



---

**AGENDA FOR 18TH UNION  
TERRITORY LEVEL  
BANKER'S COMMITTEE  
MEETING  
(UT OF DADRA NAGAR  
HAVELI, DAMAN & DIU)**

---



**DATE : 11.09.2024 , TIME- 11.30 AM**

**VENUE : CONFERENCE HALL, VIDYUT BHAWAN, DAMAN**

**BANKING AT A GLANCE IN UNION TERRITORY (JUNE-2024)**

| PARAMETERS                                 | Jun-23            | Mar-24            | Target<br>(% of<br>ANBC) | Jun-24            | Growth<br>over Mar<br>2024<br>(Q-o-Q) | Growth<br>over Jun<br>2023(Y-<br>o-Y) | % growth<br>over Mar<br>2024(%) |
|--|-------------------|-------------------|--------------------------|-------------------|---------------------------------------|---------------------------------------|---------------------------------|
| <b>TOTAL No. OF BRANCHES</b>               | 115               | 116               | NA                       | 117               | 1                                     | 2                                     | 1.74                            |
| <b>CATEGORY OF BRANCHES</b>                |                   |                   |                          |                   |                                       |                                       |                                 |
| RURAL                                      | 32                | 32                | NA                       | 32                | 0                                     | 0                                     | 0                               |
| SEMI - URBAN                               | 83                | 84                | NA                       | 85                | 1                                     | 2                                     | 2.41                            |
| URBAN                                      | 0                 | 0                 | NA                       | 0                 | 0                                     | 0                                     | 0                               |
| METRO                                      | 0                 | 0                 | NA                       | 0                 | 0                                     | 0                                     | 0                               |
| <b>TOTAL</b>                               | <b>115</b>        | <b>116</b>        | <b>NA</b>                | <b>117</b>        | <b>1</b>                              | <b>2</b>                              | <b>1.74</b>                     |
| <b>KEY INDICATORS (Amt. Rs. in Crores)</b> |                   |                   |                          |                   |                                       |                                       |                                 |
| DEPOSITS                                   | 15292.28          | 16351.62          | NA                       | 16203.60          | -148.02<br>-0.91%                     | 911.32<br>5.96%                       | -0.91%                          |
| ADVANCES                                   | 6955.40           | 8666.26           | NA                       | 8762.10           | 95.84<br>1.10%                        | 1806.70<br>25.97%                     | 1.10%                           |
| CREDIT DEPOSIT RATIO                       | 45.48%            | 53%               | 40%<br>(Min.)            | 54.08%            | 1.08%                                 | 8.60%                                 | 1.08%                           |
| PS ADVANCES<br>(% to advances)             | 3587.32<br>51.58% | 4507.46<br>52.01% | 40%                      | 4555.22<br>51.99% | 47.76<br>1.06%                        | 967.90<br>26.98%                      | 1.06%                           |
| AGRI ADVANCES<br>(% to advances)           | 292.85<br>4.21%   | 321.98<br>3.71%   | 18%                      | 324.12<br>3.70%   | 2.14<br>0.66%                         | 31.27<br>10.68%                       | 0.66%                           |
| MSME ADVANCES<br>(% to adv)                | 2269.49<br>32.63% | 2562.35<br>29.56% | NA                       | 2606.80<br>29.75% | 44.45<br>1.73%                        | 337.31<br>14.86%                      | 1.73%                           |
| -Of which to Micro<br>Enterprise           | 728.86<br>10.47%  | 856.86<br>9.88%   | 7.5%                     | 919.44<br>10.49%  | 62.58<br>7.30%                        | 190.58<br>26.15%                      | 7.30%                           |
| WEAKER<br>SEC.ADV<br>(% to advances)       | 239.15<br>3.43%   | 338.62<br>3.90%   | 11.5                     | 303.17<br>3.46%   | -35.45<br>-10.46%                     | 64.02<br>26.77%                       | -10.46%                         |
| NPS  | 3368.08<br>48.42% | 4158.80<br>47.99% |                          | 4206.88<br>48.01% | 48.08<br>1.16%                        | 838.80<br>24.90%                      | 1.16%                           |

| Position of Kisan Credit Cards for the period ended |        |        |        |                                 |                                 | (Rs in Crore)                |
|---|--------|--------|--------|---------------------------------|---------------------------------|------------------------------|
|   | Jun-23 | Mar-24 | Jun-24 | Growth over Mar<br>2024 (Q-o-Q) | Growth over Jun<br>2023 (Y-o-Y) | % growth over<br>Mar 2024(%) |
| Accounts  | 2104   | 2242   | 2245   | 03                              | 141                             | 0.13%                        |
| Amount  | 58.38  | 64.76  | 67.53  | 2.77                            | 9.15                            | 4.10%                        |

## AGENDA No.1

### Confirmation of the proceedings of last meeting

The proceedings of the 17<sup>th</sup> meeting of Union Territory Level Bankers Committee for the quarter ended Mar 2024 was held on 28<sup>th</sup> June, 2024. Minutes were circulated to all the members vide letter dated 05<sup>th</sup> July, 2024. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

## AGENDA No.2

### FOLLOW-UP ACTION ON PENDING ISSUES:

| <b>Sr.</b> | <b>Issues</b>   | <b>Action taken</b>   |
|------------|---|---|
| <b>1</b>   | Banks should increase Agri advance & Weaker Sec. Adv and achieve the target of 18% & 11.50% respectively by 31.03.2025  | Conveyed to all Banks & LDMs. As on 30.06.2024, total Agriculture Advance is Rs. 324.12 Cr. which is 7.12% of Priority Sector Advance whereas Weaker Sec. Advance is Rs. 303.17 Cr. which is 6.65% of Priority Sector Advance.  |
| <b>2</b>   | Banks should start credit linkage under PM- Vishwakarma schemes   | Total application Received as on 31.07.2024 by Banks is 4874<br>DNH-3693, DAMAN-886, DIU-295  |
| <b>3</b>   | KCC should be given to all 11492 PM Kisan Samman Nidhi beneficiaries  | Conveyed to all Banks & LDMs. The total no. of active KCC as on 30.06.2024 is 2245. <b>(Increase from 2242 as of Mar-2024)</b>  |
| <b>4</b>   | Banks should focus on more financing under Stand up India, PMFME, PMEGP, PMMY and PM Vishwakarma schemes  | During the period under review from Mar-24 to Jun-24, the Progress is under:<br>SUI- Sanction 7a/c- Rs.1.45Cr.<br>PMEGP- Sanction 12 a/c- Rs.1.65Cr.<br>PMMY- Sanction 1372 a/c- Rs.25.15 Cr.<br>PM Vishwakarma- Not started (Third phase verification pending after that Training being scheduled and then Credit linkage started) |
| <b>5</b>   | Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.  | <b>Under consideration of UT administration</b>   |
| <b>6</b>   | All Banks and stake holder should devise an action plan to improve the availability of banking channels in the Diu district   | LDM Diu is following with Banks & District Administration.  |
| <b>7</b>   | All LDMs to integrate financial education in school curriculum for students of Class VI to X, to be implemented jointly by, National Centre for Financial Education (NCFE), MoE, State/UT Governments/Dist. Authorities and other concerned stakeholders. | LDMs are following with District Authorities.   |

**AGENDA No.3**

**IMPLEMENTATION OF FINANCIAL INCLUSION:**

**3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**

**Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.06.2024:**

| 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  |                         |                           |                      |                          |                        |
| <b>TOTAL</b> | 102884                 | 130590         | 233474 | 199602                  | 100%                      | 85.49%               | 110737                   | 47.43%                 |

**Position with respect to operative CASA accounts as of 30.06.2024:**

| UT (DNH&DD)  | Total Operative CASA A/cs (in no's) | Target of Aadhaar Seeding | % Aadhaar Seeded A/cs | % Aadhaar Authenticated A/cs | % Mobile Seeded A/cs |
|--------------|-------------------------------------|---------------------------|-----------------------|------------------------------|----------------------|
| <b>TOTAL</b> | 1105687                             | 100%                      | 82.55%                | 38.03%                       | 81.51%               |

As per the progress report dated **30.06.2024**, Aadhaar Seeding in operative CASA accounts in the UT stood at 82.55% and average Aadhaar authentication stood at 38.03%, 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 **81.51%** 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- 59**.

**3.2 Social Security Schemes**

**A. PMJJBY and PMSBY**

Progress in enrollments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2024 is as below:

| District     | Particular             | As on 30.06.2023 |               | As on 31.03.2024 |               | As on 30.06.2024 |               |
|--------------|------------------------|------------------|---------------|------------------|---------------|------------------|---------------|
|              |                        | PMJJBY           | PMSBY         | PMJJBY           | PMSBY         | PMJJBY           | PMSBY         |
| <b>DNH</b>   | Total                  | 65917            | 114909        | 57545            | 112737        | 44473            | 98562         |
| <b>Daman</b> | Enrolment (Cumulative) | 36133            | 62424         | 34283            | 72169         | 29618            | 67064         |
| <b>Diu</b>   |                        | 10816            | 18174         | 7587             | 15050         | 6762             | 13691         |
| <b>TOTAL</b> | Target: NA             | <b>112866</b>    | <b>195507</b> | <b>91706</b>     | <b>184235</b> | <b>80853</b>     | <b>179317</b> |

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2024 is as below:

| Particulars                                     | PMJJBY       | PMSBY         |
|---|--------------|---------------|
| <b>DNH</b>                                      | 44473        | 98562         |
| <b>Daman</b>                                    | 29618        | 67064         |
| <b>Diu</b>                                      | 6762         | 13691         |
| <b>Total enrolment</b>                          | <b>80853</b> | <b>179317</b> |
| <b>Claim settlement status as on 30.06.2024</b> |              |               |
| <b>Claims lodged</b>                            | 312          | 33            |
| <b>Claims Paid</b>                              | 296          | 25            |
| <b>Claims Rejected</b>                          | 13           | 6             |
| <b>Claims under process (Pending)</b>           | 3            | 2             |
| <b>Settlement %age</b>                          | 94.87%       | 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 2023-24 & F.Y 2024-25 under APY is as under:

| Sr.          | Category of Banks   | Dist.        | Branches (23-24) | Target for FY 2023-24 | Achievement | Achievement (%) (last year) | No of Enrolments |                       |                            |                 |
|--------------|---------------------|--------------|------------------|-----------------------|-------------|-----------------------------|------------------|-----------------------|----------------------------|-----------------|
|              |                     |              |                  |                       |             |                             | Branches (24-25) | Target for FY 2024-25 | Achievement up to 27.07.24 | Achievement (%) |
| 1            | Public Sector Banks | <b>DNH</b>   | 33               | 3100                  | 2582        | 83.29%                      | 32               | 2790                  | 916                        | 32.83%          |
| 2            |                     | <b>Daman</b> | 18               | 1800                  | 1893        | 105.16%                     | 18               | 1980                  | 306                        | 15.45%          |
| 3            |                     | <b>Diu</b>   | 10               | 1000                  | 83          | 8.30%                       | 11               | 540                   | 7                          | 1.29%           |
| 4            |                     | <b>Total</b> | <b>61</b>        | <b>5900</b>           | <b>4558</b> | <b>77.25%</b>               | <b>61</b>        | <b>5310</b>           | <b>1229</b>                | <b>23.14%</b>   |
| 5            | Private Banks       | <b>DNH</b>   | 26               | 1240                  | 836         | 67.41%                      | 26               | 1365                  | 184                        | 13.47%          |
| 6            |                     | <b>Daman</b> | 17               | 740                   | 344         | 46.48%                      | 16               | 770                   | 51                         | 6.62%           |
| 7            |                     | <b>Diu</b>   | 3                | 210                   | 65          | 30.95%                      | 3                | 210                   | 12                         | 5.71%           |
| 8            |                     | <b>Total</b> | <b>46</b>        | <b>2190</b>           | <b>1245</b> | <b>56.84%</b>               | <b>45</b>        | <b>2345</b>           | <b>247</b>                 | <b>10.53%</b>   |
| 9            | Co-op. Banks        | <b>DNH</b>   | <b>0</b>         | <b>0</b>              | <b>0</b>    | <b>#DIV/0!</b>              | <b>0</b>         | <b>0</b>              | <b>0</b>                   | <b>#DIV/0!</b>  |
| 10           |                     | <b>Daman</b> | 5                | 0                     | 0           | #DIV/0!                     | 5                | 100                   | 0                          | #DIV/0!         |
| 11           |                     | <b>Diu</b>   | 4                | 0                     | 0           | #DIV/0!                     | 4                | 80                    | 0                          | #DIV/0!         |
| 12           |                     | <b>Total</b> | <b>9</b>         | <b>0</b>              | <b>0</b>    | <b>#DIV/0!</b>              | <b>9</b>         | <b>180</b>            | <b>0</b>                   | <b>#DIV/0!</b>  |
| <b>Total</b> | <b>All Banks</b>    |              | <b>116</b>       | <b>8090</b>           | <b>5803</b> | <b>71.73%</b>               | <b>117</b>       | <b>7835</b>           | <b>1476</b>                | <b>18.83%</b>   |

(Note: IPPB Branch-2)

Total number of enrolments in the UT under the scheme so far is 46536

Bank-wise achievement of targets for FY 2023-24 is @ **Annexure- 4 & 4B, Page No.29 & 30**

**Targets under APY for 2024-25, as provided by PFRDA is as under:**

| Category                                       | Targets per Branch for FY 2024-25 |
|--|-----------------------------------|
| All PSBs                                       | 90                                |
| Private Banks Major (ICICI, HDFC, AXIS & IDBI) | 70                                |
| Private Banks (Other than Major)               | 35                                |
| Co-operative Bank                              | 20                                |

**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).

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

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

- a) LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
- b) Concerned Banks to timely redress the feedbacks provided by LDMs pertaining to Banking Touch Points on the Jan Dhan Darshak Application

**All LDMs and Banks are once again requested to ensure regularly accessing the JDD application and inputting/ redressing the feedbacks on the JDD app, as advised by the DFS.**

**Opening of Brick and Mortar Branches**

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

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

The data received from RBI for the active and inactive BCs in the UT of DNH&DD as submitted by banks to FIDD, Central Office is as under for the quarter ended Jun 2024:

| State or UT | Active BCs | In-active BCs | % of inactivity |
|-------------|------------|---------------|-----------------|
| DNH & DD    | 122        | 10            | 8.19%           |

(Detail of inactive BC- BOB-7, 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 Jun-24

| 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                  | 5                              | 24                                     |
| 2       | DAMAN        | 1                             | 21                  | 0                              | 0                                      |
| 3       | DIU          | 1                             | 21                  | 0                              | 0                                      |
|         | <b>Total</b> | 3                             | 63                  | 5                              | 24                                     |

At present no any FLC being posted at Daman & Diu district.

#### Conduct of FL camps by Rural branches for the quarter ended Jun 2024:

Total 98 camps have been conducted by 32 Rural branches of Scheduled Commercial banks during the quarter ended Jun 2024. 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                                 | 29                           | 107%                |
| 3   | Co-op Banks         | 3                         | 00                                 | 00                           | -                   |
|     | <b>Total</b>        | 32                        | 87                                 | 98                           | 113%                |

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.

### 3.6 National Strategy for Financial Education (NSFE) :

One of the important action points under National Strategy for Financial Education (NSFE) 2020:25 is to integrate financial education in school curriculum for students of Class VI to X, to be implemented jointly by, National Centre for Financial Education (NCFE), MoE, State/UT Governments and other concerned stakeholders.

### 3.7 Financial Inclusion (FI) Index:

Financial Inclusion (FI) Index has been constructed to measure the extent of financial inclusion across the country in a holistic manner and three iterations of the FI Index have been published for the years 2021, 2022 and 2023. In this connection, Diu district in the UT of DNH and DD is in the bottom 10 percentile of per capita distribution of branches / fixed BCs & ATMs under access parameters. To devise an action plan to improve the availability of banking channels in the district identified, including coverage by Banking Outlet (Branch/ Fixed BC) and by BCs other than those identified as Banking Outlet may also be assessed.

### 3.8 Rural Self Employment Training Institutes (RSETI):

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

Rseti has conducted 07 training program in the Jun 2024 quarter and trained 190 candidate out of which number of SC candidate- 02, ST candidate-184, OBC candidate-00 and others -04. The Cumulative category wise details are as under:

| Quarter ended                            | No. of training program conducted during the year 2024-25 | Cumulative no. of training program since inception | No. of beneficiaries trained during the year 2024-25 | Cumulative no. of beneficiaries trained | Cumulative no. of trained beneficiaries settled |                     |       |
|--|---|--|--|---|---|---------------------|-------|
|  |   |  |  |   | Through Bank finance                            | Through own sources | Total |
| Target for F.Y 24-25                     | 32  |  | 1000   |   |   |                     |       |
| Jun 2024                                 | 07  | 286  | 190  | 8003                                    | 2938  | 2082                | 5020  |
| Category wise Cumulative no. of trainees |   |  |  |   |   |                     |       |
| Quarter ended                            | SC  | ST   | OBC  | Women                                   | Minorities                                      | Others              |       |
| Jun 2024                                 | 337   | 6027   | 613  | 6667                                    | 128   | 898                 |       |

#### AGENDA No.4

#### Progress under Pradhan Mantri MUDRA Yojana (PMMY)

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on Mar 2024 and Jun 2024 (FY 2024-25)  
(Amt. in Crores)

| District     | Disb. as on 30.06.2023 |              | Disb. as on 31.03.2024 |              | Disbursement as on 30.06.2024 |             |            |             |            |              |             |              |
|--------------|------------------------|--------------|------------------------|--------------|-------------------------------|-------------|------------|-------------|------------|--------------|-------------|--------------|
|              | 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          | 739                    | 11.48        | 3389                   | 55.62        | 277                           | 0.13        | 267        | 4.20        | 184        | 11.31        | 728         | 15.64        |
| Daman        | 168                    | 5.29         | 683                    | 21.76        | 280                           | 0.11        | 116        | 2.07        | 83         | 4.53         | 479         | 6.71         |
| Diu          | 39                     | 0.89         | 196                    | 6.89         | 24                            | 0.03        | 108        | 1.10        | 33         | 1.67         | 165         | 2.80         |
| <b>Total</b> | <b>946</b>             | <b>17.66</b> | <b>4268</b>            | <b>84.27</b> | <b>581</b>                    | <b>0.27</b> | <b>491</b> | <b>7.37</b> | <b>300</b> | <b>17.51</b> | <b>1372</b> | <b>25.15</b> |

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

Outstanding and NPA under MUDRA in terms of amount since inception as on 31.03.2024 and 30.06.2024 is here under:

(Amt. in Crores)

| District     | As on 30.06.2023 |              | As on 31.03.2024 |              | As on Jun 2024 |             |              |             |              |              |               |              |
|--------------|------------------|--------------|------------------|--------------|----------------|-------------|--------------|-------------|--------------|--------------|---------------|--------------|
|              | Total            |              | Total            |              | Shishu         |             | Kishore      |             | Tarun        |              | Total         |              |
|              | Outstanding      | NPA          | Outstanding      | NPA          | Outstanding    | NPA         | Outstanding  | NPA         | Outstanding  | NPA          | Outstanding   | NPA          |
| DNH          | 72.99            | 9.65         | 80.05            | 7.92         | 1.41           | 0.26        | 19.52        | 2.97        | 48.15        | 5.39         | 69.08         | 8.62         |
| Daman        | 37.41            | 7.30         | 46.57            | 7.97         | 0.73           | 0.17        | 12.60        | 1.61        | 33.27        | 6.40         | 46.60         | 8.18         |
| Diu          | 5.78             | 0.33         | 9.09             | 0.57         | 0.12           | 0.00        | 3.28         | 0.18        | 5.59         | 0.46         | 8.99          | 0.64         |
| <b>Total</b> | <b>116.18</b>    | <b>17.28</b> | <b>135.71</b>    | <b>16.46</b> | <b>2.26</b>    | <b>0.43</b> | <b>35.40</b> | <b>4.76</b> | <b>87.01</b> | <b>12.25</b> | <b>124.67</b> | <b>17.44</b> |

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



## 4.2 Cumulative progress under “Stand up India”

Cumulative progress as of 31.03.2024 and 30.06.2024 under Stand Up India in UT is as under:

(Amount Rs. In Crores)

| District     | Target     | As on 30.06.2023        |                       | As on 31.03.2024 |                       |                         |                       | As on 30.06.2024 |                       |                         |                       |
|--------------|------------|-------------------------|-----------------------|------------------|-----------------------|-------------------------|-----------------------|------------------|-----------------------|-------------------------|-----------------------|
|              |            | 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) |
| <b>DNH</b>   | <b>108</b> | 62                      | 13.14                 | 6                | 1.04                  | 68                      | 14.43                 | 5                | 1.23                  | 73                      | 15.66                 |
| <b>Daman</b> | <b>66</b>  | 47                      | 17.23                 | 3                | 0.38                  | 50                      | 17.61                 | 2                | 0.22                  | 52                      | 17.83                 |
| <b>Diu</b>   | <b>13</b>  | 2                       | 0.77                  | 0                | 0.00                  | 2                       | 0.77                  | 0                | 0.00                  | 2                       | 0.77                  |
| <b>Total</b> | <b>187</b> | <b>111</b>              | <b>31.14</b>          | <b>9</b>         | <b>1.42</b>           | <b>120</b>              | <b>32.81</b>          | <b>7</b>         | <b>1.45</b>           | <b>127</b>              | <b>34.26</b>          |

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 29.07.2024 is tabulated hereunder:

| PROGRESS UNDER PM SVANIDHI UP TO 30.06.2024 |              |                             |                         |                        |                                |                      |                   |                   |
|---|--------------|-----------------------------|-------------------------|------------------------|--------------------------------|----------------------|-------------------|-------------------|
| Dist  | Banks        | Total applications Received | Sanctioned Applications | Disbursed applications | Applications returned by Banks | Pending applications | Sanction (%)      | Disbursement (%)  |
|   |              | (A)                         | (B)                     | (C)                    | (D)                            | (E) = A - B - D      | (F) = (B / A*100) | (G) = (C / A*100) |
| <b>DNH</b>                                  | <b>PSB</b>   | 2019                        | 2003                    | 1999                   | 5                              | 11                   | <b>99.21%</b>     | <b>99.01%</b>     |
|   | <b>PVT</b>   | 123                         | 106                     | 104                    | 2                              | 15                   | <b>86.18%</b>     | <b>84.55%</b>     |
|   | <b>CO-OP</b> | 0                           | 0                       | 0                      | 0                              | 0                    | <b>0.00%</b>      | <b>0.00%</b>      |
| <b>DAMAN</b>                                | <b>PSB</b>   | 798                         | 781                     | 776                    | 11                             | 6                    | <b>97.87%</b>     | <b>97.24%</b>     |
|   | <b>PVT</b>   | 100                         | 89                      | 84                     | 0                              | 11                   | <b>89.00%</b>     | <b>84.00%</b>     |
|   | <b>CO-OP</b> | 0                           | 0                       | 0                      | 0                              | 0                    | <b>0.00%</b>      | <b>0.00%</b>      |
| <b>DIU</b>                                  | <b>PSB</b>   | 171                         | 171                     | 171                    | 0                              | 0                    | <b>100.00%</b>    | <b>100.00%</b>    |
|   | <b>PVT</b>   | 4                           | 4                       | 4                      | 0                              | 0                    | <b>100.00%</b>    | <b>100.00%</b>    |
|   | <b>CO-OP</b> | 0                           | 0                       | 0                      | 0                              | 0                    | <b>0.00%</b>      | <b>0.00%</b>      |
| <b>TOTAL</b>                                |              | <b>3215</b>                 | <b>3154</b>             | <b>3138</b>            | <b>18</b>                      | <b>43</b>            | <b>98.10%</b>     | <b>97.60%</b>     |

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 30.06.2024:**

| <b>Progress under deepening of digital payments</b> |  |                             |                              |  |                         |  |   |
|---|--|-----------------------------|------------------------------|--|-------------------------|--|---|
| <b>District</b>                                     | <b>Total SB accounts( Actual No's)</b> | <b>% Debit card holders</b> | <b>% Net Banking holders</b> | <b>% Mobile Banking/ UPI/ USSD holders</b> | <b>% AEPS coverage</b>  | <b>% Account holders having at least one digital Banking facility (TARGET: 100%)</b> | <b>Number of SB accounts ineligible for any of Digital Banking products</b> |
| <b>DNH</b>  | 771615                                 | 573683 (74.35%)             | 258950 (33.56%)              | 702757 (91.07%)                            | 618385 (80.14%)         | 771615 (100%)  | 66679   |
| <b>DAMAN</b>  | 408629                                 | 380497 (93.11%)             | 214249 (52.43%)              | 290401 (71.07%)                            | 367145 (89.84%)         | 408629 (100%)  | 17341   |
| <b>DIU</b>  | 93275                                  | 80965 (86.74%)              | 48609 (52.16%)               | 44893 (47.89%)                             | 67918 (72.66%)          | 93275 (100%)   | 9390  |
| <b>TOTAL</b>  | <b>1273519</b>                         | <b>1035145 (81.28%)</b>     | <b>521808 (40.97%)</b>       | <b>1038051 (81.51%)</b>                    | <b>1053448 (82.72%)</b> | <b>1273519 (100%)</b>  | <b>93410</b>  |

The progress under the deepening of digital payments is provided at **Annexure-9A,9B & 9C, Page No...36, 37& 38**

**Since UT has achieved the target of 100% digitization in respect of at least one digital product, the House is dissolve the Sub Committee of UTLBC on Deepening of Digital Payment Ecosystem.**

**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 30.06.2024 is tabulated hereunder:

| Total application Received by Banks | Applications forwarded | Sanction | Pending |
|-------------------------------------|------------------------|----------|---------|
| 4874                                | 4874                   | 0        | 0       |
| <b>DNH-3693, DAMAN-886, DIU-295</b> |                        |          |         |

#### BENEFITS TO THE ARTISANS AND CRAFTS PERSONS

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

- 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.

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<br>(including Trading activity)  | Maximum extent of Guarantee Coverage<br>where guaranteed credit facility is |                                 |                                   |
|---|---|---------------------------------|-----------------------------------|
|   | Upto ₹ 5 lakh   | Above ₹ 5 lakh & upto ₹ 50 lakh | Above ₹ 50 lakh & upto ₹ 500 lakh |
|   | Micro Enterprises   | 85%                             | 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 / | 85%   |                                 |                                   |

|  |     |
|--|-----|
| Person with Disability (PwD) / MSE promoted by Agniveers |     |
| 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 PM-Surya Ghar Yojna :** This is the scheme for financing Residential Rooftop Solar panel and is launched on 22.01.2024 and applicable to such family whose annual income is below Rs. 2.00 lakh.

**4.15 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. Dixa Dilip Mahala**

|   |                    |  |
|---|--------------------|--|
| 1 | Name               | Mrs. Dixa Dilip Mahala                     |
| 2 | Address            | Chikhaldapada, Kauncha, Dadra Nagar Haveli |
| 3 | Education          | 12th                                       |
| 4 | Training undergone | Beauty Parlour Management                  |
| 5 | Present Activity   | Beauty Parlour Management                  |



Mrs. Dixa Dilip Mahala belongs to the tribal community of Dadra and Nagar Haveli. She is 12<sup>th</sup> std. passed and wanted to be self-reliant. She had some interest towards Beauty Parlour Management and hence Joined RSETI's 30 days training programme on General EAP (Beauty Parlour Management). 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.20000/- monthly. She is confident that with the time she will increase her earnings.

**2) Success story of Mrs. Manisha Soma Padher**

|   |                    |                                  |
|---|--------------------|----------------------------------|
| 1 | Name               | Mrs. Manisha Soma Padher         |
| 2 | Address            | Mathe Faliya, Dadra Nagar Haveli |
| 3 | Education          | 12 <sup>th</sup>                 |
| 4 | Training undergone | Tailoring Management             |
| 5 | Present Activity   | Women's Tailor                   |

Mrs. Manisha Soma Padher belongs to the tribal community of Dadra and Nagar Haveli and has completed his education up to 12<sup>th</sup> standard. She always wanted to do something of her own. She had some interest towards Tailoring and hence Joined RSETI's 30 days training programme on Tailoring Management.

Post training she became self-confident and started taking order from friends & relatives in professional manner. With the help of Social Media, she is earning on an average 10,000/- per month.



**4.16 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.**

**4.17 Any issues remaining unresolved at DCC/DLRC meeting : Nil**

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 Jun-2023 |            | DLRC meeting for Quarter ended Sep-2023 |            | DLRC meeting for Quarter ended Dec-2023 |            | DLRC meeting for Quarter ended Mar-2024 |            |
|---------------|---|------------|---|------------|---|------------|---|------------|
|               | Date                                    | Pub. Repr. | Date                                    | Pub. Repr. | Date                                    | Pub. Repr. | Date                                    | Pub. Repr. |
| <b>DNH</b>    | 27.09.23                                | N          | 29.12.23                                | Y          | 15.03.24                                | Y          | 28.06.24                                | N          |
| <b>DAMAN</b>  | 22.08.23                                | Y          | 29.12.23                                | Y          | 18.03.24                                | N          | 28.06.24                                | Y          |
| <b>DIU</b>    | 03.09.23                                | Y          | 11.12.23                                | N          | 20.03.24                                | N          | 18.06.24                                | N          |

All LDMs are requested to follow the present 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 JUN, 2024: BRANCH EXPANSION**

| Particulars          | Total no. of branches for the quarter ended |            |            |                         |
|----------------------|---|------------|------------|-------------------------|
|                      | Jun, 2023                                   | Mar,2024   | Jun, 2024  | Variation over Jun 2023 |
| State Bank of India  | 14  | 14         | 14         | 0                       |
| Nationalized Banks   | 48  | 47         | 47         | -1                      |
| Co-Operative Banks   | 09  | 09         | 09         | 0                       |
| Private Sector Banks | 44  | 46         | 47         | 3                       |
| Small Finance Banks  | 0   | 0          | 0          | 0                       |
| <b>Total</b>         | <b>115</b>                                  | <b>116</b> | <b>117</b> | <b>2</b>                |

As on 30.06.2024, total number of bank branches in UT stood at 117, given in **Annexure- 10,Page No...39.**

**DEPOSITS GROWTH :**

The aggregate deposits of the banks in UT increased by **Rs. 911.32 Crores** in absolute terms from **Rs. 15292.28 Crores** as of **Jun 2023** to **Rs. 16203.60 Crores** as of **Jun 2024** registering growth of **5.96%** as against **Jun 2023**.

The banks group wise deposit growth and level as of Jun, 2024 are given below.

**(Rs. in Crore)**

| Bank Group          | FOR THE QUARTER ENDED |                 |                 | Absolute growth over Jun, 2023 | Percentage growth over Jun, 2023 |
|---------------------|-----------------------|-----------------|-----------------|--------------------------------|----------------------------------|
|                     | Jun, 2023             | Mar, 2024       | Jun, 2024       |                                |                                  |
| State Bank of India | 3656.10               | 3683.92         | 3758.22         | 102.12                         | 2.79%                            |
| Nationalized Banks  | 6933.87               | 7445.95         | 7316.32         | 382.45                         | 5.51%                            |
| Pvt. Sector Banks   | 4076.77               | 4570.00         | 4472.67         | 395.90                         | 9.71%                            |
| Co-Operative Banks  | 625.54                | 649.85          | 656.39          | 30.85                          | 4.93%                            |
| <b>TOTAL</b>        | <b>15292.28</b>       | <b>16351.62</b> | <b>16203.60</b> | <b>911.32</b>                  | <b>5.96%</b>                     |

### **CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by Rs. 1806.70 Crores in absolute terms from Rs. 6955.40 Crores as of Jun 2023 to Rs 8762.10 Crores as of Jun 2024 registering a growth of 25.97%,

The banks group wise credit growth and level as of Jun, 2024 are given below.

| Bank Group          | FOR THE QUARTER ENDED |                |                | Absolute growth over Jun, 2023 | Percentage growth over Jun 2023 |
|---------------------|-----------------------|----------------|----------------|--------------------------------|---------------------------------|
|                     | Jun, 2023             | Mar, 2024      | Jun, 2024      |                                |                                 |
| State Bank of India | 558.29                | 584.69         | 583.80         | 25.51                          | 4.57%                           |
| Nationalized Banks  | 1962.22               | 2152.93        | 2191.45        | 229.23                         | 11.68%                          |
| Pvt. Sector Banks   | 4162.40               | 5678.64        | 5739.55        | 1577.15                        | 37.89%                          |
| Co-Operative Banks  | 272.49                | 250.00         | 247.30         | -25.19                         | -9.24%                          |
| <b>Total</b>        | <b>6955.40</b>        | <b>8666.26</b> | <b>8762.10</b> | <b>1806.70</b>                 | <b>25.97%</b>                   |

(Rs. in Crores)

### **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 Jun, 2023 | Percentage growth over Jun 2023 |
|------------------------------|------------------------------|-----------------------|---------------|---------------|--------------------------|---------------------------------|
|                              |                              | Jun, 2023             | Mar, 2024     | Jun, 2024     |                          |                                 |
| State Bank of India          | 40%                          | 15.27%                | 15.87%        | 15.53%        | 0.26                     | 1.70                            |
| Nationalized Banks           | 40%                          | 28.30%                | 28.91%        | 29.95%        | 1.65                     | 5.83                            |
| Pvt. Sector Banks            | 40%                          | 102.10%               | 124.26%       | 128.38%       | 26.28                    | 25.73                           |
| Co-Operative Banks           | 40%                          | 43.68%                | 38.47%        | 37.68%        | -6.00                    | -13.73                          |
| <b>Conventional CD Ratio</b> | <b>40%</b>                   | <b>45.48%</b>         | <b>53.00%</b> | <b>54.08%</b> | <b>8.60</b>              | <b>18.90</b>                    |

The conventional CD ratio of all three districts together, stood at 54.08%, increased by 8.60% over Jun, 2023.



**CD Ratio :**

As of Jun 2024, the CD Ratio of Diu districts was 9.58%. 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 Jun, 2023 | CD Ratio Mar, 2024 | CD Ratio Jun, 2024 | Variation over Mar, 2024 |
|-----|------------------|--------------------------|--------------------|--------------------|--------------------|--------------------------|
| 1   | DNH              | 40%                      | 62.76              | 72.55              | 75.05              | 2.50                     |
| 2   | Daman            | 40%                      | 42.88              | 49.47              | 49.36              | -0.11                    |
| 3   | DIU              | 40%                      | 9.12               | 9.17               | 9.58               | 0.41                     |

(Rs. in Crores)

| Sr. | District | Total Population | Total Deposits | Total Advances | CD Ratio Jun, 2024 | Dep. Per Pop. | Adv. Per Pop. |
|-----|----------|------------------|----------------|----------------|--------------------|---------------|---------------|
| 1   | DNH      | 343709           | 7773.26        | 5833.85        | 75.05              | 0.02          | 0.016         |
| 2   | Daman    | 191173           | 5331.42        | 2631.41        | 49.36              | 0.03          | 0.013         |
| 3   | DIU      | 52076            | 3098.92        | 296.84         | 9.58               | 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-11 to 14, Page No ...40 to 43..**

**PRIORITY SECTOR LENDING:**

I. The **Bank group wise** percentage share of various components of outstanding of Priority Sector advances as of Jun, 2024 is as under:

| Sector     | Target | State Bank of India | Nationalized Banks | Private Banks | Co-op. Banks | All Banks |
|------------|--------|---------------------|--------------------|---------------|--------------|-----------|
| PS ADVs    | 40%    | 3.52%               | 33.03%             | 61.35%        | 2.09%        | 51.99%    |
| AGRI. ADVs | 18%    | 5.00%               | 46.70%             | 39.42%        | 8.86%        | 3.70%     |
| WS ADVs    | 11.50% | 8.21%               | 51.13%             | 40.24%        | 0.40%        | 3.46%     |

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       |              |                      |              |                      |              |
|----------------------|----------------------|--------------|----------------------|--------------|----------------------|--------------|
|                      | Jun-23               |              | Mar-24               |              | Jun-24               |              |
|                      | No. of Operative KCC | Amt O/s      | No. of Operative KCC | Amt O/s      | No. of Operative KCC | Amt O/s      |
| Public Sector Banks  | 1847                 | 49.20        | 2000                 | 57.30        | 1991                 | 59.01        |
| Private Sector Banks | 253                  | 9.08         | 236                  | 7.28         | 251                  | 8.44         |
| Small Finance Banks  |                      |              |                      |              |                      |              |
| RRBs                 |                      |              |                      |              |                      |              |
| Coop banks           | 4                    | 0.10         | 6                    | 0.18         | 3                    | 0.08         |
| <b>Total</b>         | <b>2104</b>          | <b>58.38</b> | <b>2242</b>          | <b>64.76</b> | <b>2245</b>          | <b>67.53</b> |

**Note**

|                        |             |              |             |              |             |              |
|------------------------|-------------|--------------|-------------|--------------|-------------|--------------|
| KCC (Crop)             | 1321        | 28.36        | 1310        | 28.51        | 1302        | 29.80        |
| KCC (Animal Husbandry) | 182         | 8.58         | 314         | 11.49        | 318         | 11.84        |
| KCC (Fisheries)        | 601         | 21.44        | 618         | 24.76        | 625         | 25.89        |
| <b>Total</b>           | <b>2104</b> | <b>58.38</b> | <b>2242</b> | <b>64.76</b> | <b>2245</b> | <b>67.53</b> |

The number of all type of KCCs in the UT as of Jun 2024 is 2245 (Increase from 2242 as of Mar-2024) showing balance O/s is Rs. 67.53 Cr. (Increase from Rs. 64.76 Cr. as of Mar 2024).

**As on 30.06.2024, the total no. of PM Kisan beneficiaries in the UT is 11492 whereas no. of KCC beneficiaries is 2245. Hence, there is a gap of around 9247 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.

**AGENDA No.6****PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2024-25:**

The summary of target vis-a-vis achievement up to quarter ended Jun 2024 for financial year 2024-25, under Priority Sector Annual Credit Plan 2024-25 is presented hereunder.

(Amount in Crores)

| No. | Priority Sector      | Target 2024-25 |                | Disb. during QE Mar 2024 |                | Disb. during QE Jun 2024 |                | % Achievement |               |
|-----|----------------------|----------------|----------------|--------------------------|----------------|--------------------------|----------------|---------------|---------------|
|     |                      | A/c            | Amt.           | A/c                      | Amt.           | A/c                      | Amt.           | A/c           | Amt.          |
| 1   | Agriculture          | 7636           | 281.68         | 6205                     | 269.80         | 2165                     | 124.34         | 28.35%        | 44.14%        |
|     | Of which Farm Credit | 6443           | 192.59         | 5872                     | 191.80         | 1982                     | 65.28          | 30.76%        | 33.89%        |
| 2   | MSME                 | 3408           | 2805.35        | 4974                     | 2766.81        | 2556                     | 1697.58        | 75.00%        | 60.51%        |
|     | Of which Micro Ent.  | 2480           | 664.30         | 3929                     | 644.95         | 1956                     | 330.20         | 78.87%        | 49.70%        |
| 3   | Export Credit        | 16             | 4.35           | 1                        | 0.58           | 0                        | 0.00           | 0.00%         | 0.00%         |
| 4   | Education            | 198            | 9.92           | 226                      | 7.22           | 61                       | 1.07           | 30.80%        | 10.78%        |
| 5   | Housing              | 1786           | 248.24         | 3446                     | 231.97         | 605                      | 46.89          | 33.87%        | 18.88%        |
| 6   | Other PSA            | 3062           | 33.54          | 2506                     | 29.67          | 590                      | 6.82           | 19.26%        | 20.33%        |
| 7   | <b>Total PSA</b>     | <b>16106</b>   | <b>3383.08</b> | <b>17358</b>             | <b>3306.05</b> | <b>5977</b>              | <b>1876.70</b> | <b>37.11%</b> | <b>55.47%</b> |

The overall achievement in disbursement under Annual Credit Plan (ACP) 2024-25 up to quarter Jun 2024, for Priority Sectors by all the Banks was 37.11% in respect of targets in number of accounts and 55.47% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 60.51% followed by Agriculture- 44.14% followed by Other PSA- 20.33%.

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2024-25 for the quarter ended Jun-2024 of the UT is given in **Annexure – 15 & 16, Page No...44 & 48**

**AGENDA No.7****Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2024-25, Quarter ended Mar-24 and Jun-24.**

(Amt. Rs. in crores)

| Particulars                  | As on 31.03.2024 |               |                      | As on 30.06.2024 |               |                      |
|------------------------------|------------------|---------------|----------------------|------------------|---------------|----------------------|
|                              | Amt. O/s         | Gross NPA     | % NPA to Outstanding | Amt. O/s         | Gross NPA     | % NPA to Outstanding |
| Crop Loan                    | 76.57            | 1.50          | 1.96%                | 80.21            | 3.39          | 4.22%                |
| Agri. Term Loan              | 245.41           | 8.05          | 3.28%                | 243.91           | 7.37          | 3.02%                |
| <b>Total Agriculture</b>     | <b>321.98</b>    | <b>9.55</b>   | <b>2.97%</b>         | <b>324.12</b>    | <b>10.76</b>  | <b>3.31%</b>         |
| MSME                         | 2562.35          | 56.83         | 2.22%                | 2606.80          | 55.88         | 2.14%                |
| Housing Loan (P.S)           | 1559.77          | 17.87         | 1.15%                | 1565.78          | 18.21         | 1.16%                |
| Edu. Loan(P.S)               | 30.65            | 0.38          | 1.24%                | 29.23            | 0.34          | 1.16%                |
| Other PS                     | 32.71            | 1.09          | 3.33%                | 29.29            | 0.07          | 0.24%                |
| <b>Total Priority Sector</b> | <b>4507.46</b>   | <b>85.72</b>  | <b>1.90%</b>         | <b>4555.22</b>   | <b>85.26</b>  | <b>1.87%</b>         |
| Non Priority Sector          | 4158.80          | 36.47         | 0.88%                | 4206.88          | 43.42         | 1.03%                |
| <b>Total Advances</b>        | <b>8666.26</b>   | <b>122.19</b> | <b>1.41%</b>         | <b>8762.10</b>   | <b>128.68</b> | <b>1.47%</b>         |

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position. Details are given in Annexure-17, **Page No...49 & 50**

**AGENDA No. 8****PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED JUN 2024;-**

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

**Comparative target vis-à-vis achievement under Central Govt. Spon. Programmes.**

| NAME OF BANK          | No. of applications sponsored | No. of applications sanctioned | No. of applications disbursed | No. of applications rejected/returned | No. of applications pending for disb. |
|-----------------------|-------------------------------|--------------------------------|-------------------------------|---------------------------------------|---------------------------------------|
| BOB                   | 5                             | 5                              | 5                             | 0                                     | 0                                     |
| SBI                   | 1                             | 1                              | 1                             | 0                                     | 0                                     |
| BOI                   | 0                             | 0                              | 0                             | 0                                     | 0                                     |
| PNB                   | 0                             | 0                              | 0                             | 0                                     | 0                                     |
| Central Bank of India | 4                             | 4                              | 4                             | 0                                     | 0                                     |
| CANARA BANK           | 0                             | 0                              | 0                             | 0                                     | 0                                     |
| IDBI                  | 2                             | 2                              | 2                             | 0                                     | 0                                     |
| <b>TOTAL</b>          | <b>12</b>                     | <b>12</b>                      | <b>12</b>                     | <b>0</b>                              | <b>0</b>                              |

As per the progress report at the quarter ended Jun, 2024 against 12 sponsored applications, banks have sanctioned/disburse 12 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 Jun, 2023 |        | As of Mar, 2024 |        | As of Jun, 2024 |        |
|--|-----------------|--------|-----------------|--------|-----------------|--------|
|  | A/cs            | Amt.   | A/cs            | Amt.   | A/cs            | Amt.   |
| Disbursement of Fresh loans during quarter | 382             | 34.07  | 1710            | 117.77 | 521             | 35.60  |
| Outstanding position (A/c and Amt.)        | 2818            | 169.76 | 3132            | 174.09 | 3061            | 201.93 |

Fresh loans of Rs. 35.60 Crores were disbursed by the Banks to 521 beneficiaries belonging to Minority Communities up to the quarter ended Jun 2024. The outstanding reached to the level of Rs. 201.93 Crores in 3061 accounts as of Jun 2024.

The share of advances to Minority Community to Priority Sector Advances stood at 4.43% at the quarter ended Jun, 2024.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Jun 2024 to Minority Communities are given in **Annexure – 18 & 19, Page No...51 & 52**

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

| Particulars                                | As of Jun, 2023 |         | As of Mar, 2024 |         | As of Jun, 2024 |         |
|--|-----------------|---------|-----------------|---------|-----------------|---------|
|  | A/cs            | Amt.    | A/cs            | Amt.    | A/cs            | Amt.    |
| Disbursement of Fresh loans during quarter | 3721            | 128.94  | 14721           | 617.17  | 4122            | 140.65  |
| Outstanding position (A/c and Amt.)        | 21199           | 1108.75 | 24331           | 1294.91 | 23840           | 1329.12 |

Fresh credit to the tune of Rs. 140.65 Crores to 4122 beneficiaries was extended in the UT up to the quarter ended Jun 2024. The outstanding advances reached at the level of Rs. 1329.12 Crores in 23840 accounts and stood at 15.16% 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 Jun 2024 to Women Entrepreneurs are given in **Annexure – 20, Page No 53**

**(iii) REVIEW OF PROGRESS UNDER HOUSING FINANCE****(Rs. In Crore)**

| District     | Particulars                 | Target      |               | Achievement  |                | Achievement  |                |
|--------------|-----------------------------|-------------|---------------|--------------|----------------|--------------|----------------|
|              |                             | March 2025  |               | Mar, 2024    |                | Jun-2024     |                |
|              |                             | A/cs        | Amt.          | A/cs         | Amt.           | A/cs         | Amt.           |
| DNH          | Disbursement of Fresh loans | 1355        | 213.25        | 1956         | 189.53         | 446          | 36.43          |
| Daman        |                             | 305         | 42.79         | 1483         | 41.81          | 155          | 10.11          |
| Diu          |                             | 126         | 7.2           | 07           | 0.63           | 04           | 0.35           |
| <b>Total</b> |                             | <b>1786</b> | <b>263.24</b> | <b>3446</b>  | <b>231.97</b>  | <b>605</b>   | <b>46.89</b>   |
| DNH          | Outstanding                 |             |               | 14652        | 1257.45        | 14470        | 1258.43        |
| Daman        |                             | NA          | NA            | 4378         | 293.04         | 4142         | 297.09         |
| Diu          |                             |             |               | 74           | 9.28           | 75           | 10.26          |
| <b>Total</b> |                             |             |               | <b>19104</b> | <b>1559.77</b> | <b>18687</b> | <b>1565.78</b> |

As per the information made available by the member banks, fresh loans worth Rs 46.89 Crores have been granted to 605 beneficiaries up to the quarter ended Jun 2024 under Housing Finance. The outstanding level reached to Rs. 1565.78 Crores in 18687 accounts as of Jun 2024. Bank wise details are given in **Annexure – 21, Page No...54**

**(iv) SELF HELP GROUPS (SHGs):**

The summary of various parameters under SHGs for the quarter ended Jun 2024 is as under :

**(A) Savings Bank account details :****(Amt. in Crore)**

| Savings linkage              | Savings Bank A/Cs opened during the quarter ended Jun,2024 |                |              | Total No. of Savings Bank accounts during Current FY 2024-25 |                |              |
|------------------------------|--|----------------|--------------|--|----------------|--------------|
|                              | 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 | 156  | 1638           | 0.37         | 212  | 2226           | 0.87         |
| Out of above, Women SHG      | 156  | 1638           | 0.37         | 212  | 2226           | 0.87         |

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

| Grading and Sanction    | Accounts Graded and Sanctioned during the quarter ended Jun 2024 |                 |                 | Cumulative A/cs Graded and Sanctioned during the FY 2024-25 |                 |                 |
|-------------------------|--|-----------------|-----------------|---|-----------------|-----------------|
|                         | Accounts Graded  | A/cs sanctioned | Sanctioned Amt. | Accounts Graded   | A/cs sanctioned | Sanctioned Amt. |
| No .of Account          | 2  | 2               | 0.05            | 2   | 2               | 0.05            |
| Out of above, Women SHG | 2  | 2               | 0.05            | 2   | 2               | 0.05            |

**A. Disbursement Details :****(Amt. in Crore)**

| Disbursement of Loans      | Disbursement during the quarter ended Jun 2024 |            |                                   |                       | Total loan disbursed during the FY 2024-25 |            |                                   |                       |
|----------------------------|--|------------|-----------------------------------|-----------------------|--|------------|-----------------------------------|-----------------------|
|                            | A/c disb.                                      | Amt. disb. | Out of total a/c disb. to new a/c | Amt. disb. to new a/c | A/c disb.                                  | Amt. disb. | Out of total a/c disb. to new a/c | Amt. disb. to new a/c |
| <b>Total SHGs</b>          | 2  | 0.05       | 2                                 | 0.05                  | 2  | 0.05       | 2                                 | 0.05                  |
| <b>Of above, Women SHG</b> | 2  | 0.05       | 2                                 | 0.05                  | 2  | 0.05       | 2                                 | 0.05                  |

Member Banks are requested to boost up the financing to the SHGs.

**(D) Loan Outstanding and NPA****(Amt. in Crore)**

| Loans Outstanding as on |          | Loans outstanding |        | Out of which, Women SHGs |        |
|-------------------------|----------|-------------------|--------|--------------------------|--------|
|                         |          | Accounts          | Amount | Accounts                 | Amount |
| Loans outstanding       | Mar 2024 | 111               | 1.01   | 111                      | 1.01   |
|                         | Jun 2024 | 111               | 1.08   | 111                      | 1.08   |

| NPA as on                          |          | NPA      |        | Out of which, Women SHGs |        |
|------------------------------------|----------|----------|--------|--------------------------|--------|
|                                    |          | Accounts | Amount | Accounts                 | Amount |
| NPA against total loan outstanding | Mar 2024 | 8        | 0.03   | 8                        | 0.03   |
|                                    | Jun 2024 | 9        | 0.06   | 9                        | 0.06   |

Bank wise details are given in Annexure – 22, Page No.55.

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

| District     | Particulars                        | Target March 2025 |              | Sanction as of Jun 2024 |              | Sanction to male student as of Jun-2024 |              | Sanction to female student as of Jun 2024 |              |
|--------------|------------------------------------|-------------------|--------------|-------------------------|--------------|---|--------------|---|--------------|
|              |                                    | A/c               | Amt.         | A/c                     | Amt          | A/c                                     | Amt.         | A/c                                       | Amt.         |
| <b>Total</b> | <b>Disbursement of Fresh loans</b> | <b>123</b>        | <b>11.91</b> | <b>37</b>               | <b>4.37</b>  | <b>27</b>                               | <b>2.56</b>  | <b>10</b>                                 | <b>1.81</b>  |
| <b>Total</b> | <b>Outstanding</b>                 | <b>0</b>          | <b>0</b>     | <b>651</b>              | <b>44.90</b> | <b>417</b>                              | <b>26.67</b> | <b>234</b>                                | <b>18.23</b> |

At the end of Jun 2024 quarter, Banks have Sanctioned Education loans to 37 students to the tune of Rs. 4.37 Crores. The outstanding under Education loans stood at Rs. 44.90 Crores in 651 accounts as of Jun 2024. Bank wise details are given in Annexure – 23, Page No...56.

**(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 1 a/c disbursed for 0.01 Cr up to Jun 24 quarter, outstanding at the end of Jun 2024 quarter is Rs. 0.05 Cr in 15 a/c.**

**(vi) REVIEW OF CREDIT FLOW TO MSME SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MSME : Nil**

**(vii) ADVANCES TO SC & ST BENEFICIARIES :**

| District     | Disbursement up to Jun, 2023 |              | Disbursement up to Mar, 2024 |              | Disbursement up to Jun, 2024 |              | Outstanding as of Jun - 2024 |               |
|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|---------------|
|              | A/c                          | Amount       | A/c                          | Amount       | A/c                          | Amount       | A/c                          | Amount        |
| <b>DNH</b>   | <b>405</b>                   | <b>8.71</b>  | 1277                         | 33.20        | 434                          | 9.81         | 3528                         | 89.60         |
| <b>DAMAN</b> | <b>65</b>                    | <b>2.02</b>  | 186                          | 6.26         | 84                           | 2.61         | 742                          | 23.83         |
| <b>DIU</b>   | <b>38</b>                    | <b>0.78</b>  | 68                           | 1.75         | 23                           | 0.84         | 255                          | 13.16         |
| <b>TOTAL</b> | <b>508</b>                   | <b>11.51</b> | <b>1531</b>                  | <b>41.21</b> | <b>541</b>                   | <b>13.26</b> | <b>4525</b>                  | <b>126.59</b> |

The fresh disbursement to SC/ST beneficiaries up to Jun 24 is Rs. 13.26 Cr. in 541 a/cs. The outstanding advances to SC/ST beneficiaries as of Jun 2024 is Rs. 126.59 Crores in 4525 accounts, forming 41.75% of Weaker Section advances. **Details are given in Annexure-24, Page No 57.**

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

As per the information provided by Member Banks, there were 286 ATMs in the UT as of Jun 2024. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

| Category     | No. of Branches as of Jun 2024 | No. of ATMs |            |
|--------------|--------------------------------|-------------|------------|
|              |                                | Mar, 2024   | Jun, 2024  |
| Urban        | 0                              | 0           | 0          |
| Semi-urban   | 85                             | 256         | 258        |
| Rural        | 32                             | 28          | 28         |
| <b>Total</b> | <b>117</b>                     | <b>284</b>  | <b>286</b> |

Banks have set up good number of ATMs in Semi-urban centers, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease. **Annexure-25,Page No...58**

**AGENDA No. 10**

**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. Progress under PMFME scheme as on 30.06.2024 is as under:

| <b>Total application Received by Banks</b> | <b>Sanctioned</b> | <b>Pending</b> | <b>Rejected</b> |
|--|-------------------|----------------|-----------------|
| 5  | 1                 | 4              | 0               |

**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:<br><b>DNH – Nil, Daman- 1664, Diu- Nil</b>   |
| 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:<br>a. unambiguous evidence of ownership of property card holders with unconditional rights of transfer<br>b. the creation of equitable mortgage and charge on that property. | UT administration has not issued any modifications/amendments in laws.<br>Clarification not received from office of Dy. Collector, Daman.<br><br>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   |

\*\*\*\*\*