARCH-2023)

PARAMETERS	March-22	Dec-22	Target (% of ANBC)	March-23	Growth over Dec. 2022 (Q-o-Q)	Growth over March 2022(Y-o-Y)	% growth over Dec 2022(%)
TOTAL No. OF BRANCHES	110	111	NA	113	2	3	1.80
CATEGORY OF BRANCHES							
RURAL	32	32	NA	32	0	0	0
SEMI - URBAN	78	79	NA	81	2	3	1.80
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	110	111	NA	113	2	3	1.80
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	14035.25	14112.00	NA	14786.40	674.40	751.15	4.78%
ADVANCES	6078.35	6620.34	NA	6888.59	268.25	810.24	4.05%
CREDIT DEPOSIT RATIO	43.31%	46.91%	40% (Min.)	46.59%	-0.32	3.28	-0.68%
PS ADVANCES (% to advances)	3833.73 63.07%	3488.74 52.69%	40%	3544.65 51.46%	55.91 1.60%	-289.08 -7.54%	1.60%
AGRI ADVANCES (% to advances)	236.98 3.89%	246.31 3.72%	18%	280.42 4.07%	34.11 13.85%	43.44	13.85%
MSME ADVANCES (% to adv)	2228.88 36.70%	2181.81 32.95%	NA	2217.18 32.19%	35.37 1.62%	-11.70 -0.52%	1.62%
-Of which to Micro Enterprise	755.49 12.43%	715.48 10.80%	7.5%	755.75 10.97%	40.27 5.62%	0.26 0.03%	5.62%
WEAKER SEC.ADV (% to advances)	407.28 6.70%	230.19 3.47%	11.5	241.84 3.51%	11.65 5.06%	-165.44 -40.62%	5.06%
NPS	2245.22	3131.60		3343.96	212.36	1118.74	

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	March-22	Dec-22	March-23	Growth over Dec 2022 (Q-o-Q)	Growth over March 2022(Y-o-Y)	% growth over Dec 2022(%)
Accounts	1267	1314	1340	26	73	1.98%
Amount	24.37	29.71	30.54	0.83	6.17	2.79%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 12th meeting of Union Territory Level Bankers Committee for the quarter ended December 2022 held on 6th March, 2023. Minutes were circulated to all the members vide letter dated 9th March, 2023. 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	Rseti should trained 60 candidate in Beauty parlour, Tailoring, Photography, Mushroom by next meeting	Rseti has trained 60 candidate in four trade during review period. List enclosed. (Total candidate trained by Rseti in this quarter is 205 in 7 training program.
2	Bank should come forward for opening of ATM in all Panchayat of DNH & DD and submit viability report and interest for opening of ATM by next meeting.	Conveyed to all banks and also discussed by LDM's in their respective DLCC. It is expected to receive positive response in June quarter.
3	Bank should more finance to poultry and Fishery segment under Mudra loan	Bank has disbursed Rs.67.01 Cr. in 4983 A/c under mudra loan as on 31.03.2023 whereas it was Rs. 47.57 Cr. in 3717 A/cs as on 31.12.2022 i.e 41% increase in terms of amount.
4.	UTLBC add detail of top three performing and three non performing Bank in PPT in all Flagship scheme of Govt. of India.	Since we are enclosing the list of performing / non performing Bank from this quarter.
5	Bank should increase last quarter incremental finance+10% for SC&ST, Minority and Women's Enterprises by next meeting	Bank has disbursed Rs. 34.04 Cr. to SC/ST beneficiary, Rs.188.75 Cr. to Minority, Rs. 398.66 Cr. to Women's Enterprises as on 31.03.2023 whereas it was Rs. 25.49 Cr. to SC/ST, Rs. 171.86 Cr.to Minority and Rs. 284.26 Cr. to Women's Enterprises as on 31.12.2022 i.e. increase of 32.50% for SC/ST, increase of 9.83% for Minority and increase of 40% for Women's Enter. during quarter .
6	All Banks and LDMs are instructed for full involvement to achieve 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD	As a result of Digital village campaign for 100 % digital penetration started by UT administration, account holders having at least one digital Banking facility as on 31.03.2023, stood at 97.93%.

List of Successful trained candidate by RSETI in 04 different trades along with their contact numbers.

Photography		
S.N	Name	Contact No
1	Jagdish satputa	9723913240
2	Nilesh Nahnu Bonge	7698024817
3	Akash Dhangda	7698518466
4	Yogesh Janathiya	9924197411
5	Hitesh Kharpadiya	8140494175
6	Soma Satputa	9737013605
7	Sandesh Jadhav	7046921914
8	Navin Kharpadiya	9737296516
9	Santosh Mishal	8156082476
10	Vishal Mirka	9723747346
11	Wilson Mirka	7202993323
12	Bipin Chaudhari	9265329518
13	Jignesh Borsa	9737274410
14	Hitesh Kanhat	8347193972
15	Jaydip Dhodhde	9714398440

Womens Tailor		
S.N	Name	Contact No
1	Suman Kuvara	7874677945
2	Timothi Tumda	7046194301
3	Linaben Rajeshbhai Madha	9714180403
4	Shital vilhat	7096974643
5	Savita Prajapati	7383487445
6	Suman Radhya Chimbda	9687439316
7	Shushila Kharpadiya	6357186331
8	Malti Mahala	7046410131
9	Nirali Bhoya	7434984829
10	Shilpa Sambar	8799466438
11	Punam Koli	8780724589
12	Jagruti Chaudhari	9574304291
13	Urmila Ramdas Garel	9016530894
14	Sunita Paulush Gangoda	7621812393
15	Anandi Raman Nakre	9723743902

Mushroom		
S.N	Name	Contact No
1	Lila Dinesh Mishal	8140814453
2	Bhagvati Dipak Mishal	8156048808
3	Rekha Ghatal	6356378919
4	yasudi Ben Pavar	7096299545
5	Mahesh G. Singda	9723081714
6	Roshan ben	8733870653
7	Sita ben	7096299545
8	Priti Khanjodiya	9904201838
9	Roshani Rinjad	7201952848
10	Lila Ratna Kharpadiya	9723489152
11	Alandi Dilip Mishal	9904201838
12	Priyanka Magi	8347662121
13	Bhaves Amrut Patel	7211104033
14	Rekha Harji Ghatal	8733870653
15	Jayvanti Bharat Kharpadiya	7621808504

Beauty Parlour		
S.N	Name	Contact No
1	Dixa Mahala	9723039704
2	Seema Bhusara	6356710330
3	Jyoti Gava	7359220144
4	Jagruti Tumda	6355883049
5	Bijul Rajbhar	9737281247
6	Ruchita Kamlesh Pawar	8511859611
7	Sultana Khatik	9327224029
8	Rukhsar Kasam Raheman	9824509284
9	Pallavi Mehul patel	8469167273
10	Kamini Rakesh patel	9377917075
11	Yemna Pravin Gavit	9737279554
12	Benita Kashinath Bhoya	7284879204
13	Sareen Ghos	6356803759
14	Kajal Kamlesh Kom	6356583328
15	Sangita Ramukumar Singh	9870014290

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

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 31.03.2023:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Accounts	Target of Aadhar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total					
TOTAL	87611	136485	224096	190851	100%	85.16%	99527	44.41%

Position with respect to operative CASA accounts as of 31.03.2023:

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	Target of Aadhaar Seeding	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
TOTAL	1149029	100%	81.37%	42.70%	84.72%

As per the progress report dated **31.03.2023**, Aadhaar Seeding in operative CASA accounts in the UT stood at 81.37% and average Aadhaar authentication stood at **42.70%**, whereas the National average under Aadhar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **84.72%** 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 31.03.2023 is as below:

		As on 31.03.2022		As on 31.12.2022		As on 31.03.2023		Growth over Dec 2022	
District	Particular	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total	42004	79967	56399	112038	63707	124407	7308	12369
Daman	Enrolment (Cumulative) Target: NA	19713	36123	34565	67408	40407	77533	5842	10125
Diu		8485	15453	15527	28982	15947	29212	420	230
TOTAL		70202	131543	106491	208426	120061	231152	13570	22724

During the period under review from Dec-22 to March-23, the growth of enrollment of PMJJBY is 13570 and PMSBY is 22724.

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.03.2023 is as below:

Particulars	PMJJBY	PMSBY
DNH	63707	124407
Daman	40407	77533
Diu	15947	29212
Total enrollment	120061	231152
Claim settlement status as on 31.03.2023		
Claims lodged	301	34
Claims Paid	286	26
Claims Rejected	13	6
Claims under process	2	2
Settlement %age	95.02%	76.47%

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	62	4270	4912	115.04	4720	5210	110.38%
2	Private Banks	42	1940	1041	53.66	2300	537	23.34%
3	Co-op. Banks	09	0	0	0	0	0	0
Grand Total		113	6210	5953	95.86	7020	5747	81.87%

Total number of enrolments in the UT under the scheme so far is 39231

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

3.3 Financial Inclusion Plan:

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

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

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

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

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

- 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

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 Office is as under for the quarter ended March 2023:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	124	14	10.14%

(Detail of inactive BC- BOB-11, CBI-1, PNB-1 & BOI-1)

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 March-23

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	10	24
2	DAMAN	1	21	06	31
3	DIU	1	21	08	29
	Total	3	63	24	84

Conduct of FL camps by Rural branches for the quarter ended 2023:

Total 98 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended March 2023. 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	71	113%
2	Pvt. Sector Banks	8	24	24	100%
3	Co-op Banks	3	00	03	-
	Total	32	87	98	112%

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 23rd 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 23rd 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 disbursal of loans within specified time limits with an aim for better capital formation in agriculture sector.

Moreover, Lead Banks were advised to ensure the following:

- Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.
- Include “Doubling of Farmers’ Income by 2024” as a regular agenda under Lead Bank Scheme in various forums such as DCC and DLRC.
- Lead Banks to ensure close coordination with Government departments be leveraged to further the objectives of doubling farmers’ income by 2024.

3.6 **Rural Self Employment Training Institutes (RSETI):**

A. Progress in construction of RSETI premises

No.	Particulars	Name. of District	Progress
1	RSETIs functioning in own building	DNH	YES (OWN PREMISES)
2	Land yet to be allotted	NA	
3	Tendering under process and approval lying at Bank Level	NA	
4	Construction work under progress	NA	
Total			

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

Rseti has conducted 27 training programme in the F.Y 2022-23 and trained 761 candidate out of which number of SC candidate-13, ST candidate-700, OBC candidate-42 and Minority candidate is 06. The Cumulative category wise details are as under:

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
March 2023	27	252	761	7061	2623	1740	4363
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
March 2023	317	5152	591	5839	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 March 2023 (FY 2022-23)

(Amt. in Crores)

		Disb. as on 31.12.2022		Disbursement as on 31.03.2023							
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	3173	31.05	1665	5.87	2488	23.39	215	16.2	4368	45.46
Daman		475	13.77	186	0.25	187	5.35	158	12.85	531	18.45
Diu		69	2.75	7	0.02	55	1.31	22	1.77	84	3.10
Total		3717	47.57	1858	6.14	2730	30.05	395	30.82	4983	67.01

(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 as on **31.12.2022** and **31.03.2023** is here under:

(Amt. in Crores)

	As on Dec 2022		As on March 2023							
District	Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	68.53	10.47	4.48	0.32	30.62	2.61	35.55	4.75	70.65	7.68
Daman	34.54	7.49	0.43	0.12	9.37	1.67	24.66	5.41	34.46	7.20
Diu	7.18	0.27	0.12	0.01	2.31	0.00	3.58	0.00	6.01	0.01
Total	110.25	18.23	5.03	0.45	42.30	4.28	63.79	10.16	111.12	14.89

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

4.2 Implementation of “Stand up India”

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

The changes approved in the Stand up India scheme are 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 31.12.2022 and 31.03.2023 under Stand Up India in UT is as under:
(Amount Rs. In Crores)

District	Target	As on 31.03.2022		As on 31.12.2022				As on 31.03.2023			
		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	50	11.85	61	13.51	54	12.28	68	14.75	61	13.14
Daman	66	46	19.33	52	20.39	46	17.07	52	20.39	47	17.23
Diu	13	2	0.65	4	0.92	2	0.77	4	0.92	2	0.77
Total	187	98	31.83	117	34.82	102	30.12	124	36.06	110	31.14

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 **31.03.2023**, total Rs. 57.49 Crores subsidy has been disbursed to the 2412 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 31.12.2022		Position as of 31.03.2023	
		No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
DNH	Banks	2281	54.58	2285	54.69
DAMAN		117	2.57	117	2.57
DIU		10	0.23	10	0.23
TOTAL	Target:NA	2408	57.38	2412	57.49

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 31.03.2023

(Rs. In Crore)

District	As on 31.03.2022							As on 31.03.2023						
	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	1624	1624	112.95	1432	99.25	0	0	1907	1907	142.79	1602	130.95	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	0.00	0	0.00	0	0.00	0	0	0.00	0	0.00	0	0.00
TOTAL	2055	1966	147.71	1774	134.01	89	0.74	2338	2249	177.55	1944	165.71	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 31.03.2023 is tabulated hereunder:

District	Banks	Picked up applications	Sanctioned Applications	Applications returned by Banks	Total applications	Sanction (%)	Cumulative Disbursed applications
	TARGET: NA	(A)	(B)	(C)	(D) = A + B + C	(F) = (B / D*100)	(E)
DNH	Public sector Banks	42	1347	653	2042	65.96	1149
	Private Sector Banks	36	61	88	185	32.97	41
DAMAN	Public sector Banks	0	317	192	509	62.28	317
	Private Sector Banks	0	25	46	71	35.21	23
DIU	Public sector Banks	0	115	131	246	46.75	115
	Private Sector Banks	0	2	10	12	16.67	2
TOTAL		78	1867	1120	3065	60.91	1647

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 Udhyam 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 1st, 2nd and 3rd loans: The effective Credit guarantee on 1st tranche of loans is enhanced from 12.57% to 31.875% on 2nd loans

reduced from 12.57% to 8.25% and on 3rd 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 Samridhhi' 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 31.12.2022:

Progress under deepening of digital payments							
District	Total SB accounts(Actual No's)	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility (TARGET: 100%)	Number of SB accounts ineligible for any of Digital Banking products
DNH	797331	68.62%	32.93%	88.98%	68.50%	97.37%	39808
DAMAN	409254	89.31%	47.56%	66.96%	88.55%	93.98%	14248
DIU	89171	73.54%	54.04%	56.11%	96.99%	97.20%	4136
TOTAL	1295756	75.49%	39.00%	79.76%	76.79%	96.28%	58192

Performance in expanding digital payment ecosystem under Savings Accounts as of 31.03.2023:

Progress under deepening of digital payments							
District	Total SB accounts(Actual No's)	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility (TARGET: 100%)	Number of SB accounts ineligible for any of Digital Banking products
DNH	796794	551461 (69.21%)	249625 (31.33%)	711132 (89.25%)	580144 (72.81%)	787204 (98.80%)	42148 (5.28%)
DAMAN	410669	367383 (89.46%)	203163 (49.47%)	277663 (67.61%)	363848 (88.60%)	395315 (96.26%)	8059 (1.96%)
DIU	90463	66352 (73.35%)	44986 (49.73%)	51946 (57.42)	86290 (95.39%)	88561 (97.90%)	4472 (4.94%)
TOTAL	1297926	985196 (75.91%)	497774 (38.35%)	1040741 (80.18%)	1030282 (79.37%)	1271080 (97.93%)	54679 (4.21%)

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 22.02.2023 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 7th 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.

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 Review of restructuring of loans in natural calamity affected districts in State, if any: NIL

4.8 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

4.9 Pledge financing for agriculture commodities through electronic- Negotiable Warehouse Receipt (e-NWR)- No data available

4.10 Fintech adoption: India has taken a lead in fintech inclusion with an adoption rate of 87%, substantially higher than the world average of 64%.

4.11 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. Suman Devaj Kuvra

1	Name	Ms Suman Devaj Kuvra
2	Address	Hedchimal Chisda, DNH
3	Education	12 th
4	Training undergone	Women's Tailoring Management
5	Present Activity	Tailoring



Suman Kuvra belongs to the tribal community of Dadra and Nagar Haveli. She has completed her education up to 12th standard. She wanted to be self-reliant. She had some interest towards tailoring, and hence Joined RSETI's 30 days training programme on Women's Tailoring Management in the month of October 2022.

Post training she became self-confident and started the business in professional manner. She now gets orders on a regular basis and earning somewhere around Rs.10000/- to Rs. 15000/- monthly. She is confident that with the time she will increase her earning and also wishes to open a Sewing class of her own in near future.

2) Success story of Mr. Ashish Sonji Vaghat

1	Name	Mr. Ashish Sonji Vaghat
2	Address	Hadalpada, Dapada
3	Education	8th
4	Training undergone	Photography & Videography
5	Present Activity	Photography & Videography



Vaghat Ashish is a young and energetic youth, who always wanted to do something of his own. He could only complete his education upto 08th and had to start working at a very early age to help his family. He worked as a guard in BARMER LAWRR Ltd for almost one year. While he was working, he used to accompany his friends as an assistant in Wedding Photography, and had got interest in photography. He heard from a friend about a -30- days free photography training program organised by RESTI. Ashish wanted to learn more about photography and acquire some skills which may help him earn some money. During his training he posted his photos on his instagram-page (R7Photostudio), he received very positive response and started getting small orders for birthdays and weddings. He decided to pursue his career in photography as he is now getting orders on a regular basis. He started slow, but now getting orders from nearly states also. He has dreams of opening his own photo studio in near future.

The 30days training helped him to gain confidence and changed the outlook of Vaghat Ashish on starting an entrepreneurial journey. He became self-confident and started the business in professional manner. Now, he is getting regular orders and is easily making income of around Rs. 15,000/- to Rs. 20,000/- 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/YEAR ENDED MARCH, 2023: BRANCH EXPANSION**

Particulars	Total no. of branches for the year ended			
Bank Group	March, 2022	Dec,22	March, 2023	Variation over March 2022
State Bank of India	14	14	14	0
Nationalised Banks	48	48	48	0
Co-Operative Banks	09	09	09	0
Private Sector Banks	39	40	42	3
Small Finance Banks	0	0	0	0
Total	110	111	113	3

During the year 2022-23 (as on 31.03.2023), total number of bank branches in UT stood at 113, given in **Annexure- 12,Page No...42.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 751.20 Crores** in absolute terms from **Rs. 14035.21 Crores as of March 2022 to Rs. 14786.41 Crores as of March 2023** registering growth of **5.35%** as against March 2022.

The banks groupwise deposit growth and level as of March, 2023 are given below.

(Rs. in Crore)

Bank Group	FOR THE QR/YEAR ENDED			Absolute growth over March, 2022	Percentage growth over March, 2022
	March,22	Dec, 2022	March, 2023		
State Bank of India	3216.61	3275.43	3370.60	153.99	4.79%
Nationalised Banks	6612.35	6629.41	6881.00	268.65	4.06%
Co-Operative Banks	622.49	615.54	615.13	-7.36	-1.18%
Pvt. Sector Banks	3583.76	3589.94	3919.68	335.92	9.37%
TOTAL	14035.21	14112.00	14786.41	751.20	5.35%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by **Rs. 810.24 Crores** in absolute terms from **Rs. 6078.35 Crores as of March 2022 to Rs 6888.59 Crores as of March 2023** registering a growth of **13.33%**,

The banks group wise credit growth and level as of March, 2023 are given below.

(Rs. in Crores)

Bank Group	FOR THE QR/YEAR ENDED			Absolute growth over March, 2022	Percentage growth over March 2022
	March, 2022	Dec, 2022	March, 2023		
State Bank of India	512.73	555.86	562.15	49.42	9.64%
Nationalised Banks	1941.51	1888.58	1980.74	39.23	2.02%
Co-Operative Banks	242.94	281.53	296.28	53.34	21.96%
Pvt. Sector Banks	3381.17	3894.34	4049.42	668.25	19.76%
Total	6078.35	6620.31	6888.59	810.24	13.33%

CREDIT DEPOSIT RATIO:

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

Bank Group	Minimum level(Not less than)	FOR THE QR/YEAR ENDED			Variation over March, 2022	Percentage growth over March 2022
		March, 2022	Dec, 2022	March, 2023		
State Bank of India	40%	15.94%	16.97%	16.68%	0.74	4.64%
Nationalised Banks	40%	29.36%	28.48%	28.78%	-0.58	-1.98%
Co-Operative Banks	40%	39.03%	45.74%	48.17%	9.14	23.41%
Pvt. Sector Banks	40%	94.35%	108.48%	103.31%	8.96	9.50%
Conventional CD Ratio	40%	43.31%	46.91%	46.59%	3.28	7.57%

The conventional CD ratio of all three districts together, stood at 46.59%, increased by 7.57% over March 2022.

CD Ratio :

As of March 2023, 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 Dec, 2022	CD Ratio March, 2023	Variation over Dec, 2022
1	DNH	40%	82.29	57.70	62.47	62.24	-0.23
2	Daman	40%	39.39	42.05	47.20	46.14	-1.06
3	DIU	40%	8.35	8.87	9.37	9.51	0.14

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	7058.68	4393.01	62.24	0.02	0.012
2	Daman	191173	4807.38	2217.92	46.14	0.02	0.011
3	DIU	52076	2920.35	277.66	9.51	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 0.52 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 outstanding of Priority Sector advances as of March, 2023 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	4.42%	40.42%	51.18%	3.98%	51.46%
AGRI. ADVs	5.84%	42.59%	40.38%	11.19%	4.07%
WS ADVs	8.79%	49.85%	40.81%	0.55%	3.51%

The Member Banks which are below the benchmark (as per Annexure-01) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

Details as per Annexure 01 Page No...27-29

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 March 2023 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	5440	252.04	98.01%	413.25%
	Of which Farm Credit	448	23.60	5108	201.58	1140.1%	854.15%
2	MSME	2714	581.39	3791	2303.72	139.68%	396.24%
3	Export Credit	14	4.03	0	0	0.00%	0.00%
4	Education	198	4.83	187	7.74	94.44%	160.24%
5	Housing	1762	303.58	2246	185.68	127.46%	61.16%
6	Other PSA	680	5.69	2157	32.54	317.20%	571.88%
7	Total PSA	11366	966.27	13821	2781.72	121.60%	287.88%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 up to quarter March 2023, for Priority Sectors by all the Banks was 121.60% in respect of targets in number of accounts and 287.88% in respect of targets in amount. . The highest percentage achievement in terms of amount was recorded in Farm credit-854.15% followed by Other PSA – 571.88% and Agriculture – 413.25% and MSME – 396.24%,

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2022-23 for the quarter ended March-2023 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 March, 2023.**

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	78.39	1.53	1.95%
Agri. Term Loan	127.54	4.46	3.50%
Total Agriculture	280.42	6.96	2.48%
MSME	2217.18	70.10	3.16%
Other PS	77.77	0.29	0.37%
Total Priority Sector	3544.65	90.25	2.55%
Non Priority Sector	3343.96	34.35	1.03%
Total Advances	6888.61	124.60	1.81%
Others			
Housing Loan (P.S)	944.62	12.57	1.33%
Education Loan(P.S)	24.66	0.33	1.34%

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 MARCH 2023;-**

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	13	13	13	0	0
SBI	0	0	0	0	0
INDIAN BANK	0	0	0	0	0
PNB	1	1	1	0	0
Central Bank of India	1	1	1	0	0
UBI	1	1	1	0	0
CANARA BANK	1	1	1	0	0
TOTAL	17	17	17	0	0

As per the progress report at the quarter ended March, 2023 against 17 sponsored applications, banks have sanctioned 17 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 March 2023 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**

(i) MINORITY COMMUNITIES :

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

Particulars	As of Dec, 2022		As of March, 2023	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1254	88.35	1618	122.42
Outstanding position (A/c and Amt.)	2664	171.86	2851	188.75

Fresh loans of Rs.122.42 Crores were disbursed by the Banks to 1618 beneficiaries belonging to Minority Communities up to the quarter ended March 2023. The outstanding reached to the level of Rs. 188.75 Crores in 2851 accounts as of March 2023.

The share of advances to Minority Community to Priority Sector Advances stood at 5.32% at the quarter ended March, 2023.

(ii) WOMEN ENTREPRENEURS

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

Particulars	As of Dec, 2022		As of March, 2023	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	8721	284.26	11787	398.66
Outstanding position (A/c and Amt.)	20787	1086.07	21245	1102.32

Fresh credit to the tune of Rs. 398.66 Crores to 11787 beneficiaries was extended in the UT up to the quarter ended March 2023. The outstanding advances reached at the level of Rs. 1102.32 Crores in 21245 accounts and stood at 16.01% of Net Bank Credit. **Member Banks are requested to boost up the financing to the Women Entrepreneurs**

(iv) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. In Crore)

District	Particulars	Target March 2022		Achievement		Target March 2023		Achievement	
		March, 2022		March, 2022		March 2023		March 2023	
		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	1431	155.67
Daman		650	80.75	445	33.83			806	29.36
Diu		111	4.89	18	4.39			9	0.64
Total		1928	282.74	2226	221.77			2246	185.67
DNH	Outstanding			7405	590.61			8917	751.77
Daman		NA	NA	1626	116.37	NA	NA	2815	180.09
Diu				182	16.84			76	12.76
Total				9213	723.82			11808	944.62

As per the information made available by the member banks, fresh loans worth Rs 185.67 Crores have been granted to 2246 beneficiaries up to the quarter ended March 2023 under Housing Finance. The outstanding level reached to Rs. 944.62 Crores in 11808 accounts as of March 2023. 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 March 2023 is as under :

(A) Savings Bank account details :

(Amt. in Rs.Crore)

Savings linkage	Savings Bank A/Cs opened during the quarter ended March,2023			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	167	1920	0.63	391	4301	2.10
Out of above, Women SHG	167	1920	0.63	391	4301	2.10

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March 2023			Cummulative 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	10	10	0.11	15	15	0.17
Out of above, Women SHG	10	10	0.11	15	15	0.17

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

Disbursement of Loans	Disbursement during the quarter ended March 2023				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	10	0.11	10	0.11	15	0.17	15	0.17
Of above, Women SHG	10	0.11	10	0.11	15	0.17	15	0.17

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	March 2023	108	0.84	108	0.84
	Dec 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	March 2023	8	0.03	8	0.03
	Dec 2022	9	0.04	9	0.04

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

(v) 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 March 2023	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	230	7.74	186	6.83	198	4.83	207	8.60
Total	Outstanding	0	0	331	17.31	0	0	548	34.98

During this year, Banks have disbursed Education loans to 207 students to the tune of Rs. 8.60 Crores. The outstanding under Education loans stood at Rs. 34.98 Crores in 548 accounts as of March 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 increased from 1314 as of Dec 2022 to 1340 as of March 2023 showing net increase of 26 KCCs during the quarter ended March 2023.

(V - B) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 1 a/c disbursed for 0.03 Cr in the March 23 quarter.

(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, Dec 2022		Disbursement up to Dec-2022 quarter		Disbursement up to March 2023 quarter		Outstanding as of, March 2023	
A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
4208	89.85	1205	25.49	1576	34.04	4324	98.21

The outstanding advances to SC/ST beneficiaries as of Dec, 2022 was Rs. 89.85 Crores in 4208 accounts, forming 37.15% of Weaker Section advances. Similarly the outstanding advances to SC/ST beneficiaries as of March 2023 was Rs. 98.21 Crores in 4268 accounts, forming 40.61% of Weaker Section advances.

Annexure-24,Page No...59..

(viii) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 286 ATMs in the UT as of March 2023. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of March 2023	No. of ATMs	
		Dec, 2022	March 2023
Urban	0	0	0
Semi-urban	81	259	261
Rural	32	25	25
Total	113	284	286

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 27.03.2023, launched a three month long Saturation drive for PM Jan Suraksha Schemes (PMJSS) like PMJJBY and PMSBY in order to achieve saturation and to connect every entitled person with government's insurance 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 at

panchayat level of all district, which will begin from 01.04.2023. Banks to take help of Electoral rolls of their polling area in which branch is located for identifying the beneficiaries. Focus will on persons of age group 18-35 years, PMJDY account holders and credit beneficiaries like PMMY etc. The letter from DFS with necessary guidelines is attached along with. All member banks and LDM's are requested to go through it for observing necessary implementation and compliance.

<u>AGENDA No. 11</u>

PMFME Scheme:

Ministry of Food Processing Industries (MoFPI) in partnership with the states had launches 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
