



**AGENDA FOR 19TH UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



DATE : 10.12.2024 , TIME- 11.30 AM

VENUE : CONFERENCE HALL, VIDYUT BHAWAN, DAMAN



BANKING AT A GLANCE IN UNION TERRITORY (SEP-2024)

PARAMETERS	Sep-23	Jun-24	Target (% of ANBC)	Sep-24	Growth over Jun 2024 (Q-o-Q)	Growth over Sep 2023(Y- o-Y)	% growth over Jun 2024(%)
TOTAL No. OF BRANCHES	114	117	NA	119	2	5	1.71
CATEGORY OF BRANCHES							
RURAL	32	32	NA	31	-1	-1	-3.12
SEMI - URBAN	82	85	NA	88	3	6	3.52
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	114	117	NA	119	2	5	1.71
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	15614.14	16203.60	NA	16874.18	670.58 4.14%	1260.04 8.07%	4.14%
ADVANCES	8060.15	8762.10	NA	9104.76	342.68 3.91%	1044.61 12.96%	3.91%
CREDIT DEPOSIT RATIO	51.62%	54.08%	40% (Min.)	53.96%	-0.12%	2.34%	-0.12%
PS ADVANCES (% to advances)	4307.94 53.45%	4555.22 51.99%	40%	4707.55 51.70%	152.33 3.34%	399.61 9.28%	3.34%
AGRI ADVANCES (% to advances)	317.02 3.93%	324.12 3.70%	18%	334.45 3.67%	10.33 3.19%	17.43 5.50%	3.19%
MSME ADVANCES (% to adv)	2391.59 29.67%	2606.80 29.75%	NA	2760.31 30.32%	153.51 5.89%	368.72 15.42%	5.89%
-Of which to Micro Enterprise	760.09 9.43%	919.44 10.49%	7.5%	935.72 10.28%	16.28 1.77%	175.63 23.11%	1.77%
WEAKER SEC.ADV (% to advances)	256.89 3.19%	303.17 3.46%	11.5	312.88 3.44%	9.71 3.20%	55.99 21.80%	3.20%
NPS	3752.21 46.55%	4206.88 48.01%		4397.21 48.30%	190.35 4.52%	645 17.19%	4.52%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Sep-23	Jun-24	Sep-24	Growth over Jun 2024 (Q-o-Q)	Growth over Sep 2023 (Y-o-Y)	% growth over Jun 2024(%)
Accounts	2189	2245	2236	-09	47	-0.40%
Amount	65.19	67.53	68.30	0.77	3.11	1.14%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 18th meeting of Union Territory Level Bankers Committee for the quarter ended Jun 2024 was held on 11th Sep, 2024. Minutes were circulated to all the members vide letter dated 18th Sep, 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:

Sr.	Issues	Action taken
1	Banks should start credit linkage under PM- Vishwakarma schemes without any more delay as it is top most priority of GOI	Total application Received as on 30.09.2024 by Banks is 5103 DNH-3833, DAMAN-911, DIU-359 Loan application sent to Lender-37 (As on 09.12.2024)
2	Bank should device an action plan to sanction Kisan Credit Card to all 11492 PM Kisan beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 30.09.2024 is 2236. (Decrease from 2245 as of Jun-2024)
3	Bank should focus on improvement of the performance under Social Security scheme, Mudra loan, APY enrolment and opening of PMJDY a/cs	During the period under review from Jun-24 to Sep-24, the Progress is under: PMJJBY- 84279 (increase of 3426 enrollment from Jun-24 PMSBY- 188793 (increase of 9476 enrollment from Jun-24 APY- 3100 up to 19.10.24 (40% of annual target of 7835) PMMY- Sanction - Rs.43.74 Cr. (Increase of Rs.18.59 Cr.) PMJDY A/cs- 235909 (Increase of 2435 a/cs from Jun-24)
4	More BC point & ATM should be open at Diu district and rural part of DNH & Daman district. All Banks and stake holder should devise an action plan to improve the availability of banking channels in the Diu district	LDMs of DNH, Daman and Diu are following up with Bank and District administration for opening of more BC point & ATMs
5	Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	Under consideration of UT administration
6	Obtain guidelines/clarification from UT Administration for mortgage of property card to finance under PM SWAMITVA scheme	No clarification/guidelines received from UT administration
7	Open ATM or BC point at Somnath, Aitiawad, Ghelwad and Varkund panchayat office at Daman on priority.	LDM Daman is following with all Banks & 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 30.09.2024:

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					
TOTAL	207949	27960	235909	203962	100%	86.45%	112034	47.49%

Position with respect to operative CASA accounts as of 30.09.2024:

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
TOTAL	1167730	100%	83.76%	43.13%	83.51%

As per the progress report dated **30.09.2024**, Aadhaar Seeding in operative CASA accounts in the UT stood at 86.45% and average Aadhaar authentication stood at 43.13%, 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 **83.51%** 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 30.09.2024 is as below:

District	Particular	As on 30.09.2023		As on 30.06.2024		As on 30.09.2024	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total	47245	93930	44473	98562	45296	102366
Daman	Enrolment (Cumulative)	28770	63437	29618	67064	32157	72521
Diu		7082	14088	6762	13691	6826	13906
TOTAL	Target: NA	83097	171455	80853	179317	84279	188793

Increase from Jun 2024 to Sep 2024:

PMJJBY- 3426

PMSBY- 9476

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.09.2024 is as below:

Particulars	PMJJBY	PMSBY
DNH	45296	102366
Daman	32157	72521
Diu	6826	13906
Total enrolment	84279	188793
Claim settlement status as on 30.09.2024		
Claims lodged	444	45
Claims Paid	373	25
Claims Rejected	15	6
Claims under process (Pending)	56	14
Settlement %age	84.01%	55.55%

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 F.Y 2024-25 under APY is as under:

Sr.	Category of Banks	Dist.	No of Enrolments				Achieveme nt (%)
			Branc hes(2 4-25)	Target for FY 2024- 25	Achieveme nt up to 27.07.24	Achieveme nt up to 19.10.24	
1	Public Sector Banks	DNH	32	2790	916	1741	62.40%
2		Daman	18	1980	306	789	39.85%
3		Diu	11	540	7	11	2.03%
4		Total	61	5310	1229	2541	47.85%
5	Private Banks	DNH	26	1365	184	394	28.86%
6		Daman	16	770	51	147	19.09%
7		Diu	3	210	12	18	8.57%
8		Total	45	2345	247	559	23.84%
9	Co-op. Banks	DNH	0	0	0	0	#DIV/0!
10		Daman	5	100	0	0	#DIV/0!
11		Diu	4	80	0	0	#DIV/0!
12		Total	9	180	0	0	#DIV/0!
Total	All Banks		117	7835	1476	3100	39.57%

(Note: IPPB Branch-2)

Total number of enrolments in the UT under the scheme so far is 47935

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 29th January 2020 has advised –

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

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

Opening of Brick and Mortar Branches

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

B. Deployment of Business Correspondents (BCs)

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

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	127	10	7.87%

(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 Sep-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	7	24
2	DAMAN	0	00	0	0
3	DIU	0	00	0	0
	Total	1	21	7	24

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

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

Total 96 camps have been conducted by **31 Rural branches** of Scheduled Commercial banks during the quarter ended Sep 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	19	57	68	119%
2	Pvt. Sector Banks	09	27	28	104%
3	Co-op Banks	3	00	00	-
	Total	31	84	96	114%

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):

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 Sep 2024 quarter and trained 206 candidate out of which number of SC candidate- 13, ST candidate-193, OBC candidate-00 and others -00. 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				
Sep 2024	15	294	396	8209	2938	2082	5020
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sep 2024	350	6220	613	6845	128	898	

AGENDA No.4

OTHER AGENDA

Progress under Pradhan Mantri MUDRA Yojana (PMMY)

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on Jun 2024 and Sep 2024

(Amt. in Crores)

District	Disb. as on 30.09.2023		Disb. as on 30.06.2024		Disbursement as on 30.09.2024							
	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	1821	27.9	728	15.64	547	2.05	760	11.14	224	15.15	1531	28.34
Daman	389	10.57	479	6.71	101	0.38	171	3.55	111	6.7	383	10.63
Diu	81	2.63	165	2.80	29	0.07	123	1.59	49	3.11	201	4.77
Total	2291	41.1	1372	25.15	677	2.50	1054	16.28	384	24.96	2115	43.74

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 **30.06.2024** and **30.09.2024** is here under:

(Amt. in Crores)

District	As on 30.09.2023		As on 30.06.2024		As on Sep 2024							
	Total		Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	138.71	9.41	69.08	8.62	3.72	0.59	34.12	5.34	47.58	5.94	85.42	11.87
Daman	38.75	8.16	46.60	8.18	0.74	0.18	12.57	1.94	32.30	6.40	45.61	8.52
Diu	6.78	0.39	8.99	0.64	0.13	0.00	3.49	0.09	6.26	0.67	9.88	0.76
Total	184.24	17.96	124.67	17.44	4.59	0.77	50.18	7.37	86.14	13.01	140.91	21.15

NPA % -15.01%

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

4.2 Cumulative progress under “Stand up India”

Cumulative progress as of **30.06.2024** and **30.09.2024** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 30.09.2023		As on 30.06.2024				As on 30.09.2024			
		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)
DNH	108	53	11.92	5	1.23	73	15.66	6	1.39	79	17.05
Daman	66	47	16.81	2	0.22	52	17.83	3	0.58	55	18.41
Diu	13	1	0.02	0	0.00	2	0.77	1	0.02	3	0.79
Total	187	103	28.75	7	1.45	127	34.26	10	1.99	137	36.25

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 30.09.2024 is tabulated hereunder:

PROGRESS UNDER PM SVANIDHI UP TO 30.09.2024								
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)
DNH	PSB	2076	2064	2062	9	3	99.42%	99.32%
	PVT	104	90	88	4	10	86.53%	84.61%
	CO-OP	0	0	0	0	0	0.00%	0.00%
DAMAN	PSB	855	848	829	1	6	99.18%	96.95%
	PVT	105	97	86	0	8	92.38%	81.90%
	CO-OP	7	0	0	0	7	0.00%	0.00%
DIU	PSB	171	171	171	0	0	100%	100%
	PVT	4	4	4	0	0	100%	100%
	CO-OP	0	0	0	0	0	0%	0%
TOTAL		3322	3274	3240	14	34	98.55%	97.53%

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 30.09.2024:

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	774246	574880 (74.25%)	258948 (33.45%)	702757 (91.77%)	618385 (79.87%)	774246 (100%)	66679
DAMAN	409506	381374 (93.13%)	215127 (52.53%)	291265 (71.13%)	368129 (89.90%)	409506 (100%)	17063
DIU	94376	82066 (86.96%)	49306 (52.24%)	45465 (48.17%)	69019 (73.13%)	94376 (100%)	9390
TOTAL	1278128	1038320 (81.24%)	523381 (40.95%)	1039487 (81.33%)	1055533 (82.58%)	1278128 (100%)	93132

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

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 30.09.2024 is tabulated hereunder:

Total application Received by Banks	Applications forwarded	Sanction	Pending
5103	5103	0	0
DNH-3833, DAMAN-911, DIU-359			
Loan application sent to Lender-37 (As on 09.12.2024)			

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 (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%
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 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. Reshma Janya Janthiya

1	Name	Mrs. Reshma janya janthiya
2	Address	Khadipada, Rakholi, Dadra Nagar Haveli
3	Education	7th Std.
4	Training undergone	Custom Jewellery Udyami
5	Present Activity	Custom Jewellery Udyami



Mrs. Reshma Janya Janthiya belongs to the tribal community of Khadipada, Rakholi, Dadra and Nagar Haveli. She is 7th std. passed and wanted to be self-reliant. She had learnt some handicrafts skill during her school years. She had great passion for hand-made ornaments and jewellery items and hence Joined RSETI's 10 days training programme on Custom 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.15000/- monthly. She is confident that with the time she will increase her earnings.

2) Success story of Mrs. Sangitaben Kalpeshbhai Patel

1	Name	Mrs. Sangitaben Kalpeshbhai Patel
2	Address	Karachgam, Kotharpada, Dadra Nagar Haveli
3	Education	12 th
4	Training undergone	Papad Pickle and Masala Powder Making
5	Present Activity	Papad Pickle and Masala Powder Making

Mrs. Sangitaben Kalpeshbhai Patel belongs to the tribal community of Karachgam, Dadra and Nagar Haveli and has completed her education up to 12th standard. She is a housewife and was an active member in a Mahila Mandal formed by the women in her locality. She always wanted to do something of her own. She had some interest towards Papad Pickle and Masala Powder Making and hence Joined RSETI's 30 days training programme on Papad Pickle and Masala Powder Making course.

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 11,000/- 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 Sep-2023		DLRC meeting for Quarter ended Dec-2023		DLRC meeting for Quarter ended Mar-2024		DLRC meeting for Quarter ended Jun-2024	
	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.
DNH	29.12.23	Y	15.03.24	Y	28.06.24	N	05.09.24	N
DAMAN	29.12.23	Y	18.03.24	N	28.06.24	Y	20.08.24	Y
DIU	11.12.23	N	20.03.24	N	18.06.24	N	08.08.24	Y

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 SEP, 2024: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter ended Sep 2024			
	Sep, 2023	Jun,2024	Sep, 2024	Variation over Sep 2023
State Bank of India	14	14	14	0
Nationalized Banks	46	47	47	1
Co-Operative Banks	09	09	09	0
Private Sector Banks	44	45	47	3
Payment Banks	01	02	02	1
Total	114	117	119	5

As on 30.09.2024, total number of bank branches in UT stood at 119, given in **Annexure- 10,Page No...39.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1260.04 Crores** in absolute terms from **Rs. 15614.14 Crores** as of Sep 2023 to **Rs. 16874.18 Crores** as of Sep 2024 registering growth of **8.07%** as against Sep 2023.

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

(Rs. in Crore)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Sep, 2023	Percentage growth over Sep, 2023
	Sep, 2023	Jun, 2024	Sep, 2024		
State Bank of India	3629.48	3758.22	3903.10	273.62	7.54%
Nationalized Banks	7133.47	7316.32	7645.83	512.36	7.18%
Pvt. Sector Banks	4216.08	4472.67	4655.97	439.89	10.43%
Co-Operative Banks	635.11	656.39	669.28	34.17	5.38%
TOTAL	15614.14	16203.60	16874.18	1260.04	8.07%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 1044.61 Crores in absolute terms from Rs. 8060.15 Crores as of Sep 2023 to Rs 9104.76 Crores as of Sep 2024 registering a growth of 12.96%,

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

(Rs. in Crores)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Sep, 2023	Percentage growth over Sep 2023
	Sep, 2023	Jun, 2024	Sep, 2024		
State Bank of India	574.68	583.80	595.96	21.28	3.70%
Nationalized Banks	2025.80	2191.45	2256.54	230.74	11.39%
Pvt. Sector Banks	5189.18	5739.55	6009.40	820.22	15.81%
Co-Operative Banks	270.49	247.30	242.86	-27.63	-10.21%
Total	8060.15	8762.10	9104.76	1044.61	12.96%

CREDIT DEPOSIT RATIO:

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

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Sep, 2023	Percentage growth over Sep 2023
		Sep, 2023	Jun, 2024	Sep, 2024		
State Bank of India	40%	15.83%	15.53%	15.27%	-0.56	-0.56
Nationalized Banks	40%	28.39%	29.95%	29.51%	1.12	1.12
Pvt. Sector Banks	40%	123.08%	128.38%	129.07%	5.99	5.99
Co-Operative Banks	40%	42.71%	37.68%	36.39%	-6.32	-6.32
Conventional CD Ratio	40%	51.62%	54.08%	53.96%	2.34	2.34

The conventional CD ratio of all three districts together, stood at 53.96%, increased by 2.34% over Sep, 2023.

CD Ratio :

As of Sep 2024, the CD Ratio of Diu districts was 9.91%. All the Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	Min.level(Not less than)	CD Ratio Sep, 2023	CD Ratio Jun, 2024	CD Ratio Sep, 2024	Variation over Jun, 2024
1	DNH	40%	70.36	75.05	74.30	-0.75
2	Daman	40%	48.27	49.36	49.04	-0.32
3	DIU	40%	9.71	9.58	9.91	0.33

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio Sep, 2024	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	8200.83	6093.44	74.30	0.02	0.017
2	Daman	191173	5499.48	2696.75	49.04	0.03	0.014
3	DIU	52076	3173.87	314.59	9.91	0.06	0.006

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 Sep, 2024 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	3.53%	32.71%	61.77%	1.99%	51.70%
AGRI. ADVs	18%	4.99%	46.72%	39.87%	8.42%	3.67%
WS ADVs	11.50%	8.44%	50.87%	40.29%	0.40%	3.44%

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					
	Sep-23		Jun-24		Sep-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	1925	56.51	1991	59.01	1996	60.09
Private Sector Banks	260	8.62	251	8.44	238	8.16
Small Finance Banks						
RRBs						
Coop banks	4	0.06	3	0.08	2	0.05
Total	2189	65.19	2245	67.53	2236	68.30

Note

KCC (Crop)	1361	30.24	1302	29.80	1301	29.77
KCC (Animal Husbandry)	209	10.89	318	11.84	310	11.74
KCC (Fisheries)	619	24.06	625	25.89	625	26.79
Total	2189	65.19	2245	67.53	2236	68.30

The number of all type of KCCs in the UT as of Sep 2024 is 2236 (Decrease from 2245 as of Jun-2024) showing balance O/s is Rs. 68.30 Cr. (Increase from Rs. 67.53 Cr. as of Jun 2024).

As on 30.09.2024, the total no. of PM Kisan beneficiaries in the UT is 11492 whereas no. of KCC beneficiaries is 2236. Hence, there is a gap of around 9256 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 Sep 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 Jun 2024		Disb. during QE Sep 2024		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	9515	1000.12	2165	124.34	4092	195.08	43.01%	19.51%
	Of which Farm Credit	8322	911.03	1982	65.28	3868	119.65	46.48%	13.13%
2	MSME	3408	2805.35	2556	1697.58	3466	2327.04	101.70%	82.95%
	Of which Micro Ent.	2480	664.30	1956	330.20	2667	471.88	107.54%	71.03%
3	Export Credit	16	4.35	0	0.00	0	0.00	0.00%	0.00%
4	Education	198	9.92	61	1.07	195	3.60	98.48%	36.29%
5	Housing	1786	248.24	605	46.89	1243	93.98	33.87%	37.86%
6	Other PSA	3062	33.54	590	6.82	1101	13.28	69.60%	39.59%
7	Total PSA	17985	4101.52	5977	1876.70	10097	2632.98	56.14%	64.19%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2024-25 up to quarter Sep 2024, for Priority Sectors by all the Banks was 56.14% in respect of targets in number of accounts and 64.19% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 82.95% followed by Other PSA- 39.59% followed by Housing (37.86%) and Education (36.29%).

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

***Target of Agriculture Finance has been revised to Rs. 1000 Cr. from Rs. 282 Cr by NABARD on 04.10.2024.**

AGENDA No.7

Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2024-25, Quarter ended Jun-24 and Sep-24.

(Amt. Rs. in crores)

Particulars	As on 30.06.2024			As on 30.09.2024		
	Amt. O/s	Gross NPA	% NPA to Outstanding	Amt. O/s	Gross NPA	% NPA to Outstanding
Crop Loan	80.21	3.39	4.22%	83.86	3.51	4.19%
Agri. Term Loan	243.91	7.37	3.02%	250.59	7.23	2.89%
Total Agriculture	324.12	10.76	3.31%	334.45	10.74	3.21%
MSME	2606.80	55.88	2.14%	2760.31	56.25	2.04%
Housing Loan (P.S)	1565.78	18.21	1.16%	1552.54	18.65	1.20%
Edu. Loan(P.S)	29.23	0.34	1.16%	29.83	0.33	1.11%
Other PS	29.29	0.07	0.24%	30.42	0.77	2.53%
Total Priority Sector	4555.22	85.26	1.87%	4707.55	86.74	1.84%
Non Priority Sector	4206.88	43.42	1.03%	4397.21	49.67	1.13%
Total Advances	8762.10	128.68	1.47%	9104.76	136.41	1.50%

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 SEP 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	10	10	10	0	0
SBI	2	2	2	0	0
BOI	0	0	0	0	0
PNB	0	0	0	0	0
Central Bank of India	3	3	3	0	0
CANARA BANK	0	0	0	0	0
IDBI	2	2	2	0	0
TOTAL	17	17	17	0	0

As per the progress report at the quarter ended Sep, 2024 against 17 sponsored applications, banks have sanctioned/disburse 17 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 Sep, 2023		As of Jun, 2024		As of Sep, 2024	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1062	69.35	521	35.60	902	50.85
Outstanding position (A/c and Amt.)	2898	176.51	3061	201.93	3220	205.04

Fresh loans of Rs. 50.85 Crores were disbursed by the Banks to 902 beneficiaries belonging to Minority Communities up to the quarter ended Sep 2024. The outstanding reached to the level of Rs. 205.04 Crores in 3220 accounts as of Sep 2024.

The share of advances to Minority Community to Priority Sector Advances stood at 4.36% at the quarter ended Sep, 2024.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Sep 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 Sep, 2023		As of Jun, 2024		As of Sep, 2024	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	6584	245.65	4122	140.65	6809	268.71
Outstanding position (A/c and Amt.)	22528	1187.95	23840	1329.12	24962	1441.91

Fresh credit to the tune of Rs. 268.71 Crores to 6809 beneficiaries was extended in the UT up to the quarter ended Sep 2024. The outstanding advances reached at the level of Rs. 1441.91 Crores in 24962 accounts and stood at 15.84% of Total advances. **Member Banks are requested to boost up the financing to the Women Entrepreneurs.**

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Sep 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		Jun, 2024		Sep-2024	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1355	198.25	446	36.43	875	72.24
Daman		305	42.79	155	10.11	352	20.82
Diu		126	7.2	04	0.35	16	0.92
Total		1786	248.24	605	46.89	1243	93.98
DNH	Outstanding			14470	1258.43	14407	1245.11
Daman		NA	NA	4142	297.09	4029	295.90
Diu				75	10.26	85	11.53
Total				18687	1565.78	18521	1552.54

As per the information made available by the member banks, fresh loans worth Rs 93.98 Crores have been granted to 1243 beneficiaries up to the quarter ended Sep 2024 under Housing Finance. The outstanding level reached to Rs. 1552.54 Crores in 18521 accounts as of Sep 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 Sep 2024 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended Sep,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	91	924	0.38	238	3150	1.00
Out of above, Women SHG	91	924	0.38	238	3150	1.00

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sep 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	3	3	0.03	5	5	0.11
Out of above, Women SHG	3	3	0.03	5	5	0.11

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

Disbursement of Loans	Disbursement during the quarter ended Sep 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
Total SHGs	3	0.03	3	0.03	5	0.11	5	0.11
Of above, Women SHG	3	0.03	3	0.03	5	0.11	5	0.11

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	Jun 2024	111	1.08	111	1.08
	Sep 2024	107	1.09	107	1.09

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Jun 2024	9	0.06	9	0.06
	Sep 2024	10	0.05	10	0.05

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 Sep 2024		Sanction to male student as of Sep-2024		Sanction to female student as of Sep 2024	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	123	11.91	81	8.62	57	5.61	24	3.01
Total	Outstanding	0	0	656	46.06	426	28.46	230	17.60

At the end of Sep 2024 quarter, Banks have Sanctioned Education loans to 81 students to the tune of Rs. 8.62 Crores. The outstanding under Education loans stood at Rs. 46.06 Crores in 656 accounts as of Sep 2024. Bank wise details are given in **Annexure – 23, Page No...56.**

(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 2 a/c disbursed for 0.01 Cr up to Sep 24 quarter, outstanding at the end of Sep 2024 quarter is Rs. 0.04 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 Sep, 2023		Disbursement up to Jun, 2024		Disbursement up to Sep, 2024		Outstanding as of Sep - 2024	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	750	18.16	434	9.81	740	17.07	3558	92.18
DAMAN	99	2.93	84	2.61	122	4.12	744	23.12
DIU	49	1.41	23	0.84	49	1.66	261	7.28
TOTAL	898	22.50	541	13.26	911	22.85	4563	122.58

The fresh disbursement to SC/ST beneficiaries up to Sep 24 is Rs. 22.85 Cr. in 911 a/cs. The outstanding advances to SC/ST beneficiaries as of Sep 2024 is Rs. 122.58 Crores in 4563 accounts, forming 39.18% 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 276 ATMs in the UT as of Sep 2024. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Sep 2024	No. of ATMs	
		Jun, 2024	Sep, 2024
Urban	0	0	0
Semi-urban	88	258	249
Rural	31	28	27
Total	119	286	276

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. **Details are given in 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 30.09.2024 is as under:

Total application Received by Banks	Sanctioned	Pending	Rejected
7	3	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: 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
