



**AGENDA FOR 15TH UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



DATE : 13.12.2023 (WEDNESDAY) TIME- 11.30 AM

VENUE: DAMAN (CONFERENCE HALL, VIDYUT BHAWAN, DAMAN)

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

| PARAMETERS | Sep-22 | Jun-23 | Target (% of ANBC) | Sep-23 | Growth over Jun 2023 (Q-o-Q) | Growth over Sep 2022(Y-o-Y) | % growth over Jun 2023(%) |
|--|---------------------------------|---------------------------------|-----------------------|---------------------------------|--------------------------------|--------------------------------|---------------------------|
| TOTAL No. OF BRANCHES | 111 | 114 | NA | 114 | 0 | 3 | 0 |
| CATEGORY OF BRANCHES | | | | | | | |
| RURAL | 32 | 32 | NA | 32 | 0 | 0 | 0 |
| SEMI - URBAN | 79 | 82 | NA | 82 | 0 | 3 | 0 |
| URBAN | 0 | 0 | NA | 0 | 0 | 0 | 0 |
| METRO | 0 | 0 | NA | 0 | 0 | 0 | 0 |
| TOTAL | 111 | 114 | NA | 114 | 0 | 3 | 0 |
| KEY INDICATORS (Amt. Rs. in Crores) | | | | | | | |
| DEPOSITS | 13780.39 | 15292.28 | NA | 15614.14 | 321.86 | 1833.85 | 2.10% |
| ADVANCES | 6281.63 | 6955.40 | NA | 8060.15 | 1104.75 | 1778.52 | 15.88% |
| CREDIT DEPOSIT RATIO | 45.58% | 45.48% | 40% (Min.) | 51.62% | 6.14 | 6.04 | 6.14% |
| PS ADVANCES (% to advances) | 3383.82 53.86% | 3587.32 51.58% | 40% | 4307.94 53.45% | 720.62 20.08% | 924.12 27.30% | 20.08% |
| AGRI ADVANCES (% to advances) | 258.00 4.11% | 292.85 4.21% | 18% | 317.02 3.93% | 24.17 8.25% | 59.02 22.87% | 8.25% |
| MSME ADVANCES (% to adv) | 2059.26 32.78% | 2269.49 32.63% | NA | 2391.59 29.67% | 122.10 5.38% | 332.33 16.13% | 5.38% |
| -Of which to Micro Enterprise | 674.58 10.73% | 728.86 10.47% | 7.5% | 760.09 9.43% | 31.23 4.28% | 85.51 12.67% | 4.28% |
| WEAKER SEC.ADV (% to advances) | 232.01 3.69% | 239.15 3.43% | 11.5 | 256.89 3.19% | 17.74 7.41% | 24.88 10.72% | 7.41% |
| NPS | 2897.81 46.14% | 3368.08 48.42% | | 3752.21 46.55% | 384.13 11.40% | 854.40 29.48% | 11.40% |

| Position of Kisan Credit Cards (Crop) for the period ended | | | | | | (Rs in Crore) |
|---|--------------|--------------|--------------|-------------------------------|-----------------------------|----------------------------|
| | Sep-22 | Jun-23 | Sep-23 | Growth over June 2023 (Q-o-Q) | Growth over Sep 2022(Y-o-Y) | % growth over June 2023(%) |
| Accounts | 1315 | 1321 | 1361 | 40 | 46 | 3.02% |
| Amount | 26.72 | 28.36 | 30.24 | 1.88 | 3.52 | 6.63% |

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 14th meeting of Union Territory Level Bankers Committee for the quarter ended June 2023 held on 18th Sep, 2023. Minutes were circulated to all the members vide letter dated 22nd Sep, 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 of all eligible small vendors under PMSVANidhi scheme and bring down TAT to minimum level. early sanction/disbursement of 2nd & 3rd instalments to all eligible small vendors. | Conveyed to all banks and LDM's have discussed the issue in their respective DLCC. The disbursement under PMSVANidhi scheme as on 30.09.2023 is 89.63%. TAT as on 30.09.2023 is decreased to 41 days. |
| 2 | Bank should improve the performance in Social Security scheme PMJJBY, PMSBY and APY enrolment | Conveyed to all Banks & LDMs. Banks are organizing more camps at G.P level for maximum enrollment under PMJJBY & PMSBY. Jansuraksha campaign from 01.10.23 to 31.12.23 is going on for saturation of PMJJBY & PMSBY. |
| 3. | 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. At the quarter ended Sep, 2023 against 14 sponsored PMEGP applications, banks have sanctioned all 14 PMEGP applications. Banks have disbursed Rs. 41.10 Cr. under PMMY up to 30.09.2023. |
| 4 | All Banks focus on 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. |
| 5 | All Banks should sanction/disburse more proposal in PMFME scheme under coverage of CGTMSE. Inclusion of data related to finance under CGTMSE scheme in agenda. | Conveyed to all banks and LDM's have discussed the issue in their respective DLCC. |

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

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.09.2023:

| 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 | 107628 | 119142 | 226500 | 193083 | 100% | 85.24% | 107875 | 47.62% |

Position with respect to operative CASA accounts as of 30.09.2023:

| 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 | 1109536 | 100% | 81.46% | 40.66% | 81.22% |

As per the progress report dated 30.09.2023, Aadhaar Seeding in operative CASA accounts in the UT stood at 81.46% and average Aadhaar authentication stood at 40.66%, whereas the National average under Aadhaar Seeding and Authentication stands at 86.90% and 55.70% respectively. Under Mobile Number Seeding, the performance of the UT stood at 81.22% against the National Average of 80.94%.

The District-wise position in terms of operative CASA accounts is @ [Annexure-2, Page No.29 & Annexure-26, Page- 61](#).

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 30.09.2023 is as below:

| District | Particular | As on 30.09.2022 | | As on 30.06.2023 | | As on 30.09.2023 | | Growth over June 2023 | |
|--------------|------------------------------------|------------------|---------------|------------------|---------------|------------------|---------------|-----------------------|--------------|
| | | PMJJBY | PMSBY | PMJJBY | PMSBY | PMJJBY | PMSBY | PMJJBY | PMSBY |
| DNH | Total | 57881 | 127189 | 62603 | 89028 | 47245 | 93930 | -15358 | 4902 |
| Daman | Enrollment (Cumulative) Target: NA | 36683 | 79887 | 44423 | 51761 | 28770 | 63437 | -15653 | 11676 |
| Diu | | 14830 | 27098 | 19851 | 13893 | 7082 | 14088 | -12769 | 195 |
| TOTAL | | 109394 | 234174 | 126877 | 154682 | 83097 | 171455 | -43780 | 16773 |

During the period under review from June-23 to Sep-23, the growth of enrollment of PMJJBY is (-)43780 and PMSBY is 16773. Target of fresh enrollment under the ongoing saturation campaign from 01.10.2023 to 31.12.2023 is as under:

PMJJBY: DNH- 11809, Daman- 6435, Diu- 1767, Total for UT- 20011

PMSBY: DNH-19190, Daman- 12175, Diu- 3059, Total for UT- 34424

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.09.2023 is as below:

| Particulars | PMJJBY | PMSBY |
|---|--------------|---------------|
| DNH | 47245 | 93930 |
| Daman | 28270 | 63437 |
| Diu | 7082 | 14088 |
| Total enrollment | 83097 | 171455 |
| Claim settlement status as on 30.09.2023 | | |
| Claims lodged | 311 | 36 |
| Claims Paid | 290 | 25 |
| Claims Rejected | 19 | 9 |
| Claims under process | 2 | 2 |
| Settlement %age | 93.25% | 69.44% |

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.30](#)

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 30.09.23 | Achievement (%) |
| 1 | Public Sector Banks | DNH | 33 | 2480 | 3036 | 122.42% | 33 | 3100 | 1210 | 39.03% |
| 2 | | Daman | 19 | 1840 | 2024 | 110.00% | 18 | 1800 | 754 | 41.88% |
| 3 | | Diu | 10 | 400 | 150 | 37.50% | 10 | 1000 | 49 | 4.90% |
| 4 | | Total | 62 | 4720 | 5210 | 110.38% | 61 | 5900 | 2013 | 34.11% |
| 5 | Private Banks | DNH | 24 | 1240 | 442 | 35.65% | 26 | 1240 | 275 | 22.17% |
| 6 | | Daman | 15 | 790 | 73 | 9.24% | 15 | 740 | 15 | 2.02% |
| 7 | | Diu | 3 | 270 | 22 | 8.15% | 3 | 210 | 12 | 5.71% |
| 8 | | Total | 42 | 2300 | 537 | 23.35% | 44 | 2190 | 302 | 13.78% |
| 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% | 114 | 8090 | 2315 | 28.61% |

Total number of enrolments in the UT under the scheme so far is 41555

Bank-wise achievement of targets for FY 2023-24 is @ [Annexure- 4 & 4A, Page No.31 & 32](#)

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 Sep 2023:

| State or UT | Active BCs | In-active BCs | % of inactivity |
|--------------------|-------------------|----------------------|------------------------|
| DNH & DD | 110 | 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 Sep-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 | 27 |
| 2 | DAMAN | 1 | 21 | 07 | 31 |
| 3 | DIU | 1 | 21 | 05 | 09 |
| | Total | 3 | 63 | 18 | 67 |

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

Total 98 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Sep 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 | 20 | 60 | 70 | 117% |
| 2 | Pvt. Sector Banks | 09 | 27 | 28 | 104% |
| 3 | Co-op Banks | 3 | 00 | 00 | - |
| | Total | 32 | 87 | 98 | 112% |

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

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.

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.
- 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 05 training program in the Sep 2023 quarter and trained 134 candidate out of which number of SC candidate-9, ST candidate-123, OBC candidate-00 and Others candidate is 02. The Cumulative category wise details are as under:

| Quarter ended | No. of training program conducted during the year 2023-24 | Cumulative no. of training program since inception | No. of beneficiaries trained during the year 2023-24 | Cumulative no. of beneficiaries trained | Cumulative no. of trained beneficiaries settled | | |
|---|---|--|--|---|---|---------------------|-------|
| | | | | | Through Bank finance | Through own sources | Total |
| Target for F.Y 23-24 | 25 | | 750 | | | | |
| Sep 2023 | 14 | 266 | 388 | 7449 | 2740 | 1867 | 4883 |
| Category wise Cumulative no. of trainees | | | | | | | |
| Quarter ended | SC | ST | OBC | Women | Minorities | Others | |
| Sep 2023 | 331 | 5510 | 598 | 6148 | 123 | 887 | |

AGENDA No.4

OTHER AGENDA

Progress under Pradhan Mantri MUDRA Yojana (PMMY)

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on June 2023 and Sep 2023 (FY 2023-24)
(Amt. in Crores)

| District | Disb. as on 30.09.2022 | | Disb. as on 30.06.2023 | | Disbursement as on 30.09.2023 | | | | | | | |
|--------------|------------------------|--------------|------------------------|--------------|-------------------------------|-------------|-------------|--------------|------------|--------------|-------------|-------------|
| | Total Disb | | 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. | A/c | Disb. Amt. |
| DNH | 1868 | 19.07 | 739 | 11.48 | 823 | 2.74 | 849 | 13.38 | 149 | 11.78 | 1821 | 27.9 |
| Daman | 332 | 8.70 | 168 | 5.29 | 170 | 0.27 | 131 | 3.44 | 88 | 6.86 | 389 | 10.57 |
| Diu | 53 | 2.01 | 39 | 0.89 | 10 | 0.01 | 49 | 1.13 | 22 | 1.49 | 81 | 2.63 |
| Total | 2253 | 29.78 | 946 | 17.66 | 1003 | 3.02 | 1029 | 17.95 | 259 | 20.13 | 2291 | 41.1 |

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 **30.06.2023** and **30.09.2023** is here under:

(Amt. in Crores)

| District | As on 30.09.2022 | | As on 30.06.2023 | | As on Sep 2023 | | | | | | | |
|--------------|------------------|--------------|------------------|--------------|----------------|-------------|--------------|-------------|---------------|--------------|---------------|--------------|
| | Total | | Total | | Shishu | | Kishore | | Tarun | | Total | |
| | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA |
| DNH | 63.64 | 8.84 | 72.99 | 9.65 | 4.30 | 0.56 | 34.68 | 4.02 | 99.73 | 4.83 | 138.71 | 9.41 |
| Daman | 34.72 | 7.76 | 37.41 | 7.30 | 0.66 | 0.16 | 11.02 | 2.02 | 27.07 | 5.98 | 38.75 | 8.16 |
| Diu | 5.83 | 0.09 | 5.78 | 0.33 | 0.11 | 0.01 | 2.56 | 0.04 | 4.11 | 0.34 | 6.78 | 0.39 |
| Total | 104.19 | 16.69 | 116.18 | 17.28 | 5.07 | 0.73 | 48.26 | 6.08 | 130.91 | 11.15 | 184.24 | 17.96 |

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:

- 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 performacne under the scheme.

Cumulative progress as of 30.06.2023 and 30.09.2023 under Stand Up India in UT is as under:

(Amount Rs. In Crores)

| District | Target | As on 30.09.2022 | | As on 30.06.2023 | | | | As on 30.09.2023 | | | |
|--------------|------------|------------------|-----------------------|------------------|-----------------------|--------------|-----------------------|------------------|-----------------------|--------------|-----------------------|
| | | Disbursement | | 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 | 3 | 0.07 | 3 | 0.07 | 3 | 0.07 | 3 | 0.07 |
| Daman | 66 | 45 | 16.52 | 2 | 0.29 | 2 | 0.29 | 2 | 0.29 | 2 | 0.29 |
| Diu | 13 | 1 | 0.02 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| Total | 187 | 98 | 31.83 | 5 | 0.36 | 5 | 0.36 | 5 | 0.36 | 5 | 0.36 |

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 **30.09.2023**, 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 30.06.2023 | | Position as of 30.09.2023 | |
|--------------|-------------------|---------------------------|-------------------------|---------------------------|-------------------------|
| | | 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 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 30.09.2023 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 | 09 | 1830 | 131 | 1970 | 92.89% | 1823 |
| | Private Sector Banks | 36 | 71 | 19 | 126 | 56.34% | 69 |
| DAMAN | Public sector Banks | 15 | 637 | 3 | 655 | 97.25% | 637 |
| | Private Sector Banks | 77 | 31 | 5 | 113 | 27.43% | 31 |
| DIU | Public sector Banks | 0 | 151 | 8 | 159 | 94.97% | 151 |
| | Private Sector Banks | 0 | 3 | 2 | 5 | 60.00% | 3 |
| TOTAL | | 137 | 2723 | 168 | 3028 | 89.93% | 2714 |

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 Udhyaam registration of all Street Vendors, especially those who have availed loans under PM SVANidhi scheme.

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 vending 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.

4.5 Deepening of Digital Payment Ecosystem

Performance in expanding digital payment ecosystem under Savings Accounts as of 30.09.2023:

| 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 | 762548 | 565423 (74.15%) | 255968 (33.57%) | 693626 (90.96%) | 610818 (80.10%) | 762548 (100%) | 66211 |
| DAMAN | 401656 | 375020 (93.37%) | 204669 (50.96%) | 282355 (70.30%) | 365585 (91.02%) | 401656 (100%) | 18040 |
| DIU | 91072 | 78609 (86.31%) | 47464 (52.11%) | 43617 (47.89%) | 64768 (71.11%) | 91072 (100%) | 8964 |
| TOTAL | 1255276 | 1019052 (81.18%) | 508101 (40.47%) | 1019598 (81.22%) | 1041171 (82.94%) | 1255276 (100%) | 93215 |

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 29.08.2023 to review the progress under UT of DNH&DD.

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.

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

4.7 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

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

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

4.10 Facilitating creation of equitable mortgage anywhere in UT of DNH & DD: The UT govt. was requested to specify all Municipal Corporation, Municipalities and Panchayats i.e. all District, Towns, Talukas and Villages in UT of DNH & DD for the purpose of section 58 (f) of the Transfer of Property Act to facilitate Banks and the beneficiaries to create hassle free equitable mortgage on properties anywhere in the UT.

4.11 PM Vishwakarma Scheme:

BENEFITS TO THE ARTISANS AND CRAFTS PERSONS

The Scheme envisages provisioning of the following benefits to the artisans and crafts persons:

- Recognition: Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- Skill Upgradation: Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- Toolkit Incentive: A toolkit incentive of upto Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- Credit Support: Collateral free 'Enterprise Development Loans' of upto Rs. 3 lakh in two tranches of Rs. 1 lakh and Rs. 2 lakh with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of upto Rs. 1 lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- Incentive for Digital Transaction: An amount of Re. 1 per digital transaction, upto maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- Marketing Support: Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, onboarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centres with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include **Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.**

4.12 CGTMSE:

Availability of bank credit without the hassles of collaterals / third party guarantees would be a major source of support to the first generation entrepreneurs to realize their dream of setting up a unit of their own Micro and Small Enterprise (MSE). Keeping this objective in view, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India launched Credit Guarantee Scheme (CGS) so as to strengthen credit delivery system and facilitate flow of credit to the MSE sector. To operationalize the scheme, Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

| Category (including Trading activity) | Maximum extent of Guarantee Coverage | | |
|--|--------------------------------------|---------------------------------|-----------------------------------|
| | where guaranteed credit facility is | | |
| | Upto ₹ 5 lakh | Above ₹ 5 lakh & upto ₹ 50 lakh | Above ₹ 50 lakh & upto ₹ 500 lakh |
| Micro Enterprises | 85% | 75% | 75% |
| MSEs located in North East Region (incl. Sikkim, UT of Jammu & Kashmir and UT of Ladakh) | 80% | | |
| Women entrepreneurs / SC/ST entrepreneurs / MSEs situated in Aspirational District / ZED certified MSEs / Person with Disability (PwD) / MSE promoted by Agniveers | 85% | | |
| All other category of borrowers | 75% | | |

The lender should cover the eligible credit facilities as soon as they are sanctioned. Guarantee will commence from the date of payment of guarantee fee and shall run through the agreed tenure of the term credit in case of term loans / composite loans and for a period of 5 years where working capital facilities alone are extended to borrowers, or for such period as may be specified by the Guarantee Trust in this behalf.

In pursuit of revamp of Credit Guarantee Scheme to increase flow of credit to MSEs, it has been decided to bring down the cost of guarantee. Further, guarantee fees to Retail / Wholesale Trade is made at par with other activities. The revised the Annual Guarantee Fee (AGF) structure under Credit Guarantee Scheme (CGS -I) applicable to all the guarantees approved/ renewed on or after April 01, 2023 is given in the table below.

| Slab | Standard Rate (pa)* |
|------------------|---------------------|
| 0-10 lakh | 0.37 |
| Above 10-50 lakh | 0.55 |
| Above 50-1 crore | 0.60 |
| Above 1-2 crore | 1.20 |
| Above 2-5 crore | 1.35 |

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

1) Success story of Mrs. Sapilaben Babubhai Ozariya

| | | |
|---|--------------------|---|
| 1 | Name | Mrs. Sapilaben Babubhai Ozariya |
| 2 | Address | Khadipada, Rakholi |
| 3 | Education | 6 th |
| 4 | Training undergone | General EDP (Mfg. of Soaps & cleaning products) |
| 5 | Present Activity | Mfg. of Soaps & cleaning products |



Mrs. Sapilaben Babubhai Ozariya belongs to the tribal community of Dadra and Nagar Haveli. She is 6th std. passed only but wanted to be self-reliant. She had some interest towards making of soap and other cleaning material like phenyl, dish washer etc, and hence Joined RSETI's 06 days training programme on manufacturing of soap making course.

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.8000/- to Rs. 10000/- monthly. She is confident that with the time she will increase her earnings.

2) Success story of Mr. Rajesh Vasant Chimbda

| | | |
|---|--------------------|---------------------------|
| 1 | Name | Mr. Rajesh Vasant Chimbda |
| 2 | Address | Murdolpada, Chisda |
| 3 | Education | 12 th |
| 4 | Training undergone | Masonry & Concrete work |
| 5 | Present Activity | Masonry & Concrete work |

Mr. Rajesh Vasant Chimbda belongs to the tribal community of Dadra and Nagar Haveli and has completed his education up to 12th standard. He always wanted to do something of his own. He had some interest towards Masonry & Concrete work and hence Joined RSETI's 30 days training programme on Masonry & Concrete work.

Post training he became self-confident and started working as masonry in professional manner. His daily income increased to Rs. 600/- to Rs, 700/- . He is now planning to take some contract work of his own.

At present he gets small orders on a regular basis and earn somewhere around to Rs. 16000/- monthly. He is confident that with the time he will increase his 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 SEP, 2023: BRANCH EXPANSION**

| Particulars | Total no. of branches for the quarter ended | | | |
|----------------------|---|------------|------------|-------------------------|
| | Sep, 2022 | June,23 | Sep, 2023 | Variation over Sep 2022 |
| State Bank of India | 14 | 14 | 14 | 0 |
| Nationalized Banks | 47 | 46 | 46 | 0 |
| Co-Operative Banks | 9 | 09 | 09 | 0 |
| Private Sector Banks | 41 | 45 | 45 | 3 |
| Small Finance Banks | 0 | 0 | 0 | 0 |
| Total | 111 | 114 | 114 | 3 |

As on 30.09.2023, total number of bank branches in UT stood at 114, given in Annexure- 12,Page No...42.

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1833.75 Crores** in absolute terms from **Rs. 13780.39 Crores** as of Sep 2022 to **Rs. 15614.14 Crores** as of Sep 2023 registering growth of **13.30% as against Sep 2022.**

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

(Rs. in Crore)

| Bank Group | FOR THE QUARTER ENDED | | | Absolute growth over Sep, 2022 | Percentage growth over Sep, 2022 |
|---------------------|-----------------------|-----------------|-----------------|--------------------------------|----------------------------------|
| | Sep,22 | June, 2023 | Sep, 2023 | | |
| State Bank of India | 3169.90 | 3656.10 | 3629.48 | 459.58 | 14.49% |
| Nationalized Banks | 6318.78 | 6933.87 | 7133.47 | 814.69 | 12.89% |
| Co-Operative Banks | 614.11 | 625.54 | 635.11 | 21.00 | 3.41% |
| Pvt. Sector Banks | 3677.60 | 4076.77 | 4216.08 | 538.48 | 14.64% |
| TOTAL | 13780.39 | 15292.28 | 15614.14 | 1833.75 | 13.30% |

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 1778.52 Crores in absolute terms from Rs. 6281.63 Crores as of Sep 2022 to Rs 8060.15 Crores as of Sep 2023 registering a growth of 28.31%,

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

(Rs. in Crores)

| Bank Group | FOR THE QUARTER ENDED | | | Absolute growth over Sep, 2022 | Percentage growth over Sep 2022 |
|---------------------|-----------------------|----------------|----------------|--------------------------------|---------------------------------|
| | Sep, 2022 | Jun, 2023 | Sep, 2023 | | |
| State Bank of India | 542.19 | 558.29 | 574.68 | 32.49 | 5.99% |
| Nationalized Banks | 1802.25 | 1962.22 | 2025.80 | 223.55 | 12.40% |
| Co-Operative Banks | 246.33 | 272.49 | 270.49 | 24.16 | 9.80% |
| Pvt. Sector Banks | 3690.86 | 4162.40 | 5189.18 | 1498.32 | 40.59% |
| Total | 6281.63 | 6955.40 | 8060.15 | 1778.52 | 28.31% |

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 Sep, 2022 | Percentage growth over Sep 2022 |
|------------------------------|------------------------------|-----------------------|---------------|---------------|--------------------------|---------------------------------|
| | | Sep, 2022 | Jun, 2023 | Sep, 2023 | | |
| State Bank of India | 40% | 16.06% | 15.27% | 15.83% | -0.23 | -0.23% |
| Nationalized Banks | 40% | 27.34% | 28.30% | 28.39% | 1.05 | 1.05% |
| Co-Operative Banks | 40% | 41.60% | 43.68% | 42.71% | 1.11 | 1.11% |
| Pvt. Sector Banks | 40% | 127.47% | 102.10% | 123.08% | 4.39 | 4.39% |
| Conventional CD Ratio | 40% | 50.70% | 45.48% | 51.62% | 0.92 | 0.92% |

The conventional CD ratio of all three districts together, stood at 51.62%, increased by 0.92% over Sep 2022.

CD Ratio :

As of Sep 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 Sep, 2022 | CD Ratio Mar, 2023 | CD Ratio Jun, 2023 | CD Ratio Sep, 2023 | Variation over Jun, 2023 |
|-----|------------------|--------------------------|--------------------|--------------------|--------------------|--------------------|--------------------------|
| 1 | DNH | 40% | 59.83 | 62.24 | 62.76 | 70.36 | 7.60 |
| 2 | Daman | 40% | 45.38 | 46.14 | 42.88 | 48.27 | 5.39 |
| 3 | DIU | 40% | 9.32 | 9.51 | 9.12 | 9.71 | 0.59 |

(Rs. in Crores)

| Sr. | District | Total Population | Total Deposits | Total Advances | CD Ratio | Dep. Per Pop. | Adv. Per Pop. |
|-----|----------|------------------|----------------|----------------|----------|---------------|---------------|
| 1 | DNH | 343709 | 7534.53 | 5301.59 | 70.36 | 0.02 | 0.015 |
| 2 | Daman | 191173 | 5118.88 | 2471.12 | 48.27 | 0.03 | 0.012 |
| 3 | DIU | 52076 | 2960.73 | 287.44 | 9.71 | 0.06 | 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...43 to 46..

PRIORITY SECTOR LENDING:

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

| Sector | State Bank of India | Nationalized Banks | Private Banks | Co-op. Banks | All Banks |
|------------|---------------------|--------------------|---------------|--------------|-----------|
| PS ADVs | 3.60% | 33.42% | 60.27% | 2.68% | 53.44% |
| AGRI. ADVs | 5.50% | 43.37% | 40.14% | 10.97% | 3.93% |
| WS ADVs | 9.31% | 54.11% | 35.98% | 0.60% | 3.18% |

The Member Banks which are below the benchmark (as per **Annexure-1A & 1B**) 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...27-28

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

The summary of target vis-a-vis achievement up to quarter ended Sep 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 | | Disb. during QE Sep 2023 | | % Achievement | |
|-----|----------------------|----------------|----------------|---------------------------|----------------|--------------------------|----------------|---------------|----------------|
| | | A/c | Amt. | A/c | Amt. | A/c | Amt. | A/c | Amt. |
| 1 | Agriculture | 5309 | 141.58 | 1675 | 88.25 | 3286 | 152.16 | 61.89% | 107.47% |
| | Of which Farm Credit | 4705 | 87.43 | 1535 | 53.02 | 3032 | 101.88 | 64.44% | 116.52% |
| 2 | MSME | 2980 | 1616.83 | 2107 | 1104.29 | 3100 | 1760.77 | 104.02% | 108.90% |
| | Of which Micro Ent. | 1751 | 1094.41 | 1599 | 246.55 | 2466 | 389.97 | 140.83% | 35.63% |
| 3 | Export Credit | 14 | 3.83 | 0 | 0 | 1 | 0.18 | 7.00% | 4.69% |
| 4 | Education | 119 | 7.77 | 69 | 1.66 | 145 | 3.84 | 121.84% | 49.42% |
| 5 | Housing | 1534 | 219.14 | 722 | 36.80 | 1567 | 92.83 | 102.15% | 42.36% |
| 6 | Other PSA | 1187 | 6.63 | 363 | 5.25 | 972 | 10.71 | 81.88% | 161.53% |
| 7 | Total PSA | 11143 | 1995.78 | 4936 | 1236.25 | 9071 | 2020.49 | 81.40% | 101.23% |

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 up to quarter Sep 2023, for Priority Sectors by all the Banks was 81.40% in respect of targets in number of accounts and 101.23% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA-161.53% followed by Farm Credit – 116.52% and MSME- 108.90% followed by and Agriculture – 107.47%

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2023-24 for the quarter ended Sep-2023 of the UT is given in **Annexure – 18 A(1) & 18A(2), Page No...49 & 50**

AGENDA No.7**Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2023-24, Quarter ended Jun-23 and Sep-23.**

(Amt. Rs. in crores)

| Particulars | As on 30.06.2023 | | | As on 30.09.2023 | | |
|------------------------------|------------------|---------------|----------------------|------------------|---------------|----------------------|
| | Amt. O/s | Gross NPA | % NPA to Outstanding | Amt. O/s | Gross NPA | % NPA to Outstanding |
| Crop Loan | 72.89 | 7.92 | 10.86% | 78.83 | 2.04 | 2.58% |
| Agri. Term Loan | 219.96 | 6.92 | 3.15% | 238.19 | 5.71 | 2.39% |
| Total Agriculture | 292.85 | 14.84 | 5.07% | 317.02 | 7.75 | 2.44% |
| MSME | 2269.49 | 104.40 | 4.60% | 2391.59 | 59.29 | 2.47% |
| Housing Loan (P.S) | 974.36 | 42.49 | 4.36% | 1538.92 | 17.44 | 1.13% |
| Edu. Loan(P.S) | 26.99 | 3.34 | 12.37% | 29.15 | 0.36 | 1.23% |
| Other PS | 23.62 | 0.45 | 1.90% | 31.26 | 0.85 | 2.71% |
| Total Priority Sector | 3587.32 | 165.52 | 4.61% | 4307.94 | 85.69 | 1.99% |
| Non Priority Sector | 3368.08 | 77.63 | 2.30% | 3752.21 | 34.37 | 0.91% |
| Total Advances | 6955.40 | 243.15 | 3.50% | 8060.15 | 120.06 | 1.49% |

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...51 & 52**

AGENDA No. 8**PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED SEP 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 | 10 | 10 | 10 | 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 | 4 | 4 | 2 | 0 | 2 |
| UBI | 0 | 0 | 0 | 0 | 0 |
| CANARA BANK | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 14 | 14 | 12 | 0 | 2 |

As per the progress report at the quarter ended **Sep, 2023** against **14** sponsored applications, banks have sanctioned **14** 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 TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS****(i) MINORITY COMMUNITIES :****(Amount Rs. in Crores)(Account in No.)**

| Particulars | As of Sep, 2022 | | As of June, 2023 | | As of Sep, 2023 | |
|--|-----------------|--------|------------------|--------|-----------------|--------|
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| Disbursement of Fresh loans during quarter | 860 | 52.03 | 382 | 34.07 | 1062 | 69.35 |
| Outstanding position (A/c and Amt.) | 2635 | 170.98 | 2818 | 169.76 | 2898 | 176.51 |

Fresh loans of Rs.69.35 Crores were disbursed by the Banks to 1062 beneficiaries belonging to Minority Communities up to the quarter ended Sep 2023. The outstanding reached to the level of Rs. 176.51 Crores in 2898 accounts as of Sep 2023.

The share of advances to Minority Community to Priority Sector Advances stood at 4.09% at the quarter ended Sep, 2023. The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Sep 2023 to Minority Communities are given in **Annexure – 19A & 19B, Page No...53& 54**

(ii) WOMEN ENTREPRENEURS

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

| Particulars | As of Sep, 2022 | | As of Jun, 2023 | | As of Sep, 2023 | |
|--|-----------------|---------|-----------------|---------|-----------------|---------|
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| Disbursement of Fresh loans during quarter | 5520 | 174.46 | 3721 | 128.94 | 6584 | 245.65 |
| Outstanding position (A/c and Amt.) | 19535 | 1049.63 | 21199 | 1108.75 | 22528 | 1187.95 |

Fresh credit to the tune of Rs. 245.65 Crores to 6584 beneficiaries was extended in the UT up to the quarter ended Sep 2023. The outstanding advances reached at the level of Rs. 1187.95 Crores in 22528 accounts and stood at 14.73% 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 Sep 2023 to Women Entrepreneurs are given in **Annexure – 20, Page No 55**

(iv) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. In Crore)

| District | Particulars | Target | | Achievement | | Achievement | |
|--------------|-----------------------------|-------------|---------------|--------------|----------------|-------------|--------------|
| | | March 2024 | | June, 2023 | | Sep-2023 | |
| | | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| DNH | Disbursement of Fresh loans | 1166 | 170.25 | 605 | 63.28 | 833 | 74.19 |
| Daman | | 305 | 45.29 | 360 | 9.85 | 732 | 18.47 |
| Diu | | 63 | 3.60 | 2 | 0.11 | 2 | 0.17 |
| Total | | 1534 | 219.14 | 967 | 73.24 | 1567 | 92.83 |
| DNH | Outstanding | | | 12062 | 1233.70 | 14570 | 1238.31 |
| Daman | | NA | NA | 2951 | 184.22 | 4373 | 288.45 |
| Diu | | | | 71 | 12.16 | 70 | 12.16 |
| Total | | | | 15084 | 1430.08 | 19013 | 1538.92 |

As per the information made available by the member banks, fresh loans worth Rs 92.83 Crores have been granted to 1567 beneficiaries up to the quarter ended Sep 2023 under Housing Finance. The outstanding level reached to Rs. 1538.92 Crores in 19013 accounts as of Sep 2023. Bank wise 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 Sep 2023 is as under :

(A) Savings Bank account details :

(Amt. in Rs.Crore)

| Savings linkage | Savings Bank A/Cs opened during the quarter ended Sep,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 | 130 | 1450 | 0.35 | 240 | 2630 | 0.93 |
| Out of above, Women SHG | 130 | 1450 | 0.35 | 240 | 2630 | 0.93 |

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

| Grading and Sanction | Accounts Graded and Sanctioned during the quarter ended Sep 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 | 3 | 3 | 0.08 | 4 | 4 | 0.09 |
| Out of above, Women SHG | 3 | 3 | 0.08 | 4 | 4 | 0.09 |

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

| Disbursement of Loans | Disbursement during the quarter ended Sep 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 | 3 | 0.08 | 3 | 0.08 | 4 | 0.09 | 4 | 0.09 |
| Of above, Women SHG | 3 | 0.08 | 3 | 0.08 | 4 | 0.09 | 4 | 0.09 |

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 | June 2023 | 107 | 0.89 | 107 | 0.89 |
| | Sep 2023 | 108 | 1.00 | 108 | 1.00 |

| 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 |
| | Sep 2023 | 7 | 0.03 | 7 | 0.03 |

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

(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 Sep 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 | 149 | 6.01 |
| Total | Outstanding | 0 | 0 | 548 | 34.98 | 0 | 0 | 616 | 39.51 |

At the end of Sep 2023 quarter, Banks have disbursed Education loans to 149 students to the tune of Rs. 6.01 Crores. The outstanding under Education loans stood at Rs. 39.51 Crores in 616 accounts as of Sep 2023. Bank wise details are given in **Annexure – 23, Page No...58.**

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

Details of agriculture credit through Kisan credit cards (KCC) from SCBs

No. in actuals Amt. in Rs. Crores

| Name of The State: | UT of DNH & DD | | | | | |
|----------------------|----------------------|--------------|----------------------|--------------|----------------------|--------------|
| | Sep-22 | | Jun-23 | | Sep-23 | |
| | No. of Operative KCC | Amt O/s | No. of Operative KCC | Amt O/s | No. of Operative KCC | Amt O/s |
| Public Sector Banks | 1887 | 45.05 | 1847 | 49.20 | 1925 | 56.51 |
| Private Sector Banks | 160 | 6.52 | 253 | 9.08 | 260 | 8.62 |
| Foreign Banks | | | | | | |
| Small Finance Banks | | | | | | |
| RRBs | | | | | | |
| Coop banks | 3 | 0.07 | 4 | 0.10 | 4 | 0.06 |
| Total | 2050 | 51.64 | 2104 | 58.38 | 2189 | 65.19 |

Note

| | | | | | | |
|-------------------------|-------------|--------------|-------------|--------------|-------------|--------------|
| KCC (Crop) | 1315 | 26.72 | 1321 | 28.36 | 1361 | 30.24 |
| KCC (Animal Husbandary) | 118 | 5.43 | 182 | 8.58 | 209 | 10.89 |
| KCC (Fishries) | 617 | 19.49 | 601 | 21.44 | 619 | 24.06 |
| Total | 2050 | 51.64 | 2104 | 58.38 | 2189 | 65.19 |

The number of all type of KCCs in the UT as of Sep 2023 is 2189 (increase from 2104 as of June-2023) showing balance O/s is Rs. 65.18 Cr. (increase from Rs. 58.38 Cr. as of June 2023).

Ghar Ghar KCC Abhiyan for PM Kisan Saturation:

Background: GoI has launched various saturation drives for saturation of PM Kisan beneficiaries with Kisan Credit Card (KCC). As on 31.03.2023, the total no. of PM Kisan beneficiaries in the country are 8.80 crore while the total KCC cardholders are 7.35 crore. Hence, there is a gap of around 1.5 crore PM Kisan beneficiaries who are yet to avail the benefits of KCC.

As on 31.03.2023, the total no. of PM Kisan beneficiaries in the UT is 14449 whereas no. of KCC beneficiaries is 2189. Hence, there is a gap of around 12260 PM Kisan beneficiaries who are yet to avail the benefits of KCC.

Period of Saturation Drive: 01 October 2023 to 31 December 2023

Monitoring of the Saturation Drive: Overall monitoring of the campaign shall be done by Dept. of Financial Services, Ministry of Finance and Dept. of Agriculture and Farmers' Welfare, GoI. SLBC and NABARD shall monitor the progress under the campaign at the State Level in coordination with State Finance Dept. and State level Dept. of Agriculture.

District Level Monitoring:

- Conduct of Special DLCC meeting under the Chairmanship of District Collector in coordination with LDM, DDM, District Coordinators of banks and Line Depts.
- LDM and DDM to monitor and report the progress of the receipt of KCC applications and the processing of applications by banks on weekly basis on the portal.
- Camps to be organized by FLCs, rural branches of banks, line depts., BDO, to create awareness among the left-over beneficiaries about the campaign so as to mobilize maximum applications.

SMS shall be issued by GoI to PM Kisan beneficiaries on their registered mobile no. regarding the KCC campaign.

- BDO to provide the list of left-out farmers to the Panchayat secretary to enable them to reach out to the farmers and motivate them to fill KCC application and submit the same to the bank branch. If they are not willing to avail KCC, consent for the same to be taken and submitted to the bank branch
- Panchayat Sarpanch to convene meeting of members and prepare plan to reach out to each and every left out farmer.
- BLBC meetings to be convened to explain modalities of the campaign to the members viz. banks, line depts., BDO, etc.
- All bank branches to actively participate in the campaign and provide wide publicity. Apart from special camps, banners and posters about the campaign to be displayed at branches for wider publicity. BCs and Bank sakhi may be engaged to reach out to the farmers. KCC applications received at the branch to be processed within 14 days.
- Review of the progress shall be undertaken by DLCC on monthly basis. Review by LDM and DDM shall be undertaken on weekly basis so as to report the progress on the portal. BLBC to monitor the progress on fortnightly basis. BDO to review the progress with bank branches and Panchayat Secretaries on weekly basis.

Rewards and recognition: Rewards and recognition shall be provided by GoI to the performing districts and rewards will be to the performing blocks, districts, divisions and state.

(V - B) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 4 a/c disbursed for 0.02 Cr up to Sep 23 quarter, outstanding at the end of Sep 2023 quarter is Rs. 0.03 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 Sep, 2022 | | Disbursement up to Jun, 2023 | | Disbursement up to Sep, 2023 | | Outstanding as of Sep -23 | |
|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|---------------------------|---------------|
| | A/c | Amount | A/c | Amount | A/c | Amount | A/c | Amount |
| DNH | 705 | 11.12 | 405 | 8.71 | 750 | 18.16 | 3596 | 79.44 |
| DAMAN | 119 | 3.86 | 65 | 2.02 | 99 | 2.93 | 644 | 19.69 |
| DIU | 32 | 1.14 | 38 | 0.78 | 49 | 1.41 | 253 | 6.83 |
| TOTAL | 856 | 16.12 | 508 | 11.51 | 898 | 22.50 | 4493 | 105.96 |

The fresh disbursement to SC/ST beneficiaries up to Sep 23, Rs. 22.50 Cr. in 898 a/cs. The outstanding advances to SC/ST beneficiaries as of Sep 2023 was Rs. 105.96 Crores in 4493 accounts, forming 41.24% of Weaker Section advances. Details are given in **Annexure-24, Page No 59**.

(viii) **Centre wise availability of ATMs**

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

| Category | No. of Branches as of Sep 2023 | No. of ATMs | |
|--------------|--------------------------------|-------------|------------|
| | | June, 2023 | Sep, 2023 |
| Urban | 0 | 0 | 0 |
| Semi-urban | 82 | 252 | 251 |
| Rural | 32 | 26 | 27 |
| Total | 114 | 278 | 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...60

AGENDA No. 10

Saturation Drive for Jan Suraksha Schemes: Department of Financial Services, MoF, GOI, in a VC held on 06.10.2023, launched a three month long Saturation drive from 01.10.2023 to 31.12.2023 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 31.10.2023 is as under:

| Campaign period from 01.10.2023 to 31.12.2023 | | | | | | | | |
|---|--------------|--------------|-----------------------|----------------------|--|-------|--|-------|
| Lead District Name | Target | | No. of Gram Panchayat | No of Camp Organised | Application Received or Enrolled during the campaign (from 01.10.2023 to 31.10.2023) | | Application Received or Enrolled during the campaign (from 01.10.2023 to 31.12.2023) | |
| | PMJJBY | PMSBY | | | PMJJBY | PMSBY | PMJJBY | PMSBY |
| DNH | 11809 | 19190 | 20 | 2 | 23 | 34 | 23 | 34 |
| DAMAN | 6435 | 12175 | 14 | 14 | 114 | 502 | 114 | 502 |
| DIU | 1767 | 3059 | 4 | 4 | 9 | 12 | 9 | 12 |

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.

Aspirational Block: Further for achieving saturation in PMJSS, DFS has identified Two Block namely Dadar & Nagar Haveli and Daman of UT of DNH & DD as Aspirational Block. The letter from DFS with necessary guidelines is attached along with. All LDM's are requested to input the Aspirational Block Data on the <https://jansuraksha.gov.in/MIS/> on every Friday starting from 04.08.2023.

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.

| Total application Received by Banks | Sanctioned | Pending | Rejected |
|--|-------------------|----------------|-----------------|
| 11 | 4 | 2 | 5 |

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 |
