



**AGENDA FOR 14TH UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



Date : 18.09.2023, Monday, (11.30 A.M)

Venue: Daman (Conference hall, Vidyut Bhawan, Daman)

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

PARAMETERS	June-22	March-23	Target (% of ANBC)	June-23	Growth over March 2023 (Q-o-Q)	Growth over June 2022(Y-o-Y)	% growth over March 2023(%)
TOTAL No. OF BRANCHES	111	113	NA	115	2	4	1.77
CATEGORY OF BRANCHES							
RURAL	32	32	NA	32	0	0	0
SEMI - URBAN	79	81	NA	83	2	4	2.47
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	111	113	NA	115	2	4	1.77
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	13548.81	14786.40	NA	15292.28	505.88	1743.47	3.42%
ADVANCES	5848.22	6888.59	NA	6955.40	66.81	1107.18	0.97%
CREDIT DEPOSIT RATIO	43.16%	46.59%	40% (Min.)	45.48%	-1.11	2.32	-2.87%
PS ADVANCES (% to advances)	3239.32 55.38%	3544.65 51.46%	40%	3587.32 51.58%	42.67 1.20%	348.00 10.74%	1.20%
AGRI ADVANCES (% to advances)	245.36 4.19%	280.42 4.07%	18%	292.85 4.21%	12.43 4.43%	47.49 19.35%	4.43%
MSME ADVANCES (% to adv)	1970.22 33.39%	2217.18 32.19%	NA	2269.49 32.63%	52.31 2.36%	299.27 15.19%	2.36%
-Of which to Micro Enterprise	651.00 11.16%	755.75 10.97%	7.5%	728.86 10.47%	-26.89 -3.56%	77.86 11.96%	-3.56%
WEAKER SEC.ADV (% to advances)	209.82 3.59%	241.84 3.51%	11.5	239.15 3.43%	-2.69 -1.11%	29.33 13.97%	-1.11%
NPS	2608.91	3343.94		3368.08 48.42%	24.14 0.72%	759.17 29.10%	0.72%

Position of Kisan Credit Cards for the period ended							(Rs in Crore)
	June-22	March-23	June-23	Growth over March 2023 (Q-o-Q)	Growth over June 2022(Y-o-Y)	% growth over March 2023(%)	
Accounts	1332	1340	1321	-19	-11	-1.41%	
Amount	27.05	30.54	28.36	-2.18	1.31	-7.13%	

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 13th meeting of Union Territory Level Bankers Committee for the quarter ended March 2023 held on 29th May, 2023. Minutes were circulated to all the members vide letter dated 2nd June, 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	There should be 100% disbursement to small vendors under PMSVANidhi scheme. TAT should also bring down to 25-27 days from 54 days. Fresh survey of all street vendors should be conducted within 1 km radius of each Bank Branch of UT.	Conveyed to all banks and also discussed by LDM's in their respective DLCC. The disbursement under PMSVANidhi scheme as on 30.06.2023 is 86.88%. TAT as on 30.06.2023 is decreased to 43 days. However disb. as on 31.08.2023 is 93.51%
2	Banks should give more finance under PMEGP & PMMY Scheme. Banks should increase Agri advance, Weaker sec adv.	Conveyed to all Banks, LDMs along with KVIC/KVIB/DIC department. Director Industry and Director Agriculture has assured for co-operation from govt. dept. in sponsoring more application of PMEGP and Agri. Advances.
3	Bank should improve the performance in Social Security scheme PMJJBY, PMSBY and APY enrolment	Conveyed to all Banks & LDMs. Banks, FLC are organizing more camps at G.P level for maximum enrollment under PMJJBY & PMSBY.
4.	Aadhar seeding should be 100% in all PMJDY a/cs up to 31.03.2024	Conveyed to all Banks. Aadhar seeding in PMJDY a/c is 85.38% as on 30.06.23.
5	All Banks should come forward for more financing to SHG with the help of NRLM and other govt. dept.	Conveyed to all Banks, LDMs along with NRLM department regarding more finance to SHGs.
6	Rseti should arrange more training program on Beauty parlour, Tailoring, Photography, Mushroom, poultry etc and trained maximum candidate and ensure for income generation with the help of Bank's/F.I. in this F.Y 2023-24.	Rseti has conducted 9 training program and trained 254 candidate during June-23 quarter. The aspiration of UT administration regarding arrangement of more training program has been conveyed to Rseti director.
7	All Banks and LDMs are instructed for achievement of 100% penetration of Digital Banking facilities in each village and municipal councils of UT of DNH & DD	Since all three districts of UT of DNH & DD has achieved 100% digitization in respect of at least one of the digital modes of payment.

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

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.06.2023:

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	S.Urban /Urban	Total					
TOTAL	84473	134417	222890	190298	100%	85.38%	102796	46.12%

Position with respect to operative CASA accounts as of 30.06.2023:

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	1137362	100%	80.39%	45.94%	84.72%

As per the progress report dated **30.06.2023**, Aadhaar Seeding in operative CASA accounts in the UT stood at 80.39% and average Aadhaar authentication stood at **45.94%**, 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 **84.72%** against the National Average of **80.94%**.

The District-wise position in terms of operative CASA accounts is @ **Annexure-2, Page No.28 & Annexure-26, Page- 59**.

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 30.06.2023 is as below:

District	Particular	As on 30.06.2022		As on 31.03.2023		As on 30.06.2023		Growth over March 2023	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total	51590	93449	62006	105937	65917	114909	3911	8972
Daman	Enrolment (Cumulative) Target: NA	29030	52393	33762	58887	36133	62424	2371	3537
Diu		10091	16413	10550	16451	10816	18174	266	1723
TOTAL		90711	162255	106318	181275	112866	195507	6548	14232

During the period under review from March-23 to June-23, the growth of enrollment of PMJJBY is 6548 and PMSBY is 14232.

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) &

Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2023 is as below:

Particulars	PMJJBY	PMSBY
DNH	65917	114909
Daman	36133	62424
Diu	10816	18174
Total enrollment	112866	195507
Claim settlement status as on 30.06.2023		
Claims lodged	305	34
Claims Paid	289	26
Claims Rejected	14	6
Claims under process	2	2
Settlement %age	94.75	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.29](#)

B. Atal Pension Yojana (APY)

Performance during the FY 2022-23 & F.Y 2023-24 under APY is as under:

Sr.	Category of Banks	Dist.	Branches (22-23)	Target for FY 2022-23	Achievement	Achievement (%) (last year)	Branches (23-24)	No of Enrolments		
								Target for FY 2023-24	Achievement up to 30.06.23	Achievement (%)
1	Public Sector Banks	DNH	33	2480	3036	122.42%	33	3100	468	15.10%
2		Daman	19	1840	2024	110.00%	19	1800	283	15.72%
3		Diu	10	400	150	37.50%	10	1000	29	2.90%
4		Total	62	4720	5210	110.38%	62	5900	780	13.22%
5	Private Banks	DNH	24	1240	442	35.65%	26	1240	140	11.29%
6		Daman	15	790	73	9.24%	15	740	8	1.08%
7		Diu	3	270	22	8.15%	3	210	1	0.48%
8		Total	42	2300	537	23.35%	44	2190	149	6.80%
9	Co-op. Banks	DNH	0	0	0	#DIV/0!	0	0	0	#DIV/0!
10		Daman	5	0	0	#DIV/0!	5	0	0	#DIV/0!
11		Diu	4	0	0	#DIV/0!	4	0	0	#DIV/0!
12		Total	9	0	0	#DIV/0!	9	0	0	#DIV/0!
Total	All Banks		113	7020	5747	63.17%	115	8090	929	11.48%

Total number of enrolments in the UT under the scheme so far is 40185

Bank-wise achievement of targets for FY 2023-24 is @ [Annexure-4, Page No.30](#)

Targets under APY for 2023-24, as provided by PFRDA is as under:

Category	Targets per Branch for FY 2023-24
All PSBs	100
Private Banks Major (ICICI, HDFC, AXIS & IDBI)	70
Private Banks (Other than Major)	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 –

- 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 Office is as under for the quarter ended June 2023:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	124	12	9.68%

(Detail of inactive BC- BOB-9, 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 June-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	06	25
2	DAMAN	1	21	06	29
3	DIU	1	21	07	10
	Total	3	63	19	64

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

Total 100 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended June 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	69	115%
2	Pvt. Sector Banks	8	24	28	104%
3	Co-op Banks	3	00	03	-
	Total	32	87	100	111%

The Bank (Except Co-op Banks) wise percentage (%) of Target achievement is given @ **Annexure-5**, Page No...31

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	Rural Cooperative Banks,
2. Deployment of microATMs device	Regional Rural Banks (RRBs),
3. Deployment of POS/mPOS terminal	Scheduled Commercial Banks (SCBs),
4. VSAT (Very Small Aperture Terminal) Deployment (Satellite communication system)	Small Finance Banks (SFBs),
5. Mobile Signal Booster Deployment	Payment Banks (PBs),
6. Solar Power unit/UPS Deployment	
7. Reimbursement of Examination of Business Correspondent/Business Facilitator	

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 09 training program in the June 2023 quarter and trained 254 candidate out of which number of SC candidate-5, ST candidate-235, OBC candidate-07 and Others candidate is 07. The Cumulative category wise details are as under:

Quarter ended	No. of training program conducted during the June quarter 2023	Cumulative no. of training program since inception	No. of beneficiaries trained during the June quarter 2023	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June 2023	09	261	254	7315	2632	1815	4723
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June 2023	322	5387	598	6038	123	885	

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on March 2023 and June 2023 (FY 2023-24)

(Amt. in Crores)

District	Particular	Disb. as on 31.03.2023		Disbursement as on 30.06.2023							
		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	4368	45.46	348	1.10	319	4.68	72	5.70	739	11.48
Daman		531	18.45	49	0.09	79	1.94	40	3.26	168	5.29
Diu		84	3.10	11	0.00	21	0.36	7	0.53	39	0.89
Total		4983	67.01	408	1.19	419	6.98	119	9.49	946	17.66

District / category-wise detail of performance under MUDRA is given @ Annexure-6-A Page No...32.

Outstanding and NPA under MUDRA in terms of amount since inception as on **31.03.2023** and **30.06.2023** is here under:

(Amt. in Crores)

District	As on March 2023		As on June 2023							
	Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	70.65	7.68	3.79	0.47	29.53	3.53	39.67	5.65	72.99	9.65
Daman	34.46	7.20	0.62	0.15	10.40	1.56	26.39	5.59	37.41	7.30
Diu	6.01	0.01	0.12	0.01	2.19	0.05	3.47	0.27	5.78	0.33
Total	111.12	14.89	4.53	0.63	42.12	5.14	69.53	11.51	116.18	17.28

Details as per Annexure-6-B, Page No...33.

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:

- 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.
- Loans for enterprises in “**Activities allied to agriculture**” e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food and agro-processing etc. (excluding crop loans, land improvement such as canals, irrigation wells) and services supporting these activities shall be eligible for coverage under the scheme.

All Banks are requested to apprise their field functionaries about the changes in the “Stand up India” scheme, which can go a long way in improving performance under the scheme.

Cumulative progress as of **31.03.2023** and **30.06.2023** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.03.2022		As on 31.03.2023				As on 30.06.2023			
		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	68	14.75	61	13.14	4	0.07	4	0.07
Daman	66	46	19.33	52	20.39	47	17.23	2	0.29	2	0.29
Diu	13	2	0.65	4	0.92	2	0.77	0	0.00	0	0.00
Total	187	98	31.83	124	36.06	110	31.14	6	0.36	6	0.36

The district wise details are given @ Annexure-7, Page No...34.

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

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

As of **30.06.2023**, 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...35**

(Rs. In Crore)

District	Category of PLI	Position as of 31.03.2023		Position as of 30.06.2023	
		No. of cases disbursed	Subsidy (Rs. in Crores)	No. of cases disbursed	Subsidy (Rs. in Crores)
DNH	Banks	2285	54.69	2285	54.69
DAMAN		117	2.57	117	2.57
DIU		10	0.23	10	0.23
TOTAL	Target: NA	2412	57.49	2412	57.49

4.4 Emergency Credit Line Guarantee Scheme (ECLGS):

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 30.06.2023

(Rs. In Crore)

District	As on 31.03.2023							As on 30.06.2023						
	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	1907	1907	142.79	1602	130.95	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	2338	2249	177.55	1944	165.71	89	0.74	2338	2249	177.55	1944	165.71	89	0.74

District wise status under ECLGS is given @ **Annexure -9,Page No...36**

4.5 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 30.06.2023 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	39	1652	198	1889	87.45%	1622
	Private Sector Banks	36	62	31	129	48.06%	59
DAMAN	Public sector Banks	6	465	13	484	96.07%	465
	Private Sector Banks	0	27	4	31	87.10%	27
DIU	Public sector Banks	0	148	27	175	84.57%	148
	Private Sector Banks	0	3	2	5	60.00%	3
TOTAL		81	2357	275	2713	86.88%	2324

Details as per Annexure-10,Page No..37

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 Samriddhi' 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 31.03.2023:

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%)

Performance in expanding digital payment ecosystem under Savings Accounts as of 30.06.2023:

Progress under deepening of digital payments							
District	Total Eligible 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	754192	558304 (74.03%)	253053 (33.55%)	683138 (90.58%)	604506 (80.15%)	754192 (100%)	66211 (8.07%)
DAMAN	401230	374594 (93.36%)	204243 (50.90%)	281929 (70.27%)	365159 (91.01%)	401230 (100%)	18020 (4.29%)
DIU	90576	78126 (86.25%)	46311 (51.13%)	43359 (47.87%)	64287 (70.98%)	90576 (100%)	6484 (6.68%)
TOTAL	1245998	1011024 (81.14%)	503607 (40.42%)	1008426 (80.93%)	1033952 (82.98%)	1245998 (100%)	90715 (6.78%)

The progress under the deepening of digital payments is provided at **Annexure-11A & 11B, Page No...38,39**

A sub-committee of UTLBC on Deepening of Digital Payment Ecosystem was held on 22.05.2023 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 Mrs. Sumitra Pravin Nadge

1	Name	Mrs Sumitra Pravin Nadge
2	Address	Kathiyapada, Chisda, DNH
3	Education	Illiterate
4	Training undergone	Mfg. of Papad, pickle and masala powder
5	Present Activity	Mfg. of Papad, pickle and masala powder



Sumitra Nadge belongs to the tribal community of Dadra and Nagar Haveli. She is illiterate but wanted to be self-reliant. She is active member of Pragati Mahila Mandal. She had some interest towards making of papad and pickle, and hence Joined RSETI's 10 days training programme on Achar, papad making and distribution.

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.5000/- to Rs. 10000/- monthly. She is confident that with the time she will increase her earnings.

2) Success story of Mrs. Rina Abhijit Dey

1	Name	Mrs. Rina Abhijit Dey
2	Address	Khumarpada, Khanvel
3	Education	12 th
4	Training undergone	General EDP (Poultry)
5	Present Activity	Poultry

Rina Abhijit Dey belongs to the tribal community of Dadra and Nagar Haveli and has completed her education up to 12th standard. She always wanted to do something of her own. She had some interest towards poultry farm and hence Joined RSETI's 06 days training programme on Poultry management. Post training she became self-confident and started the business in professional manner. She sells eggs and meat on a regular basis. she started taking orders from her friends and relatives and continued her work from home itself. She has used the social media platform as a tool for marketing. She now gets orders on a regular basis and earn somewhere around to Rs. 10000/- monthly. She is confident that with the time she will increase her earnings.



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 JUNE, 2023: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter ended			
	June, 2022	March,23	June, 2023	Variation over June 2022
State Bank of India	14	14	14	0
Nationalized Banks	47	48	48	1
Co-Operative Banks	9	09	09	0
Private Sector Banks	41	42	44	3
Small Finance Banks	0	0	0	0
Total	111	113	115	4

As on 31.03.2023, total number of bank branches in UT stood at 113. As on 30.06.2023, total number of bank branches in UT stood at 115, given in **Annexure- 12,Page No...40.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1743.47 Crores** in absolute terms from **Rs. 13548.81 Crores** as of **June 2022** to **Rs. 15292.28 Crores** as of **June 2023** registering growth of **12.87%** as against **June 2022**.

The banks group wise deposit growth and level as of June, 2023 are given below.

(Rs. in Crore)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over June, 2022	Percentage growth over June, 2022
	June,22	March, 2023	June, 2023		
State Bank of India	3210.88	3370.60	3656.10	445.22	13.87%
Nationalized Banks	6191.45	6881.00	6933.87	742.42	11.99%
Co-Operative Banks	613.49	615.13	625.54	12.05	1.96%
Pvt. Sector Banks	3532.99	3919.68	4076.77	543.78	15.39%
TOTAL	13548.81	14786.41	15292.28	1743.47	12.87%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by **Rs. 1107.18 Crores** in absolute terms from **Rs. 5848.22 Crores** as of **June 2022** to **Rs 6955.40 Crores** as of **June 2023** registering a growth of **18.93%**,

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

(Rs. in Crores)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over June, 2022	Percentage growth over June 2022
	June, 2022	March, 2023	June, 2023		
State Bank of India	518.78	562.15	558.29	39.51	7.61%
Nationalized Banks	1712.25	1980.74	1962.22	249.97	14.60%
Co-Operative Banks	240.97	296.28	272.49	31.52	13.08%
Pvt. Sector Banks	3376.22	4049.42	4162.40	786.18	23.29%
Total	5848.22	6888.59	6955.40	1107.18	18.93%

CREDIT DEPOSIT RATIO:

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

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over June, 2022	Percentage growth over June 2022
		June, 2022	March, 2023	June, 2023		
State Bank of India	40%	16.16%	16.68%	15.27%	-0.89	-5.51%
Nationalized Banks	40%	27.66%	28.78%	28.30%	0.64	2.31%
Co-Operative Banks	40%	39.28%	48.17%	43.68%	4.40	11.20%
Pvt. Sector Banks	40%	95.56%	103.31%	102.10%	6.54	6.84%
Conventional CD Ratio	40%	43.16%	46.59%	45.48%	2.32	5.38%

The conventional CD ratio of all three districts together, stood at 45.48%, increased by 2.32% over June 2022.

CD Ratio :

As of June 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, 2022	CD Ratio June, 2022	CD Ratio March, 2023	CD Ratio June, 2023	Variation over March, 2023
1	DNH	40%	57.70	42.88	62.24	62.76	0.52
2	Daman	40%	42.05	8.41	46.14	42.88	-3.26
3	DIU	40%	8.87	57.59	9.51	9.12	-0.39

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	7091.94	4451.17	62.76	0.02	0.012
2	Daman	191173	5202.46	2230.95	42.88	0.02	0.011
3	DIU	52076	2997.88	273.28	9.12	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 of deposit, credit expansion and CD ratios are given in Annexure-13 to 16, Page No...41 to 44.

PRIORITY SECTOR LENDING:

I. The **Bank group wise** percentage share of various components of outstanding of Priority Sector advances as of June, 2023 is as under:

Sector	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	4.25%	39.46%	53.04%	3.24%	51.58%
AGRI. ADVs	5.60%	42.13%	39.76%	12.51%	4.21%
WS ADVs	9.09%	54.89%	35.32%	0.69%	3.43%

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 1A &1B Page No...26-27

AGENDA No.6**PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2023-24:**

The summary of target vis-a-vis achievement during quarter ended June 2023 for financial year 2023-24, under Priority Sector Annual Credit Plan 2023-24 is presented hereunder.

(Amount in Crores)

No.	Priority Sector	Target 2023-24		Disb. during QE June 2023		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5309	141.58	1675	88.25	31.55%	62.33%
	Of which Farm Credit	4705	87.43	1535	53.02	32.62%	60.64%
2	MSME	2980	1616.83	2107	1104.29	70.70%	68.30%
	Of which Micro Ent.	1751	1094.41	1599	246.55	91.31%	22.52%
3	Export Credit	14	3.83	0	0	0.00%	0.00%
4	Education	119	7.77	69	1.66	57.98%	21.36%
5	Housing	1534	219.14	722	36.80	47.06%	16.79%
6	Other PSA	1187	6.63	363	5.25	30.58%	79.18%
7	Total PSA	11143	1995.78	4936	1236.25	44.30%	61.94%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 up to quarter June 2023, for Priority Sectors by all the Banks was 44.30% in respect of targets in number of accounts and 61.94% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA-79.18% followed by MSME-68.30% followed by Agriculture – 62.33% and Farm Credit – 60.64%,

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2023-24 for the quarter ended June-2023 of the UT is given in **Annexure – 18 A(1) & 18A(2), Page No...47 & 48**

AGENDA No.7**Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2023-24, Quarter ended June, 2023.**

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	72.89	7.92	10.86%
Agri. Term Loan	219.96	6.92	3.15%
Total Agriculture	292.85	14.84	5.07%
MSME	2269.49	104.40	4.60%
Housing Loan (P.S)	974.36	42.49	4.36%
Education Loan(P.S)	26.99	3.34	12.37%
Other PS	23.62	0.45	1.90%
Total Priority Sector	3587.32	165.52	4.61%
Non Priority Sector	3368.08	77.63	2.30%
Total Advances	6955.40	243.15	3.50%

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

Details are given in Annexure-18B(1) & 18B(2), **Page No...49 & 50**

AGENDA No. 8**PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED JUNE 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 for disb.
BOB	5	5	5	0	0
SBI	0	0	0	0	0
INDIAN BANK	0	0	0	0	0
PNB	0	0	0	0	0
Central Bank of India	3	3	2	0	1
UBI	0	0	0	0	0
CANARA BANK	0	0	0	0	0
TOTAL	8	8	7	0	1

As per the progress report at the quarter ended June, 2023 against **8** sponsored applications, banks have sanctioned **8** 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****(i) MINORITY COMMUNITIES :**

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

Particulars	As of March, 2023		As of June, 2023	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1618	122.42	382	34.07
Outstanding position (A/c and Amt.)	2851	188.75	2818	169.76

Fresh loans of Rs.34.07 Crores were disbursed by the Banks to 382 beneficiaries belonging to Minority Communities up to the quarter ended June 2023. The outstanding reached to the level of Rs. 169.76 Crores in 2818 accounts as of June 2023.

The share of advances to Minority Community to Priority Sector Advances stood at 4.73% at the quarter ended June, 2023. The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended June 2023 to Minority Communities are given in **Annexure – 19A & 19B, Page No...51& 52**

(ii) WOMEN ENTREPRENEURS

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

Particulars	As of March, 2023		As of June, 2023	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	11787	398.66	3721	128.94
Outstanding position (A/c and Amt.)	21245	1102.32	21199	1108.75

Fresh credit to the tune of Rs. 128.94 Crores to 3721 beneficiaries was extended in the UT up to the quarter ended June 2023. The outstanding advances reached at the level of Rs. 1108.75 Crores in 21199 accounts and stood at 15.94% of Total advances. **Member Banks are requested to boost up the financing to the Women Entrepreneurs.**

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended June 2023 to Women Entrepreneurs are given in **Annexure – 20, Page No 53**

(iv)REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. In Crore)

District	Particulars	Target March 2023		Achievement		Target March 2024		Achievement	
				March, 2023				June 2023	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1152	218.80	1431	155.67	1166	170.25	605	63.28
Daman		500	79.90	806	29.36	305	45.29	360	9.85
Diu		110	4.88	9	0.64	63	3.60	2	0.11
Total		1762	303.58	2246	185.67	1534	219.14	967	73.24
DNH	Outstanding			8917	751.77			12062	1233.70
Daman		NA	NA	2815	180.09	NA	NA	2951	184.22
Diu				76	12.76			71	12.16
Total				11808	944.62			15084	1430.08

As per the information made available by the member banks, fresh loans worth Rs 73.24 Crores have been granted to 967 beneficiaries up to the quarter ended June 2023 under Housing Finance. The outstanding level reached to Rs. 1430.08 Crores in 15084 accounts as of June 2023. Bank wise details are given in **Annexure – 21, Page No...54**

(iii) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the quarter ended June 2023 is as under :

(A) Savings Bank account details :

(Amt. in Rs.Crore)

Savings linkage	Savings Bank A/Cs opened during the quarter ended June,2023			Total No. of Savings Bank accounts during Current FY 2023-24		
	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	121	1390	0.32	177	2020	0.81
Out of above, Women SHG	121	1390	0.32	177	2020	0.81

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June 2023			Cumulative A/cs Graded and Sanctioned during the FY 2023-24		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	1	1	0.01	1	1	0.01
Out of above, Women SHG	1	1	0.01	1	1	0.01

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

Disbursement of Loans	Disbursement during the quarter ended June 2023				Total loan disbursed during the FY 2023-24			
	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	1	0.01	1	0.01	1	0.01	1	0.01
Of above, Women SHG	1	0.01	1	0.01	1	0.01	1	0.01

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
	June 2023	107	0.89	107	0.89

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	June 2023	8	0.03	8	0.03
	March 2023	8	0.03	8	0.03

Bankwise details are given in **Annexure – 22, Page No.55.**

(v) REVIEW OF PROGRESS UNDER EDUCATION LOAN :**(Rs. in Crores)**

District	Particulars	Target March 2023		Ach.as of March 2023		Target 2023-24		Ach. As of June 2023	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	190	4.86	207	8.60	119	7.77	69	2.73
Total	Outstanding	0	0	548	34.98	0	0	551	36.38

During the June 2023 quarter, Banks have disbursed Education loans to 69 students to the tune of Rs. 2.73 Crores. The outstanding under Education loans stood at Rs. 36.38 Crores in 551 accounts as of June 2023. Bank wise details are given in **Annexure – 23, Page No...56.**

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

The number of active KCCs in the UT as of June 2023 is 1321 (decrease from 1340 as of March-2023) showing balance O/s is Rs. 28.36 Cr. (decrease from Rs. 30.54 Cr. as of March 2023)

(V - B) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 2 a/c disbursed for 0.01 Cr in the June 23 quarter, outstanding at the end of June 2023 quarter is Rs. 0.04 Cr in 5 a/c.

(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 :

District	Disbursement up to June, 2022		Disbursement up to March, 2023		Disbursement up to June, 2023		Outstanding as of June -23	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	335	6.13	1377	26.36	405	8.71	2542	53.48
DAMAN	76	2.23	146	6.01	65	2.02	402	12.18
DIU	15	0.58	53	1.67	38	0.78	26	0.52
TOTAL	426	8.94	1576	34.04	508	11.51	2970	66.18

The outstanding advances to SC/ST beneficiaries as of March 2023 was Rs. 61.00 Crores in 3026 accounts, forming 25.22% of Weaker Section advances. Similarly the outstanding advances to SC/ST beneficiaries as of June, 2023 was Rs. 66.18 Crores in 2970 accounts, forming 27.67% of Weaker Section advances. Details are given in **Annexure-24, Page No 57**.

(viii) Centre wise availability of ATMs

As per the information provided by Member Banks, there were 278 ATMs in the UT as of June 2023. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of June 2023	No. of ATMs	
		March, 2023	June 2023
Urban	0	0	0
Semi-urban	83	261	252
Rural	32	25	26
Total	115	286	278

Banks have set up good number of ATMs in Semi-urban centers, 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...58

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 which is extended up to 31.07.2023 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. Progress under Saturation Drive for Jan Suraksha Schemes as on 30.06.2023 is as under:

Campaign period from 01.04.2023 to 31.07.2023							
UTLBC Name	Lead District Name	No. of Gram Panchayat	No. of Camp Organise	Application Received or Enrolled during the campaign (from 24.06.2023 to 30.06.2023)		Application Received or Enrolled during the campaign (from 01.04.2023 to 30.06.2023)	
				PMJJBY	PMSBY	PMJJBY	PMSBY
DNH & DD	DNH	20	20	555	729	3401	4503
	DAMAN	14	16	89	178	749	1396
	DIU	4	5	8	20	130	235

In this connection, all Lead banks, Addressee banks were advised to take all necessary steps for grand success of ongoing Jan Suraksha campaign for enrollment of persons eligible for PMJSS through arranging digital/ physical camps/ drives at panchayat level of all district. 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.

AGENDA No. 11**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:

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

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

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

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

Latest Update and Way Forward:-

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

Progress and ATR

In review meeting dt 07.08.2023 chaired by secretary DFS, the following agenda has been discussed

S.No	Agenda	Reply of UTLBC
1	Status of issuance of property cards in the states.	District wise property card issuance details are as under: DNH – Nil, Daman- 1664, Diu- Nil
2	Banks plan of action for use of property cards for the purpose of loan under SVAMITVA scheme	Banks may device the policy to finance against property cards.
3	Status of state laws modifications/ amendments for: a. unambiguous evidence of ownership of property card holders with unconditional rights of transfer b. the creation of equitable mortgage and charge on that property.	UT administration has not issued any modifications/amendments in laws. Clarification not received from office of Dy. Collector, Daman. Clarification not received from office of Dy. Collector, Daman
4	Guidance value for the Abadi area to assess the value of the property offered as security	Clarification not received from office of Dy. Collector, Daman
5	Total number of loans sanctioned/ disbursed in the state under SVAMITVA scheme	Nil
