



**AGENDA FOR 16TH UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



DATE : 12.03.2024 (TUESDAY) TIME- 11.00 AM

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

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

| PARAMETERS | Dec-22 | Sep-23 | Target (% of ANBC) | Dec-23 | Growth over Sep 2023 (Q-o-Q) | Growth over Dec 2022(Y-o-Y) | % growth over Sep 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 | 1.21% |
| 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 | 14112.00 | 15614.14 | NA | 15350.98 | -263.16 | 1239.98 | -1.51% |
| ADVANCES | 6620.34 | 8060.15 | NA | 8348.47 | 288.32 | 1728.13 | 3.57% |
| CREDIT DEPOSIT RATIO | 46.91% | 51.62% | 40% (Min.) | 54.38% | 2.76% | 7.47% | 2.76% |
| PS ADVANCES (% to advances) | 3488.74 52.69% | 4307.94 53.45% | 40% | 4338.81 51.97% | 30.87 0.72% | 850.07 24.36% | 0.72% |
| AGRI ADVANCES (% to advances) | 246.31 3.72% | 317.02 3.93% | 18% | 320.88 3.84% | 3.86 1.22% | 74.57 30.27% | 1.22% |
| MSME ADVANCES (% to adv) | 2181.81 32.95% | 2391.59 29.67% | NA | 2402.25 28.77% | 10.66 0.45% | 220.44 10.10% | 0.45% |
| -Of which to Micro Enterprise | 715.48 10.80% | 760.09 9.43% | 7.5% | 815.31 9.76% | 55.22 7.26% | 99.83 13.95% | 7.26% |
| WEAKER SEC.ADV (% to advances) | 230.19 3.47% | 256.89 3.19% | 11.5 | 330.78 3.96% | 73.89 28.76% | 100.59 43.69% | 28.76% |
| NPS | 3131.60 47.31% | 3752.21 46.55% | | 4009.66 48.03% | 257.45 6.86% | 878.06 28.03% | 6.86% |

| Position of Kisan Credit Cards for the period ended | | | | | | (Rs in Crore) |
|--|--------------|--------------|--------------|------------------------------|-----------------------------|---------------------------|
| | Dec-22 | Sep- 23 | Dec-23 | Growth over Sep 2023 (Q-o-Q) | Growth over Dec 2022(Y-o-Y) | % growth over Sep 2023(%) |
| Accounts | 2098 | 2189 | 2286 | 97 | 188 | 4.43% |
| Amount | 58.03 | 65.19 | 65.41 | 0.22 | 7.38 | 0.33% |

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 15th meeting of Union Territory Level Bankers Committee for the quarter ended Sep 2023 held on 13th Dec, 2023. Minutes were circulated to all the members vide letter dated 20th Dec, 2023. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same. **Since UT has achieved the target of 100% digitization in respect of at least one digital product, the House is requested to dissolve the Sub Committee of UTLBC on Deepening of Digital Payment Ecosystem.**

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

| Sr. | Issues | Action taken | | | | | | | | |
|-------------------------------------|---|---|-------------------------------------|------------|---------|----------|----|---|---|---|
| 1 | Banks should achieve saturation of KCC in respect of PM Kisan beneficiaries | Conveyed to all Banks & LDMS. The total no. of active KCC as on 31.12.2023 is 2286. (Increase from 2189 as of Sep-2023) | | | | | | | | |
| 2 | Achieve saturation under PMSVANidhi | The disbursement under PMSVANidhi scheme as on 31.12.2023 is 97.45%. TAT as on 31.12.2023 is decreased to 40 days. | | | | | | | | |
| 3 | Bank should improve the performance in Social Security scheme, Mudra loan and APY enrolment | Conveyed to all Banks & LDMS. Banks are organizing more camps at G.P level for maximum enrollment under PMJJBY & PMSBY. During the period under review from Sep-23 to Dec-23, the growth of enrollment of PMJJBY is 8609 and PMSBY is 12780. Total disbursement under Mudra loan is Rs. 66.53 Cr. up to 31.12.2023. (Whereas the disbursement under Mudra loan is Rs. 41.10 Cr. i.e. increase of Rs. 25.43 Cr.) | | | | | | | | |
| 4 | Progress under PMFME scheme is very slow. Rejection is very high. Banks to internally source more application also. | Conveyed to all banks and LDM's have discussed the issue in their respective DLCC. Progress under PMFME scheme as on 31.12.2023 is as under: <table border="1"><thead><tr><th>Total application Received by Banks</th><th>Sanctioned</th><th>Pending</th><th>Rejected</th></tr></thead><tbody><tr><td>15</td><td>7</td><td>2</td><td>6</td></tr></tbody></table> High rejection is mainly due to insufficient of collateral | Total application Received by Banks | Sanctioned | Pending | Rejected | 15 | 7 | 2 | 6 |
| Total application Received by Banks | Sanctioned | Pending | Rejected | | | | | | | |
| 15 | 7 | 2 | 6 | | | | | | | |
| 5 | KYC should be updated in all old/dormant/inoperative a/cs & CCTV cameras should be functional in all ATMs | Conveyed to all banks. LDM's have also discussed the issue in their respective DLCC. | | | | | | | | |
| 6 | Waiver of Renewal of Commercial license by Banks (PSU) & Waiver of stamp duty for agriculture (KCC & Gold loan) & PMSVANidhi loan | Under consideration of UT administration | | | | | | | | |

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

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 31.12.2023:

| 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 | 190999 | 40214 | 231213 | 202626 | 100% | 87.63% | 102678 | 44.40% |

Position with respect to operative CASA accounts as of 31.12.2023:

| 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 | 1131551 | 100% | 80.53% | 46.19% | 81.18% |

As per the progress report dated 31.12.2023, Aadhaar Seeding in operative CASA accounts in the UT stood at 80.53% and average Aadhaar authentication stood at 46.19%, 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 81.18% against the National Average of 80.94%.

The District-wise position in terms of operative CASA accounts is @ [Annexure-2, Page No.27 & Annexure-26, Page- 57](#).

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

Progress in enrollments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.12.2023 is as below:

| District | Particular | As on 31.12.2022 | | As on 30.09.2023 | | As on 31.12.2023 | | Growth over Sep 2023 | |
|--------------|-----------------------------------|------------------|---------------|------------------|---------------|------------------|---------------|----------------------|--------------|
| | | PMJJBY | PMSBY | PMJJBY | PMSBY | PMJJBY | PMSBY | PMJJBY | PMSBY |
| DNH | Total | 56399 | 112038 | 47245 | 93930 | 53299 | 104877 | 6054 | 10947 |
| Daman | Enrolment (Cumulative) Target: NA | 34565 | 67408 | 28770 | 63437 | 31032 | 64584 | 2262 | 1147 |
| Diu | | 15527 | 28980 | 7082 | 14088 | 7375 | 14774 | 293 | 686 |
| TOTAL | | 106491 | 208426 | 83097 | 171455 | 91706 | 184235 | 8609 | 12780 |

During the period under review from Sep-23 to Dec-23, the growth of enrollment of PMJJBY is 8609 and PMSBY is 12780.

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.12.2023 is as below:

| Particulars | PMJJBY | PMSBY |
|---|--------------|---------------|
| DNH | 53299 | 104877 |
| Daman | 31032 | 64584 |
| Diu | 7375 | 14774 |
| Total enrolment | 91706 | 184235 |
| Claim settlement status as on 31.12.2023 | | |
| Claims lodged | 308 | 33 |
| Claims Paid | 291 | 25 |
| Claims Rejected | 14 | 6 |
| Claims under process | 3 | 2 |
| Settlement %age | 94.48% | 75.75% |

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.28](#)

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 31.12.23 | Achievement (%) |
| 1 | Public Sector Banks | DNH | 33 | 2480 | 3036 | 122.42% | 33 | 3100 | 1918 | 61.87% |
| 2 | | Daman | 19 | 1840 | 2024 | 110.00% | 18 | 1800 | 1282 | 71.22% |
| 3 | | Diu | 10 | 400 | 150 | 37.50% | 10 | 1000 | 60 | 6.00% |
| 4 | | Total | 62 | 4720 | 5210 | 110.38% | 61 | 5900 | 3260 | 55.25% |
| 5 | Private Banks | DNH | 24 | 1240 | 442 | 35.65% | 26 | 1240 | 426 | 34.35% |
| 6 | | Daman | 15 | 790 | 73 | 9.24% | 15 | 740 | 68 | 9.18% |
| 7 | | Diu | 3 | 270 | 22 | 8.15% | 3 | 210 | 12 | 5.71% |
| 8 | | Total | 42 | 2300 | 537 | 23.35% | 44 | 2190 | 506 | 23.10% |
| 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 | 3766 | 46.55% |

Total number of enrolments in the UT under the scheme so far is 43006

Bank-wise achievement of targets for FY 2023-24 is @ [Annexure- 4 & 4A, Page No.29 & 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 Dec 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 Dec-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 | 6 | 28 |
| 2 | DAMAN | 1 | 21 | 6 | 24 |
| 3 | DIU | 1 | 21 | 3 | 7 |
| | Total | 3 | 63 | 15 | 59 |

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

Total 96 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Dec 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 | 69 | 115% |
| 2 | Pvt. Sector Banks | 09 | 27 | 27 | 100% |
| 3 | Co-op Banks | 3 | 00 | 00 | - |
| | Total | 32 | 87 | 96 | 110% |

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

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 08 training program in the Dec 2023 quarter and trained 217 candidate out of which number of SC candidate-4, ST candidate-188, OBC candidate-13 and Others candidate is 12. 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 | | | | |
| Dec 2023 | 22 | 274 | 605 | 7666 | 2841 | 1948 | 4789 |
| Category wise Cumulative no. of trainees | | | | | | | |
| Quarter ended | SC | ST | OBC | Women | Minorities | Others | |
| Dec 2023 | 335 | 5698 | 611 | 6338 | 128 | 894 | |

Claim of RSETI is pending since 2020-21. Details are tabulated as under:

(Amt. in Rs.)

| Name of State | Name of RSETI | 2020-21 | | 2021-22 | | 2022-23 | | Total Pending |
|---------------|---------------|------------------|----------------|------------------|----------------|------------------|----------------|---------------|
| | | Claims submitted | Claims Pending | Claims submitted | Claims Pending | Claims submitted | Claims Pending | |
| DNH & DD | Silvassa | | | | | | | |
| | | 2684972 | 2684972 | 2063083 | 2063083 | 3902208 | 3902208 | 8650263 |

We request you to please instruct the SRLM for early release of fund.

AGENDA No.4**OTHER AGENDA****Progress under Pradhan Mantri MUDRA Yojana (PMMY)**

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

| District | Disb. as on 31.12.2022 | | Disb. as on 30.09.2023 | | Disbursement as on 31.12.2023 | | | | | | | |
|--------------|------------------------|--------------|------------------------|-------------|-------------------------------|-------------|-------------|--------------|------------|--------------|-------------|--------------|
| | 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 | 3173 | 31.05 | 1821 | 27.9 | 1093 | 8.82 | 1274 | 19.34 | 227 | 17.7 | 2594 | 45.86 |
| Daman | 475 | 13.77 | 389 | 10.57 | 238 | 0.43 | 180 | 5.07 | 147 | 11.24 | 565 | 16.74 |
| Diu | 69 | 2.75 | 81 | 2.63 | 16 | 0.03 | 66 | 1.3 | 37 | 2.6 | 119 | 3.93 |
| Total | 3717 | 47.57 | 2291 | 41.1 | 1347 | 9.28 | 1520 | 25.71 | 411 | 31.54 | 3278 | 66.53 |

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 **30.09.2023** and **31.12.2023** is here under:

(Amt. in Crores)

| District | As on 31.12.2022 | | As on 30.09.2023 | | As on Dec 2023 | | | | | | | |
|--------------|------------------|--------------|------------------|--------------|----------------|-------------|--------------|-------------|--------------|--------------|---------------|--------------|
| | Total | | Total | | Shishu | | Kishore | | Tarun | | Total | |
| | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA | Outstanding | NPA |
| DNH | 68.53 | 10.47 | 138.71 | 9.41 | 9.11 | 0.59 | 33.01 | 4.51 | 41.54 | 4.80 | 83.66 | 9.90 |
| Daman | 34.54 | 7.49 | 38.75 | 8.16 | 0.74 | 0.15 | 11.24 | 1.73 | 28.47 | 5.95 | 40.45 | 7.83 |
| Diu | 7.18 | 0.27 | 6.78 | 0.39 | 0.09 | 0.00 | 2.45 | 0.05 | 4.47 | 0.46 | 7.01 | 0.51 |
| Total | 110.25 | 18.23 | 184.24 | 17.96 | 9.94 | 0.74 | 46.70 | 6.29 | 74.48 | 11.21 | 131.12 | 18.24 |

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

4.2 Cumulative progress under “Stand up India”

Cumulative progress as of **30.09.2023** and **31.12.2023** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

| District | Target | As on 31.12.2022 | | As on 30.09.2023 | | | | As on 31.12.2023 | | | |
|--------------|------------|-------------------------|-----------------------|------------------|-----------------------|-------------------------|-----------------------|------------------|-----------------------|-------------------------|-----------------------|
| | | Cumulative Disbursement | | Sanctions | | Cumulative Disbursement | | Sanctions | | Cumulative 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 | 54 | 12.28 | 3 | 0.07 | 57 | 12.35 | 1 | 0.25 | 58 | 12.60 |
| Daman | 66 | 46 | 17.07 | 2 | 0.29 | 48 | 17.36 | 0 | 0.00 | 48 | 17.36 |
| Diu | 13 | 2 | 0.77 | 0 | 0.00 | 2 | 0.77 | 0 | 0.00 | 2 | 0.77 |
| Total | 187 | 102 | 30.12 | 5 | 0.36 | 107 | 30.48 | 1 | 0.25 | 108 | 30.73 |

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 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 31.12.2023 is tabulated hereunder:

| PROGRESS UNDER PM SVANIDHI UP TO 31.12.2023 | | | | | | | | |
|---|-------|------------------------|-------------------------|------------------------|--------------------------------|--------------------|-------------------|-------------------|
| Dist | Banks | Picked up applications | Sanctioned Applications | Disbursed applications | Applications returned by Banks | Total applications | Sanction (%) | Disbursement (%) |
| | | (A) | (B) | (C) | (D) | (E) = A + B + D | (F) = (B / E*100) | (G) = (C / E*100) |
| DNH | PSB | 12 | 1936 | 1932 | 0 | 1948 | 99.38 | 99.18 |
| | PVT | 18 | 81 | 80 | 0 | 99 | 81.82 | 80.81 |
| DAMAN | PSB | 22 | 723 | 723 | 0 | 745 | 97.05 | 97.05 |
| | PVT | 19 | 81 | 81 | 2 | 102 | 79.41 | 79.41 |
| DIU | PSB | 0 | 156 | 156 | 0 | 156 | 100.00 | 100.00 |
| | PVT | 0 | 3 | 3 | 0 | 3 | 100.00 | 100.00 |
| TOTAL | | 71 | 2980 | 2975 | 2 | 3053 | 97.61% | 97.45% |

Details as per Annexure-8, Page No..35

Banks are requested to achieve saturation under this scheme.

4.4 Deepening of Digital Payment Ecosystem

Performance in expanding digital payment ecosystem under Savings Accounts as of 31.12.2023:

| 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 | 765193 | 567750 (74.20%) | 256769 (33.56%) | 696415 (91.01%) | 612986 (80.11%) | 765193 (100%) | 66271 |
| DAMAN | 406996 | 378771 (93.07%) | 212614 (52.24%) | 288877 (70.98%) | 365681 (89.85%) | 406996 (100%) | 18032 |
| DIU | 92054 | 79757 (86.64%) | 48065 (52.21%) | 44124 (47.93%) | 66698 (72.46%) | 92054 (100%) | 9321 |
| TOTAL | 1264243 | 1026278 (81.18%) | 517448 (40.93%) | 1029416 (81.42%) | 1045365 (82.68%) | 1264243 (100%) | 93624 |

The progress under the deepening of digital payments is provided at Annexure-9 & 10, Page No...36 & 37

A sub-committee of UTLBC on Deepening of Digital Payment Ecosystem was held on 16.11.2023 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.

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

4.6 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

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

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

4.9 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.

4.10 PM Vishwakarma Scheme:

The progress in UT under the scheme as on 31.12.2023 is tabulated hereunder:

| Total application Received by Banks | Applications forwarded | Sanction | Pending |
|-------------------------------------|------------------------|----------|---------|
| 106 | 106 | 0 | 0 |
| DNH-54, DAMAN-43, DIU-9 | | | |

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% | | |

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 |

4.13 Central Know Your Customer Registry (CKYCR): We request to all Banks to please onboard for API Search & Download , updation of KYC records in the CKYCR Registry portal.

4.14 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 Ms. Ankita Ganesh Valvi

| | | |
|---|--------------------|---|
| 1 | Name | Ms. Ankita Ganesh Valvi |
| 2 | Address | Khadipada, Rakholi |
| 3 | Education | 10 th |
| 4 | Training undergone | Custom Jewellery Udyami |
| 5 | Present Activity | Mfg. of hand-made ornaments and jewellery |
| | | |



Ms. Ankita Ganesh Valvi belongs to the tribal community of Dadra and Nagar Haveli. She is 10th std. passed only but wanted to be self-reliant. She had some interest towards making of hand-made ornaments and jewellery and hence Joined RSETI's 10 days training programme on Custom Jewellery Udyami (Mfg. of hand-made ornaments and jewellery).

Post training she became self-confident and started the business in professional manner. She now gets orders on a regular basis and earning somewhere around Rs.10000/- to Rs. 12000/- monthly. She is confident that with the time she will increase her earnings.

2) Success story of Mrs. Roshanben Ganeshbhai Kurkutiya

| | | |
|---|--------------------|-------------------------------------|
| 1 | Name | Mrs. Roshanben Ganeshbhai Kurkutiya |
| 2 | Address | Khadipada, Khadoli |
| 3 | Education | 10 th |
| 4 | Training undergone | General EDP |
| 5 | Present Activity | Mushroom farming |

Mrs. Roshanben Ganeshbhai Kurkutiya belongs to the tribal community of Dadra and Nagar Haveli and has completed his education up to 10th standard. She always wanted to do something of her own. She had some interest towards Mushroom farming and hence Joined RSETI's 10 days training programme on General EDP (Mushroom farming).

Post training she became self-confident and started producing mushrooms in professional manner. She now produces 2 batches (kits) of mushrooms in a month worth Rs.15,000(1kit-Rs.7,500). At present she is happy that she is earning on an average 15,000/- per month.



4.15 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.

4.16 Any issues remaining unresolved at DCC/DLRC meeting :

Reducing the frequency of DLRC meetings: The District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter. The status of DLRC meeting in UT of DNH & DD is as under:

| Name of Dist. | DLRC meeting for Quarter ended Dec-2022 | | DLRC meeting for Quarter ended Mar-2023 | | DLRC meeting for Quarter ended Jun-2023 | | DLRC meeting for Quarter ended Sep-2023 | |
|---------------|---|------------|---|------------|---|------------|---|------------|
| | Date | Pub. Repr. | Date | Pub. Repr. | Date | Pub. Repr. | Date | Pub. Repr. |
| DNH | 24.02.23 | Y | 07.06.23 | Y | 27.09.23 | N | 29.12.23 | Y |
| DAMAN | 27.02.23 | N | 11.05.23 | N | 22.08.23 | Y | 29.12.23 | Y |
| DIU | 13.03.23 | N | 26.05.23 | N | 03.09.23 | Y | 11.12.23 | N |

All LDMs are requested to follow the extant guidelines of Lead Bank Scheme in respect of convening of at least one DLRC meeting in a quarter in presence of Public Representatives.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER/YEAR ENDED DEC, 2023: BRANCH EXPANSION**

| Particulars | Total no. of branches for the quarter ended | | | |
|----------------------|---|------------|------------|-------------------------|
| | Dec, 2022 | Sep,2023 | Dec, 2023 | Variation over Dec 2022 |
| State Bank of India | 14 | 14 | 14 | 0 |
| Nationalized Banks | 46 | 46 | 46 | 0 |
| Co-Operative Banks | 9 | 09 | 09 | 0 |
| Private Sector Banks | 42 | 45 | 45 | 3 |
| Small Finance Banks | 0 | 0 | 0 | 0 |
| Total | 111 | 114 | 114 | 3 |

As on 31.12.2023, total number of bank branches in UT stood at 114, given in **Annexure- 11,Page No...38.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1238.98 Crores** in absolute terms from **Rs. 14112.00 Crores as of Dec 2022 to Rs. 15350.98 Crores as of Dec 2023** registering growth of **8.77% as against Dec 2022.**

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

(Rs. in Crore)

| Bank Group | FOR THE QUARTER ENDED | | | Absolute growth over Dec, 2022 | Percentage growth over Dec, 2022 |
|---------------------|-----------------------|-----------------|-----------------|--------------------------------|----------------------------------|
| | Dec,22 | Sep, 2023 | Dec, 2023 | | |
| State Bank of India | 3275.43 | 3629.48 | 3727.53 | 452.10 | 13.80% |
| Nationalized Banks | 6629.41 | 7133.47 | 6666.60 | 37.19 | 0.56% |
| Co-Operative Banks | 617.22 | 635.11 | 643.30 | 26.08 | 4.22% |
| Pvt. Sector Banks | 3589.94 | 4216.08 | 4313.55 | 723.61 | 20.15% |
| TOTAL | 14112.00 | 15614.14 | 15350.98 | 1238.98 | 8.77% |

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 1728.15 Crores in absolute terms from Rs. 6620.31 Crores as of Dec 2022 to Rs 8348.46 Crores as of Dec 2023 registering a growth of 28.31%,

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

(Rs. in Crores)

| Bank Group | FOR THE QUARTER ENDED | | | Absolute growth over Dec, 2022 | Percentage growth over Dec 2022 |
|---------------------|-----------------------|----------------|----------------|--------------------------------|---------------------------------|
| | Dec, 2022 | Sep, 2023 | Dec, 2023 | | |
| State Bank of India | 555.86 | 574.68 | 583.97 | 28.11 | 5.05% |
| Nationalized Banks | 1888.58 | 2025.80 | 2115.16 | 226.58 | 11.99% |
| Co-Operative Banks | 281.53 | 270.49 | 260.99 | -20.54 | -7.29% |
| Pvt. Sector Banks | 3894.34 | 5189.18 | 5388.35 | 1494.00 | 38.36% |
| Total | 6620.31 | 8060.15 | 8348.47 | 1728.15 | 26.10% |

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 Dec, 2022 | Percentage growth over Dec 2022 |
|------------------------------|------------------------------|-----------------------|---------------|---------------|--------------------------|---------------------------------|
| | | Dec, 2022 | Sep, 2023 | Dec, 2023 | | |
| State Bank of India | 40% | 16.97% | 15.83% | 15.67% | -1.30 | -1.30 |
| Nationalized Banks | 40% | 28.48% | 28.39% | 31.72% | 3.24 | 3.24 |
| Co-Operative Banks | 40% | 45.61% | 42.71% | 40.57% | -5.04 | -5.04 |
| Pvt. Sector Banks | 40% | 108.48% | 123.08% | 124.92% | 16.44 | 16.44 |
| Conventional CD Ratio | 40% | 46.91% | 51.62% | 54.38% | 7.47 | 7.47 |

The conventional CD ratio of all three districts together, stood at 54.38%, increased by 7.47% over Dec 2022.

CD Ratio :

As of Dec 2023, the CD Ratio of Diu districts was 11.12%. 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 Dec, 2022 | CD Ratio Sep, 2023 | CD Ratio Dec, 2023 | Variation over Sep, 2023 |
|-----|------------------|--------------------------|--------------------|--------------------|--------------------|--------------------------|
| 1 | DNH | 40% | 62.47 | 70.36 | 72.46 | 2.10 |
| 2 | Daman | 40% | 47.20 | 48.27 | 49.68 | 1.41 |
| 3 | DIU | 40% | 9.37 | 9.71 | 11.12 | 1.41 |

(Rs. in Crores)

| Sr. | District | Total Population | Total Deposits | Total Advances | CD Ratio | Dep. Per Pop. | Adv. Per Pop. |
|-----|----------|------------------|----------------|----------------|----------|---------------|---------------|
| 1 | DNH | 343709 | 7522.60 | 5451.08 | 72.46 | 0.02 | 0.015 |
| 2 | Daman | 191173 | 5256.29 | 2611.49 | 49.68 | 0.03 | 0.012 |
| 3 | DIU | 52076 | 2572.09 | 285.90 | 11.12 | 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-12 to 15, Page No...39 to 42..

PRIORITY SECTOR LENDING:

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

| Sector | Target | State Bank of India | Nationalized Banks | Private Banks | Co-op. Banks | All Banks |
|------------|--------|---------------------|--------------------|---------------|--------------|-----------|
| PS ADVs | 40% | 3.56% | 34.34% | 59.61% | 2.46% | 51.97% |
| AGRI. ADVs | 18% | 5.21% | 42.37% | 41.01% | 10.45% | 3.93% |
| WS ADVs | 11.50% | 7.14% | 42.46% | 49.92% | 0.46% | 3.96% |

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...25-26

KISAN CREDIT CARD (KCC) :

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

A/cs in actuals Amt. in Crores

| Name of The State: | UT of DNH & DD | | | | | |
|----------------------|----------------------|--------------|----------------------|--------------|----------------------|--------------|
| | Dec-22 | | Sep-23 | | Dec-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 | 1910 | 48.74 | 1925 | 56.51 | 2024 | 58.07 |
| Private Sector Banks | 184 | 9.19 | 260 | 8.62 | 256 | 7.18 |
| Small Finance Banks | | | | | | |
| RRBs | | | | | | |
| Coop banks | 4 | 0.10 | 4 | 0.06 | 6 | 0.16 |
| Total | 2098 | 58.03 | 2189 | 65.19 | 2286 | 65.41 |

Note

| | | | | | | |
|------------------------|-------------|--------------|-------------|--------------|-------------|--------------|
| KCC (Crop) | 1314 | 29.71 | 1361 | 30.24 | 1340 | 28.58 |
| KCC (Animal Husbandry) | 150 | 6.97 | 209 | 10.89 | 313 | 11.69 |
| KCC (Fisheries) | 634 | 21.35 | 619 | 24.06 | 633 | 25.14 |
| Total | 2098 | 58.03 | 2189 | 65.19 | 2286 | 65.41 |

The number of all type of KCCs in the UT as of Dec 2023 is 2286 (increase from 2189 as of Sep-2023) showing balance O/s is Rs. 65.41 Cr. (increase from Rs. 65.19 Cr. as of Sep 2023).

As on 31.12.2023, the total no. of PM Kisan beneficiaries in the UT is 12922 whereas no. of KCC beneficiaries is 2286. Hence, there is a gap of around 10636 PM Kisan beneficiaries who are yet to avail the benefits of KCC. In this context, we summarize our positions with the following points:-

1. DNH, Daman and Diu are small districts and the average land holding size is 0.5 hectare.
2. The 80% farmers are small and marginalized. Total land holding by marginal farmer (Who are Beneficiary of PM Kisan also) is as under:
Area- 5723 Hectare, No. of owner- 13962
3. Due to industrialization of these districts major economic activity is shifted from agriculture to MSME and trading.
4. Non issuance of share certificates on land records in 1/14 nakal at Revenue office level. Also to note, share holding pertaining to a particular farmer is also not partitioned in 1/14 nakal.
5. Single cropping pattern hence the demand of quantum of agri crop loan is very small.
6. Increase in stamp duty in documentation of KCC loans by the authorities in the recently notified circular, hence less credit off take is observed.
7. It has also being noticed that majority of the farmers are migrated to Leicester, England and visits during the Xmas and Holi festivals which is harvesting period for most of the crops and this also impacted the KCC credit offtake.

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

The summary of target vis-a-vis achievement up to quarter ended Dec 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 Sep 2023 | | Disb. during QE Dec 2023 | | % Achievement | |
|-----|----------------------|----------------|----------------|--------------------------|----------------|--------------------------|----------------|----------------|---------------|
| | | A/c | Amt. | A/c | Amt. | A/c | Amt. | A/c | Amt. |
| 1 | Agriculture | 6783 | 841.12 | 3286 | 152.16 | 4723 | 210.40 | 69.62% | 25.01% |
| | Of which Farm Credit | 5858 | 661.56 | 3032 | 101.88 | 4422 | 140.92 | 75.48% | 21.30% |
| 2 | MSME | 2980 | 1616.83 | 3100 | 1760.77 | 4083 | 2140.94 | 137.01% | 132.41% |
| | Of which Micro Ent. | 1751 | 1094.41 | 2466 | 389.97 | 3249 | 505.69 | 185.55% | 46.20% |
| 3 | Export Credit | 14 | 3.83 | 1 | 0.18 | 1 | 0.23 | 7.00% | 6.00% |
| 4 | Education | 119 | 7.77 | 145 | 3.84 | 188 | 5.27 | 157.98% | 67.82% |
| 5 | Housing | 1534 | 219.14 | 1567 | 92.83 | 2512 | 158.80 | 163.75% | 72.46% |
| 6 | Other PSA | 1187 | 6.63 | 972 | 10.71 | 1710 | 16.63 | 144.06% | 250.82% |
| 7 | Total PSA | 12617 | 2695.32 | 9071 | 2020.49 | 13217 | 2532.27 | 104.75% | 93.95% |

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 up to quarter Dec 2023, for Priority Sectors by all the Banks was 104.75% in respect of targets in number of accounts and 93.95% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Other PSA-250.82% followed by MSME- 132.41%

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2023-24 for the quarter ended Dec-2023 of the UT is given in **Annexure – 17 (i) & 17 (ii), Page No...45 & 46**

Note- Target of Agriculture has been revised by NABARD from Rs. 141.58 Cr. to Rs. 841.12 Cr.

AGENDA No.7

Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2023-24, Quarter ended Sep-23 and Dec-23.

(Amt. Rs. in crores)

| Particulars | As on 30.09.2023 | | | As on 31.12.2023 | | |
|------------------------------|------------------|---------------|----------------------|------------------|---------------|----------------------|
| | Amt. O/s | Gross NPA | % NPA to Outstanding | Amt. O/s | Gross NPA | % NPA to Outstanding |
| Crop Loan | 78.83 | 2.04 | 2.58% | 78.20 | 1.58 | 2.02% |
| Agri. Term Loan | 238.19 | 5.71 | 2.39% | 242.68 | 6.25 | 2.57% |
| Total Agriculture | 317.02 | 7.75 | 2.44% | 320.88 | 7.83 | 2.44% |
| MSME | 2391.59 | 59.29 | 2.47% | 2402.25 | 58.23 | 2.42% |
| Housing Loan (P.S) | 1538.92 | 17.44 | 1.13% | 1553.54 | 15.59 | 1.01% |
| Edu. Loan(P.S) | 29.15 | 0.36 | 1.23% | 29.61 | 0.45 | 1.51% |
| Other PS | 31.26 | 0.85 | 2.71% | 32.53 | 0.93 | 2.86% |
| Total Priority Sector | 4307.94 | 85.69 | 1.99% | 4338.81 | 83.03 | 1.91% |
| Non Priority Sector | 3752.21 | 34.37 | 0.91% | 4009.66 | 38.11 | 0.95% |
| Total Advances | 8060.15 | 120.06 | 1.49% | 8348.47 | 121.14 | 1.45% |

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position. Details are given in Annexure-18 (i) & 18 (ii), **Page No...47 & 48**

AGENDA No. 8**PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED DEC 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 | 11 | 11 | 11 | 0 | 0 |
| SBI | 7 | 7 | 7 | 0 | 0 |
| BOI | 2 | 2 | 2 | 0 | 0 |
| PNB | 0 | 0 | 0 | 0 | 0 |
| Central Bank of India | 4 | 4 | 2 | 0 | 2 |
| CANARA BANK | 0 | 0 | 0 | 0 | 0 |
| IDBI | 2 | 2 | 2 | 0 | 0 |
| TOTAL | 26 | 26 | 24 | 0 | 2 |

As per the progress report at the quarter ended **Dec, 2023** against 26 sponsored applications, banks have sanctioned **26** applications, (i.e. 100% achievement.)

AGENDA No.9**FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS****(i) MINORITY COMMUNITIES :****(Amount Rs. in Crores)(Account in No.)**

| Particulars | As of Dec, 2022 | | As of Sep, 2023 | | As of Dec, 2023 | |
|--|-----------------|--------|-----------------|--------|-----------------|--------|
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| Disbursement of Fresh loans during quarter | 1254 | 88.35 | 1062 | 69.35 | 1436 | 93.83 |
| Outstanding position (A/c and Amt.) | 2664 | 171.86 | 2898 | 176.51 | 2996 | 174.10 |

Fresh loans of Rs. 93.83 Crores were disbursed by the Banks to 1436 beneficiaries belonging to Minority Communities up to the quarter ended Dec 2023. The outstanding reached to the level of Rs. 174.10 Crores in 2996 accounts as of Dec 2023.

The share of advances to Minority Community to Priority Sector Advances stood at 4.01% at the quarter ended Dec, 2023.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Dec 2023 to Minority Communities are given in **Annexure – 19A & 19B, Page No...49 & 50**

(ii) WOMEN ENTREPRENEURS**(Amount Rs. in Crores)(Account in No.)**

| Particulars | As of Dec, 2022 | | As of Sep, 2023 | | As of Dec, 2023 | |
|--|-----------------|---------|-----------------|---------|-----------------|---------|
| | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| Disbursement of Fresh loans during quarter | 8721 | 284.26 | 6584 | 245.65 | 10939 | 449.14 |
| Outstanding position (A/c and Amt.) | 20787 | 1086.07 | 22528 | 1187.95 | 23290 | 1227.93 |

Fresh credit to the tune of Rs. 449.14 Crores to 10939 beneficiaries was extended in the UT up to the quarter ended Dec 2023. The outstanding advances reached at the level of Rs. 1227.93 Crores in 23290 accounts and stood at 14.70% 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 Dec 2023 to Women Entrepreneurs are given in **Annexure – 20, Page No 51**

(iv) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. In Crore)

| District | Particulars | Target | | Achievement | | Achievement | |
|--------------|-----------------------------|-------------|---------------|--------------|----------------|--------------|----------------|
| | | March 2024 | | Sep, 2023 | | Dec-2023 | |
| | | A/cs | Amt. | A/cs | Amt. | A/cs | Amt. |
| DNH | Disbursement of Fresh loans | 1166 | 170.25 | 833 | 74.19 | 1341 | 126.71 |
| Daman | | 305 | 45.29 | 732 | 18.47 | 1167 | 31.7 |
| Diu | | 63 | 3.60 | 2 | 0.17 | 16 | 5.76 |
| Total | | 1534 | 219.14 | 1567 | 92.83 | 2524 | 164.17 |
| DNH | Outstanding | | | 14570 | 1238.31 | 14594 | 1251.64 |
| Daman | | NA | NA | 4373 | 288.45 | 4397 | 290.85 |
| Diu | | | | 70 | 12.16 | 69 | 11.05 |
| Total | | | | 19013 | 1538.92 | 19060 | 1553.54 |

As per the information made available by the member banks, fresh loans worth Rs 164.17 Crores have been granted to 2524 beneficiaries up to the quarter ended Dec 2023 under Housing Finance. The outstanding level reached to Rs. 1553.54 Crores in 19060 accounts as of Dec 2023. Bank wise details are given in **Annexure – 21, Page No...52**

(iii) SELF HELP GROUPS (SHGs):

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

(A) Savings Bank account details :

(Amt. in Rs.Crore)

| Savings linkage | Savings Bank A/Cs opened during the quarter ended Dec,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 | 189 | 1980 | 0.44 | 362 | 3800 | 1.35 |
| Out of above, Women SHG | 189 | 1980 | 0.44 | 362 | 3800 | 1.35 |

B.SHG Grading and Sanction :

(Amt. in Rs.Crore)

| Grading and Sanction | Accounts Graded and Sanctioned during the quarter ended Dec 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 | 2 | 2 | 0.02 | 6 | 6 | 0.11 |
| Out of above, Women SHG | 2 | 2 | 0.02 | 6 | 6 | 0.11 |

C. Disbursement Details :

(Amt. in Rs.Crore)

| Disbursement of Loans | Disbursement during the quarter ended Dec 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 | 2 | 0.02 | 2 | 0.02 | 6 | 0.11 | 6 | 0.11 |
| Of above, Women SHG | 2 | 0.02 | 2 | 0.02 | 6 | 0.11 | 6 | 0.11 |

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 | Sep 2023 | 108 | 1.00 | 108 | 1.00 |
| | Dec 2023 | 109 | 0.91 | 109 | 0.91 |

| NPA as on | | NPA | | Out of which, Women SHGs | |
|------------------------------------|----------|----------|--------|--------------------------|--------|
| | | Accounts | Amount | Accounts | Amount |
| NPA against total loan outstanding | Sep 2023 | 7 | 0.03 | 7 | 0.03 |
| | Dec 2023 | 8 | 0.03 | 8 | 0.03 |

Bank wise details are given in **Annexure – 22, Page No.53.**

(v) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in Crores)

| District | Particulars | Target March 2024 | | Disbursement as of Dec 2023 | | Disbursement to male student as of Dec-2023 | | Disbursement to female student as of Dec 2023 | |
|--------------|------------------------------------|-------------------|-------------|-----------------------------|--------------|---|--------------|---|--------------|
| | | A/c | Amt. | A/c | Amt | A/c | Amt. | A/c | Amt. |
| Total | Disbursement of Fresh loans | 119 | 7.77 | 209 | 9.44 | 136 | 5.62 | 73 | 3.82 |
| Total | Outstanding | 0 | 0 | 667 | 44.22 | 450 | 29.08 | 217 | 15.14 |

At the end of Dec 2023 quarter, Banks have disbursed Education loans to 209 students to the tune of Rs. 9.44 Crores. The outstanding under Education loans stood at Rs. 44.22 Crores in 667 accounts as of Dec 2023. Bank wise details are given in **Annexure – 23, Page No...54.**

(V - A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 7 a/c disbursed for 0.05 Cr up to Dec 23 quarter, outstanding at the end of Dec 2023 quarter is Rs. 0.01 Cr in 3 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 Dec, 2022 | | Disbursement up to Sep, 2023 | | Disbursement up to Dec, 2023 | | Outstanding as of Dec -23 | |
|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|---------------------------|---------------|
| | A/c | Amount | A/c | Amount | A/c | Amount | A/c | Amount |
| DNH | 1033 | 18.59 | 750 | 18.16 | 1021 | 26.94 | 3596 | 82.96 |
| DAMAN | 145 | 5.41 | 99 | 2.93 | 131 | 4.31 | 698 | 20.97 |
| DIU | 58 | 1.71 | 49 | 1.41 | 51 | 1.52 | 271 | 6.95 |
| TOTAL | 1236 | 25.71 | 898 | 22.50 | 1203 | 32.77 | 4565 | 110.88 |

The fresh disbursement to SC/ST beneficiaries up to Dec 23 is Rs. 32.77 Cr. in 1203 a/cs. The outstanding advances to SC/ST beneficiaries as of Dec 2023 is Rs. 110.88 Crores in 4565 accounts, forming 33.52% of Weaker Section advances. **Details are given in Annexure-24,Page No 55.**

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

As per the information provided by Member Banks, there were 282 ATMs in the UT as of Dec 2023. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

| Category | No. of Branches as of Dec 2023 | No. of ATMs | |
|--------------|--------------------------------|-------------|------------|
| | | Sep, 2023 | Dec, 2023 |
| Urban | 0 | 0 | 0 |
| Semi-urban | 82 | 251 | 254 |
| Rural | 32 | 27 | 28 |
| Total | 114 | 278 | 282 |

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...56

AGENDA No. 10

Saturation Drive for Jan Suraksha Schemes: Department of Financial Services, MoF, GOI, in a VC held on 06.10.2023, lauched 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 31.12.2023 is as under:

| Lead District Name | Campaign period from 01.10.2023 to 31.12.2023 | | | | | | | |
|--------------------|---|--------------|-----------------------|----------------------|--|-------|--|-------|
| | Target | | No. of Gram Panchayat | No of Camp Organised | Application Received or Enrolled during the campaign (from 01.10.2023 to 31.12.2023) | | 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 | 20 | 6054 | 10947 | 6054 | 10947 |
| DAMAN | 6435 | 12175 | 14 | 14 | 2262 | 1147 | 2262 | 1147 |
| DIU | 1767 | 3059 | 4 | 4 | 293 | 686 | 293 | 686 |

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.

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. Progress under PMFME scheme as on 31.12.2023 is as under:

| Total application Received by Banks | Sanctioned | Pending | Rejected |
|-------------------------------------|------------|---------|----------|
| 15 | 7 | 2 | 6 |

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 |
