



**AGENDA FOR 21ST UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



DATE : 16.06.2025 , TIME- 12.30 AM

VENUE : TIMES SQUARE HALL, MIRASOL RESORT, DAMAN


BANKING AT A GLANCE IN UNION TERRITORY (MAR-2025)

PARAMETERS	Mar-24	Dec-24	Target (% of ANBC)	Mar-25	Growth over Dec 2024 (Q-o-Q)	Growth over Mar 2024(Y- o-Y)	% growth over Dec 2024(%)
TOTAL No. OF BRANCHES	116	120	NA	120	0	4	0.00
CATEGORY OF BRANCHES							
RURAL	32	32	NA	32	0	0	0.00
SEMI - URBAN	84	88	NA	88	0	4	0.00
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	116	120	NA	120	0	4	0.00
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	16351.62	17402.94	NA	17674.27	271.33 1.56%	1322.65 8.08%	1.56%
ADVANCES	8666.26	9560.99	NA	9702.32	141.33 1.48%	1036.06 11.95%	1.48%
CREDIT DEPOSIT RATIO	53%	54.94%	40% (Min.)	54.90%	-0.04%	1.90%	-0.04%
PS ADVANCES (% to advances)	4507.46 52.01%	4889.13 51.14%	40%	5043.72 51.98%	154.59 3.16%	536.26 11.90%	3.16%
AGRI ADVANCES (% to advances)	321.98 3.71%	325.29 3.40%	18%	333.40 3.44%	8.11 2.49%	11.42 3.55%	2.49%
MSME ADVANCES (% to adv)	2562.35 29.56%	2943.02 30.78%	NA	3084.11 31.79%	141.09 4.79%	521.76 20.36%	4.79%
-Of which to Micro Enterprise	856.86 9.88%	1008.25 10.54%	7.5%	1074.99 11.08%	66.74 6.62%	218.13 25.46%	6.62%
WEAKER SEC.ADV (% to advances)	338.62 3.90%	344.72 3.61%	11.5	356.25 3.67%	11.53 3.34%	17.63 5.21%	3.34%
NPS	4158.80 47.99%	4671.86 48.86%		4658.63 48.02%	-13.23 -0.28%	499.83 12.02%	-0.28%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Mar-24	Dec-24	Mar-25	Growth over Dec 2024 (Q-o-Q)	Growth over Mar 2024 (Y-o-Y)	% growth over Dec 2024(%)
Accounts	2242	2200	2180	-20	-62	-0.91%
Amount	64.76	68.41	70.43	2.02	5.67	2.95%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 20th meeting of Union Territory Level Bankers Committee for the quarter ended Dec 2024 was held on 14th Feb, 2025. Minutes were circulated to all the members vide letter dated 21st Feb, 2025. 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 increase Agri advance and achieve the target. KCC should be given to all PM Kisan Samman Nidhi beneficiaries	Conveyed to all Banks & LDMs. The total no. of active KCC as on 31.03.2025 is 2180. (Decrease from 2200 as of Dec-2024)
2	Banks should focus on more financing under PM Vishwakarma schemes, PM Surya Ghar Muft Bijli Yojana, PMSAVNidhi schemes, Stand up India, PMFME and PMMY	Total loan application Received under PM Vishwakarma Scheme as on 26.05.2025 by Banks is 189 (DNH-63, DAMAN-101, DIU-25) Loan application status as on 26.05.2025 Sanction-66, Disburse-62, Reject-94, Pending-29 PM Surya GharMuft Bijli Yojana (26.05.2025): Total application-56, Sanction-26, Reject-18, Pending-12 PM SAVNidhi: Sanction-95.85%, Disburse-95.36% SUI: Sanction up to 31.03.2025- Rs. 37.11 Cr. PMFME: Total application-22, Sanction-11, Reject-7, Pending-4 PMMY: Sanction up to 31.03.2025- Rs. 72.48 Cr.
3	All Banks and stake holder should devise an action plan to improve the CD ratio and availability of banking channels in the Diu district.	LDM of Diu is following up with all Banks for sanction of big loan proposal. The matter is also discussed in every DLCC/DLRC and subcommittee meetings of CD ratio. CD ratio of Diu as on 31.03.2025 is 9.53%
4	All member banks has been advised to work in a mission mode and cover the pending accounts for re-KYC in the UT at the earliest by making all efforts possible.	Conveyed to all Banks & LDMs. Total pendency as on 31.03.2025 is 82813
5	Ensure for opening of Banking Outlets in Unbanked Rural Centers (Tier V & VI) & open more BC point & ATM at Diu district and rural part of DNH & Daman district. More financial literacy camps should be organized. SBI to appoint FLC at Daman & Diu district on priority	LDMs of DNH, Daman and Diu are following up with Banks and District administration for opening of more BC point & ATMs BC as on 31.03.2025- 133 ATM as on 31.03.2025- 278 Fin. Literacy camp from Dec-24 to Mar-25- 39 (Target-21)
6	Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	Under consideration of UT administration

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

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 31.03.2025:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Account s	Target of Aadhar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	S.Urban /Urban	Total					
TOTAL	211474	28678	240152	209850	100%	87.38%	103278	43.01%

Position with respect to operative CASA accounts as of 31.03.2025:

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	1156938	100%	84.26%	46.86%	83.59%

As per the progress report dated **31.03.2025**, Aadhaar Seeding in operative CASA accounts in the UT stood at 84.26% and average Aadhaar authentication stood at 46.86%, whereas the National average under Aadhar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **83.59%** against the National Average of **80.94%**.

The District-wise position in terms of operative CASA accounts is @ **Annexure-2, Page No.27 & Annexure-25, 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 31.03.2025 is as below:

District	Particular	As on 31.03.2024		As on 31.12.2024		As on 31.03.2025	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total Enrolment (Cumulative) Target: NA	57545	112737	48590	106970	50674	111641
Daman		34283	72169	33010	73772	34153	76144
Diu		7587	15050	7064	14318	7382	14753
TOTAL		99415	199956	88664	195060	92209	202538

Increase of enrollment from Dec 2024 to Mar 2025:

PMJJBY- 3545

PMSBY- 7478

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.03.2025 is as below:

Particulars	PMJJBY	PMSBY
DNH	50674	111641
Daman	34153	76144
Diu	7382	14753
Total enrolment	92209	202538
Claim settlement status as on 31.03.2025		
Claims lodged	453	49
Claims Paid	435	27
Claims Rejected	15	7
Claims under process (Pending)	3	15
Settlement %age	96.03%	55.10%

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:

			No of Enrolments				
Sr.	Category of Banks	Dist.	Branches(24-25)	Target for FY 2024-25	Achievement up to 18.01.25	Achievement up to 31.03.25	Achievement (%)
1	Public Sector Banks	DNH	32	2790	2352	3413	122.32%
2		Daman	18	1980	999	1388	70.10%
3		Diu	11	540	36	62	11.48%
4		Total	61	5310	3387	4863	91.58%
5	Private Banks	DNH	29	1365	534	690	50.55%
6		Daman	16	770	241	254	32.99%
7		Diu	3	210	20	22	10.48%
8		Total	48	2345	795	966	41.19%
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		118	7835	4182	5829	74.40%

(Note: IPPB Branch-2)

Total number of enrolments in the UT under the scheme so far is _50888

Bank-wise achievement of targets for FY 2024-25 is @ **Annexure- 4A& 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, Tier V and Tier VI 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 –

- LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
- 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 March 2025:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	127	6	4.72%

(Detail of inactive BC- BOB-3, 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 Mar-25

Sr. No.	District	No. of FLC opened by the Bank	Target of FLC camps	No. of Special Camps conducted	No. of target Specific camps conducted
1	DNH	1	21	6	33
2	DAMAN	0	00	0	14
3	DIU	0	00	0	12
	Total	1	21	6	59

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

Conduct of FL camps by Rural branches for the quarter ended March 2025:

Total 99 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended March 2025. 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	10	30	31	103%
3	Co-op Banks	3	00	00	-
	Total	32	87	99	113.79%

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 2025

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 2025.

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 during Mar 2025 quarter and trained 231 candidate out of which number of ST candidate-228, Minority -01, others-02. 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				
Mar 2025	28	308	769	8582	3175	2539	5714
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Mar 2025	351	6587	614	7213	130	900	

AGENDA No.4

OTHER AGENDA

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on Dec 2024 and Mar 2025

(Amt. in Crores)

	Disb. as on 31.03.2024		Disb. as on 31.12.2024		Disbursement as on 31.03.2025							
District	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	3389	55.62	1674	35.44	974	3.64	1454	20.82	366	23.41	2794	47.87
Daman	683	21.76	489	13.68	169	1	267	5.84	184	10.31	620	17.15
Diu	196	6.89	229	5.66	37	0.09	156	2.49	72	4.88	265	7.46
Total	4268	84.27	2392	54.78	1180	4.73	1877	29.15	622	38.60	3679	72.48

District / category-wise details 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 **31.12.2024** and **31.03.2025** is here under:

(Amt. in Crores)

	As on 31.03.2024		As on 31.12.2024		As on 31.03.2025							
District	Total		Total		Shishu		Kishore		Tarun		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	80.05	7.92	86.63	11.63	2.92	0.53	32.31	4.53	48.38	6.01	83.61	11.07
Daman	46.57	7.97	44.70	8.40	1.35	0.14	11.39	1.76	28.87	6.44	41.61	8.34
Diu	9.09	0.57	9.72	0.75	0.14	0.00	3.55	0.15	6.46	0.40	10.15	0.55
Total	135.71	16.46	141.05	20.78	4.41	0.67	47.25	6.44	83.71	12.85	135.37	19.96

NPA % -14.74%

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

4.2 Cumulative progress under “Stand up India”

Cumulative progress as of **31.12.2024** and **31.03.2025** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.03.2024		As on 31.12.2024				As on 31.03.2025			
		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	68	14.43	2	0.39	81	17.44	1	0.47	82	17.91
Daman	66	50	17.61	0	0.00	55	18.41	0	0.00	55	18.41
Diu	13	2	0.77	0	0.00	3	0.79	0	0.00	3	0.79
Total	187	120	32.81	2	0.39	139	36.64	1	0.47	140	37.11

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

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

4.3 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 31.03.2025 is tabulated hereunder:

PROGRESS UNDER PM SVANIDHI UP TO 31.03.2025								
Dist	Banks	Total applic ations Receiv ed	Sancti oned Applic ations	Disburs ed applicat ions	Applicati ons returned by Banks	Pending applicati ons	Sanction (%)	Disbursem ent (%)
		(A)	(B)	(C)	(D)	(E) = A –B- D	(F) = (B / A*100)	(G) = (C / A*100)
DNH	PSB	2150	2049	2041	39	62	95.30%	94.93%
	PVT	103	85	83	6	12	82.52%	80.58%
	CO-OP	0	0	0	0	0	0.00%	0.00%
DAMAN	PSB	916	914	907	0	2	99.78%	99.02%
	PVT	122	100	100	13	9	81.97%	81.97%
	CO-OP	0	0	0	0	0	0.00%	0.00%
DIU	PSB	176	175	175	0	1	99.43%	99.43%
	PVT	4	4	4	0	0	100%	100%
	CO-OP	0	0	0	0	0	0%	0%
TOTAL		3471	3327	3310	58	86	95.85%	95.36%

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

Banks are requested to achieve saturation under this scheme.

4.4 Deepening of Digital Payment Ecosystem

Performance in expanding digital payment ecosystem under Savings Accounts as of 31.03.2025:

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	771615	573683 (74.35%)	258950 (33.56%)	702757 (90.08%)	618385 (80.14%)	771615 (100%)	66679
DAMAN	408629	380497 (93.12%)	214249 (52.43%)	290401 (71.07%)	367145 (89.85%)	408629 (100%)	16748
DIU	95790	83521 (87.19%)	49968 (52.16%)	46073 (48.10%)	71434 (74.57%)	95790 (100%)	9390
TOTAL	1276034	1037701 (81.32%)	523167 (41.00%)	1039231 (81.44%)	1056964 (82.83%)	1276034 (100%)	92817

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 26.05.2025 is tabulated hereunder:

District	Loan application Received	Sanctioned	Disbursed	Reject	Pending
DNH	63	32	29	25	06
DAMAN	101	29	28	49	23
DIU	25	5	5	20	00
TOTAL	189	66	62	94	29

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 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.

4.13 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.

The progress in UT under the scheme as on 26.05.2025 is tabulated hereunder:

Total Application	Sanctioned	Disbursed	Reject	Pending
56	26	19	18	12

4.14 Adopting the Scale of Finance of Valsad and Amreli districts :

Daman Diu State Co-operative Bank (DDSCB) has communicated that constitution of State level Technical Committee (SLTC) as advised by NABARD would take some more time. Since Kharif sowing season has already started therefore we request the house to please confirm for adoption of the scale of finance fixed for crops in Valsad District for financing during FY 2025-26 in Dadra & Nagar Haveli and Daman districts while the scale of finance fixed for Amreli District may be adopted for Diu District for the current year, as the agro-climatic conditions are similar for these districts with immediate effect so that credit flow to agriculture does not get hampered.

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. Vanita Ranjitbhai Mishal

1	Name	Mrs. Vanitaben Ranjitbhai Mishal
2	Address	Avarpada,Apti, Dadra Nagar Haveli
3	Education	Illiterate.
4	Training undergone	General EDP (Nursery and vegetable Management)
5	Present Activity	Nursery and vegetable Management



Mrs. Vanitaben Ranjitbhai Mishal belongs to the tribal community of Avarpada,Apti, Dadra Nagar Haveli. she could not pursue education due to financial crisis in the family, she is a house wife and mostly get time from her daily chores, and always wanted to utilise her free time to do some productive work. She always wanted to start some work of her from home with a motive to become self-reliant and be a helping hand to her family, She heard about the free training course offered by RSETI on Nursery and vegetable Management and distribution. The training helped her in understanding various aspects & techniques of farming and Post completing her training she started small and started doing cultivation of vegetable in her backyard. Post cultivation of the vegetable she has started selling in the nearby locality. She now gets orders on a regular basis and earn somewhere around Rs.8000/- to Rs. 10000/- monthly. She is confident that with the time she will increase her earnings.

2) Success story of Mrs. Chhaya Pramod Sonawane

1	Name	Mrs. Chhaya Pramod Sonawane
2	Address	Khumarpada, Khanvel, Dadra Nagar Haveli
3	Education	7 th
4	Training undergone	General EDP (Soap & Detergent Manufacturing)
5	Present Activity	Soap & Detergent Manufacturing

Mrs. Chhaya Pramod Sonawane belongs to the OBC community of Khumarpada, Khanvel, Dadra and Nagar Haveli and has completed her education up to 7th standard. She is a housewife and was an active member of Mahalaxmi Mahila Mandal (SHG) formed by the women in her locality. She always wanted to do something of her own. She had some interest towards manufacturing of Soap & Detergent and hence Joined RSETI's 6 days training programme on manufacturing of Soap & Detergent 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 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 Mar-2024		DLRC meeting for Quarter ended Jun-2024		DLRC meeting for Quarter ended Sep-2024		DLRC meeting for Quarter ended Dec-2024	
	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.
DNH	28.06.24	N	05.09.24	N	05.12.24	N	17.03.25	Y
DAMAN	28.06.24	Y	20.08.24	Y	04.12.24	Y	17.03.25	N
DIU	18.06.24	N	08.08.24	Y	29.11.24	N	12.02.25	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 MAR, 2025: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter end Mar 2025			
Bank Group	Mar, 2024	Dec,2024	Mar, 2025	Variation over Mar 2024
State Bank of India	14	14	14	0
Nationalized Banks	47	47	47	0
Co-Operative Banks	09	09	09	0
Private Sector Banks	46	48	48	2
Payment Banks	0	02	02	2
Total	116	120	120	4

As on 31.03.2025, total number of bank branches in UT stood at 120, given in **Annexure- 10,Page No...39.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1322.65 Crores** in absolute terms from **Rs. 16351.62 Crores** as of Mar 2024 to **Rs. 17674.27 Crores** as of Mar 2025 registering growth of **8.09% as against Mar 2024.**

The banks group wise deposit growth and level as of Mar, 2025 are given below.

(Rs. in Crore)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Mar, 2024	Percentage growth over Mar, 2024
	Mar, 2024	Dec, 2024	Mar, 2025		
State Bank of India	3683.92	4045.38	4142.99	459.07	12.46%
Nationalized Banks	7445.95	7550.13	7728.14	282.19	3.79%
Pvt. Sector Banks	4570.00	5134.90	5128.27	558.27	12.22%
Co-Operative Banks	649.85	672.53	674.87	25.02	3.85%
TOTAL	16351.62	17402.94	17674.27	1322.65	8.09%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 1036.06 Crores in absolute terms from Rs. 8666.26 Crores as of Mar 2024 to Rs 9702.32 Crores as of Mar 2025 registering a growth of 11.95%,

The banks group wise credit growth and level as of Mar, 2025 are given below.

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Mar, 2024	Percentage growth over Mar 2024
	Mar, 2024	Dec, 2024	Mar, 2025		
State Bank of India	584.69	616.42	635.03	50.34	8.61%
Nationalized Banks	2152.93	2301.77	2410.40	257.47	11.96%
Pvt. Sector Banks	5678.64	6411.94	6443.09	764.45	13.46%
Co-Operative Banks	250.00	230.86	213.80	-36.20	-14.48%
Total	8666.26	9560.99	9702.32	1036.06	11.95%

CREDIT DEPOSIT RATIO:

The Bank group wise Conventional CD Ratio as on Mar, 2025 is given below: (%)

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Mar, 2024	Variation over Dec, 2024
		Mar, 2024	Dec, 2024	Mar, 2025		
State Bank of India	40%	15.87%	15.24%	15.33%	-0.54	0.09
Nationalized Banks	40%	28.91%	30.49%	31.18%	2.27	0.69
Pvt. Sector Banks	40%	124.26%	124.87%	125.64%	1.38	0.77
Co-Operative Banks	40%	38.47%	34.43%	31.77%	-6.70	-2.66
Conventional CD Ratio	40%	53.00%	54.94%	54.90%	1.90	-0.04

The conventional CD ratio of all three districts together, stood at 54.90%, increased by 1.90% over Mar, 2024.

CD Ratio :

Dist. Wise CD ratio as of Mar 2025 is given below,

Sr.	Name of District	Min.level(Not less than)	CD Ratio Mar, 2024	CD Ratio Dec, 2024	CD Ratio Mar, 2025	Variation over Dec, 2024
1	DNH	40%	72.55	74.79	77.44	2.65
2	Daman	40%	49.47	50.00	48.12	-1.88
3	DIU	40%	9.17	9.83	9.53	-0.30

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio Mar, 2025	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	8424.32	6523.86	77.44	0.02	0.019
2	Daman	191173	5951.85	2864.21	48.12	0.01	0.014
3	DIU	52076	3298.10	314.25	9.53	0.06	0.006

As of Mar 2025, the CD Ratio of Diu districts was 9.53%. All the Stakeholders are required to put in special efforts to increase the same.

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 Mar, 2025 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	3.37%	32.04%	63.10%	1.50%	51.98%
AGRI. ADVs	18%	5.14%	46.99%	41.48%	6.39%	3.44%
WS ADVs	11.50%	7.72%	45.20%	46.83%	0.24%	3.67%

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					
	Mar-24		Dec-24		Mar-25	
	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s
Public Sector Banks	2000	57.30	1980	59.34	1972	59.83
Private Sector Banks	236	7.28	218	9.01	206	10.57
Small Finance Banks						
RRBs						
Coop banks	6	0.18	2	0.06	2	0.03
Total	2242	64.76	2200	68.41	2180	70.43

Note

KCC (Crop)	1310	28.51	1271	30.32	1252	31.62
KCC (Animal Husbandry)	314	11.49	305	11.33	309	11.46
KCC (Fisheries)	618	24.76	624	26.76	619	27.35
Total	2242	64.76	2200	68.41	2180	70.43

The number of all type of KCCs in the UT as of Mar 2025 is 2180 (Decrease from 2200 as of Dec-2024) showing balance O/s is Rs. 70.43 Cr. (Increase from Rs. 68.41 Cr. as of Dec 2024).

As on 31.03.2025, the total no. of PM Kisan beneficiaries in the UT is 11608 whereas no. of KCC beneficiaries is 2180. Hence, there is a gap of around 9428 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, shareholding 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 Mar 2025 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. up to QE Dec 2024		Disb. up to QE Mar 2025		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	9515	1000.12	5588	257.03	6985	331.52	73.41%	33.14%
	Of which Farm Credit	8322	911.03	5281	172.23	6563	214.89	78.86%	23.59%
2	MSME	3408	2805.35	4199	2797.68	5033	3259.21	147.68%	116.18%
	Of which Micro Ent.	2480	664.30	3233	620.88	3879	768.34	156.41%	115.66%
3	Export Credit	16	4.35	0	0.00	1	2.00	6.25%	45.98%
4	Education	198	9.92	249	6.11	282	7.53	142.42%	75.90%
5	Housing	1786	248.24	1919	143.44	2399	189.15	134.32%	76.20%
6	Other PSA	3062	33.54	1162	15.60	1697	27.22	55.42%	81.16%
7	Total PSA	17985	4101.52	13117	3219.86	16397	3816.63	91.17%	93.05%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2024-25 up to quarter Mar 2025, for Priority Sectors by all the Banks was 91.17% in respect of targets in number of accounts and 93.05% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 116.18% followed by Other PSA- 81.16% followed by Housing (76.20%) and Education (75.90%).

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2024-25 for the quarter ended Mar-2025 of the UT is given in **Annexure – 15A, 15B & 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 Dec-24 and Mar-25.

(Amt. Rs. in crores)

Particulars	As on 31.12.2024			As on 31.03.2025		
	Amt. O/s	Gross NPA	% NPA to Outstanding	Amt. O/s	Gross NPA	% NPA to Outstanding
Crop Loan	83.83	3.49	4.16%	82.16	3.39	4.12%
Agri. Term Loan	241.46	10.42	4.31%	251.24	13.00	5.17%
Total Agriculture	325.29	13.91	4.28%	333.40	16.39	4.91%
MSME	2943.02	64.65	2.20%	3084.11	69.81	2.26%
Housing Loan (P.S)	1557.98	20.02	1.28%	1553.30	21.32	1.37%
Edu. Loan(P.S)	31.90	0.49	1.54%	32.21	0.97	3.01%
Other PS	30.94	0.26	0.84%	40.70	0.46	1.13%
Total Priority Sector	4889.13	99.33	2.03%	5043.72	108.95	2.16%
Non Priority Sector	4671.85	59.07	1.26%	4658.63	64.55	1.39%
Total Advances	9560.99	158.40	1.66%	9702.35	173.50	1.79%

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 MAR 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	19	19	19	0	0
SBI	5	5	5	0	0
BOI	0	0	0	0	0
PNB	0	0	0	0	0
Central Bank of India	2	2	2	0	0
CANARA BANK	0	0	0	0	0
IDBI	2	2	2	0	0
TOTAL	28	28	28	0	0

Total Disbursement as on 31.12.2024- 25**Total Disbursement as on 31.03.2025- 28**

As per the progress report at the quarter ended Mar, **2025** against 28 sponsored applications, banks have sanctioned/disburse **28** 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 Mar, 2024		As of Dec, 2024		As of Mar, 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1710	117.77	1231	115.86	1592	138.57
Outstanding position (A/c and Amt.)	3132	174.09	3236	235.96	3176	244.73

Fresh loans of Rs. 138.57 Crores were disbursed by the Banks to 1592 beneficiaries belonging to Minority Communities up to the quarter ended Mar 2025. The outstanding reached to the level of Rs. 244.73 Crores in 3176 accounts as of Mar 2025.

The share of advances to Minority Community to Priority Sector Advances stood at 4.85% at the quarter ended Mar, 2025.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Mar 2025 to Minority Communities are given in **Annexure – 19A & 19B, Page No...52 & 53**

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

Particulars	As of Mar, 2024		As of Dec, 2024		As of Mar, 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	14721	617.17	8760	403.83	11656	540.74
Outstanding position (A/c and Amt.)	24331	1294.91	25488	1626.44	24900	1665.82

Fresh credit to the tune of Rs. 540.74 Crores to 11656 beneficiaries was extended in the UT up to the quarter ended Mar 2025. The outstanding advances reached at the level of Rs. 1665.82 Crores in 24900 accounts and stood at 17.17% 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 Mar 2025 to Women Entrepreneurs are given in **Annexure – 20, Page No 54**

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

District	Particulars	Target		Achievement		Achievement	
		March 2025		Dec, 2024		Mar-2025	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1355	198.25	1184	106.13	1546	142.12
Daman		305	42.79	716	36.11	833	45.40
Diu		126	7.2	19	1.20	20	1.63
Total		1786	248.24	1919	143.44	2399	189.15
DNH	Outstanding			14374	1245.01	14272	1244.20
Daman		NA	NA	4060	301.60	3978	298.04
Diu				85	11.37	81	11.06
Total				18519	1557.98	18331	1553.30

As per the information made available by the member banks, fresh loans worth Rs 189.15 Crores have been granted to 2399 beneficiaries up to the quarter ended Mar 2025 under Housing Finance. The outstanding level reached to Rs. 1553.30 Crores in 18331 accounts as of Mar 2025.

(iv) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the quarter ended Mar 2025 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended Mar,2025			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	207	2088	0.72	434	4558	2.15
Out of above, Women SHG	207	2088	0.72	434	4558	2.15

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Mar, 2025			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	4	4	0.08	14	14	0.31
Out of above, Women SHG	4	4	0.08	14	14	0.31

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

Disbursement of Loans	Disbursement during the quarter ended Mar 2025				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	4	0.08	4	0.08	14	0.31	14	0.31
Of above, Women SHG	4	0.08	4	0.08	14	0.31	14	0.31

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	Dec 2024	107	1.08	107	1.08
	Mar 2025	114	1.26	114	1.26

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Dec 2024	10	0.05	10	0.05
	Mar 2025	10	0.05	10	0.05

Bank wise details are given in **Annexure – 21, Page No.55.**

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

District	Particulars	Target March 2025		Sanction as of Mar 2025		Sanction to male student as of Mar-2025		Sanction to female student as of Mar 2025	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	123	11.91	162	16.32	116	11.09	46	5.23
Total	Outstanding	0	0	724	52.09	472	32.05	252	20.04

At the end of Mar 2025 quarter, Banks have Sanctioned Education loans to 162 students to the tune of Rs. 16.32 Crores. The outstanding under Education loans stood at Rs. 52.09 Crores in 724 accounts as of Mar 2025. Bank wise details are given in **Annexure – 22, Page No...56.**

(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 3 a/c disbursed for 0.02 Cr up to Mar 25 quarter, outstanding at the end of Mar 2025 quarter is Rs. 0.03 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 Mar, 2024		Disbursement up to Dec, 2024		Disbursement up to Mar, 2025		Outstanding as of Mar - 2025	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	1277	33.20	957	25.30	1262	33.08	3491	96.69
DAMAN	186	6.26	164	6.02	189	7.89	710	26.50
DIU	68	1.75	54	1.53	61	1.88	220	7.09
TOTAL	1531	41.21	1175	32.85	1512	42.85	4421	130.28

The fresh disbursement to SC/ST beneficiaries up to Mar 25 is Rs. 42.85 Cr. in 1512 a/cs. The outstanding advances to SC/ST beneficiaries as of Mar 2025 is Rs. 130.28 Crores in 4421 accounts, forming 36.57% of Weaker Section advances. **Details are given in Annexure-23, Page No 57.**

(viii) Centre wise availability of ATMs

As per the information provided by Member Banks, there were 278 ATMs in the UT as of Mar 2025. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Mar 2025	No. of ATMs	
		Dec, 2024	Mar, 2025
Urban	0	0	0
Semi-urban	88	251	251
Rural	32	27	27
Total	120	278	278

Banks have set up good number of ATMs in Semi-urban centers, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease. **Details are given in Annexure-24,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 31.03.2025 is as under:

Total application Received by Banks	Sanctioned	Pending	Rejected
22	11	4	7

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
